WASHINGTON UPDATE

APRIL 2020

Department of Education Announces the Availability of More than $6 Billion in Emergency Relief Funds for Students

On April 9, 2020, Secretary of Education Betsy DeVos announced the availability of more than $6 billion that will be distributed to colleges and universities to provide emergency cash grants to their students whose lives were disrupted by COVID-19. The Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) provides almost $14 billion to support postsecondary education students and institutions. The Secretary said in a press release that the Department is prioritizing getting funding out the door to college students who need it the most. School allocations were set by a formula prescribed in the CARES Act that is weighted significantly by the number of full-time students who are Pell-eligible, but to a lesser extent, the formula takes into account the non-Pell-eligible population of the school. The Department used the data from IPEDS and FSA for this calculation.

Colleges and universities are required to utilize the $6.28 billion made available on April 9th to provide grants to students for expenses related to disruptions to their education due to the COVID-19 crisis, including course materials, technology, food, housing, health care, and childcare. Institutions are expected to develop their own systems and processes for distributing funds to students and must report 30 days after the date of the Certification and Agreement, and every forty-five days thereafter, to the Secretary how grants were distributed to students, the amount of each grant awarded to each student, how the amount of each grant was calculated, and any instructions or directions given to students about the grants. In addition, the institution must document that it has continued to pay all of its employees and contractors during the period of any disruptions or closures to the greatest extent possible.

In the cover letter to college presidents, the Secretary encouraged institutions to prioritize students with the greatest need, but at the same time, institutions should consider establishing a maximum funding threshold for each student to ensure that these funds are distributed as widely as possible. The Secretary suggested that “[a]s a point of reference, you might consider using the maximum Federal Pell grant (for the 2019-2020 academic year, $6,195) as the threshold.”

In order to access the funds, the Department must receive a signed Funding Certification and Agreement from the educational institution affirming they will distribute the funds in accordance with the law. The Funding Certification and Agreement requires educational institutions to make emergency grants available to students promptly and prohibits the reimbursement of any costs or expenses, “including any refunds or other benefits that [institutions] previously issued to students.” Failure to comply with the terms and conditions in the Funding Certification and Agreement could result in penalties to an institution.
The letter to college presidents said that the remaining 50 percent of the funds to be used for institutional purposes will be allocated soon, which the Department is working on expeditiously.


A copy of the cover letter to college presidents is found at: https://www2.ed.gov/about/offices/list/ope/caresactgrantfundingcoverletterfinal.pdf.

A copy of the Funding Certification and Agreement is found at: https://www2.ed.gov/about/offices/list/ope/caresheerfcertificationandagreementfinalombapprovedforissuance.pdf.

A copy of the allocations to institutions is found at: https://www2.ed.gov/about/offices/list/ope/allocationsforsection18004a1ofcaresact.pdf.

On April 10, 2020, the Department of Education issued additional instructions on the submission of the Funding Certification and Agreement on the CARES Act: Higher Education Emergency Relief Fund website. The posting is available at: https://www2.ed.gov/about/offices/list/ope/caresact.html.

President Signs into Law the CARES Act, the Third COVID-19 Bill

After a great deal of long and strained negotiations, the Senate passed on March 25, 2020 by a vote of 96–0, and the House passed on March 27, 2020 by voice vote, the Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748). The President signed the CARES Act into law on March 27, 2020. The $2 trillion bill includes about $14 billion allocated to higher education. According to the press release from the Chairman of the Senate Health, Education, Labor and Pensions (HELP), Lamar Alexander (R-TN), the CARES Act “will help keep Americans healthy, keep paychecks coming for workers, and help relieve financial burdens for Americans hurt by COVID-19.”

Some of the provisions in the CARES Act that provide increased flexibility for students and educational institutions:

- Provides waivers of the institutional matching requirement for campus-based programs and allows institutions to transfer unused work-study funds to be used for supplemental grants;
- Allows institutions to award additional SEOG funds to students impacted by COVID-19. The maximum award amount under the “emergency FSEOG” would be the maximum Pell...
Grant for the award year ($6,195 for the 2019-20 award year) and any FSEOG awarded under this emergency provision would not be treated as estimated financial assistance (EFA);
• Allows institutions to issue work-study payments to students who are unable to work due to work-place closures as a lump sum or in payments similar to paychecks;
• Excludes from Subsidized Usage Limits any academic period during which a student was unable to remain enrolled because of a qualifying emergency;
• Excludes from lifetime Pell Grant eligibility the term for students who dropped out of school as a result of COVID-19;
• Waives the requirement to return the amount of grant or loan assistance in the case of students who dropped out of school as a result of COVID-19;
• Excludes from the quantitative component of the calculation of SAP any attempted credits that were not completed by a student because of the COVID-19 disaster without requiring an appeal by such student;
• Permits foreign institutions to offer distance learning to U.S. students receiving Title IV funds for the duration of the COVID-19 declaration of disaster;
• Authorizes the Secretary of Education to defer payments on current HBCU Capital Financing loans during the national emergency period so HBCUs can devote financial resources to COVID-19 efforts;
• Requires the Secretary to defer student loan payments, principal, and interest for 6 months, through September 30, 2020, without penalty to the borrower for all federally owned loans; ceases all involuntary collection activities by the Department of Education during the suspension period. This includes wage garnishment, a reduction of tax refund, and a reduction of any Federal benefit payment by administrative offset;
• Provides participants in the National Service Corps programs with the educational awards they were due to receive before their duties had been suspended or placed on hold during the COVID-19 declaration of disaster;
• Provides local workforce boards with additional flexibility to use funds received under the Workforce Innovation and Opportunity Act for administrative costs, including for online resources, and allows Governors to utilize reserved workforce funds on rapid response activities in response to COVID-19; and
• Provides $14 billion in emergency relief to institutions for expenses related to disruptions in campus operations and to cover costs associated with significant changes to the delivery of instruction due to COVID-19 as well as creates a $3 billion Governor’s Emergency Education Relief Fund for states to make grants to institutions of higher education and local education agencies.

A copy of the press release, which includes a summary, from Senator Alexander is found at:
Democratic Senators Send Letter to Department of Education Urging it to Exclude For-Profit Institutions from COVID-19 Funds

On April 7, 2020, Senators Elizabeth Warren (D-MA), Richard Durbin (D-IL), Sherrod Brown (D-OH), and Richard Blumenthal (D-CT) sent a letter to Secretary of Education Betsy DeVos asserting that the Coronavirus Aid, Relief, and Economic Security (CARES) Act only grants the Department the authority to distribute funds to “institutions of higher education” as defined in the Higher Education Act (HEA), which only includes public and nonprofit institutions. The Senators wrote: “By extension, for-profit colleges are currently excluded from all other non-Title IV grant programs authorized by HEA…. As such, we believe the most legally sound interpretation of the CARES Act would exclude for-profit colleges from the fund entirely.”

The letter urged the Department to target funds to public and nonprofit institutions. However, if the Department determines that for-profit institutions are eligible to receive allocations of funds from the CARES Act, the Senators recommend the following accountability policies to support students and protect taxpayers:

- Require for-profit colleges to use 100 percent of the funding under the CARES Act for student instruction, emergency financial aid to students, and student support services central to the colleges’ mission;
- Prohibit for-profit colleges from using funds under the CARES Act for executive compensation and to freeze executive compensation for at least one year after the receipt of funds;
- Prohibit publicly-traded for-profit colleges from engaging in stock or share repurchases, dividend payments or any other capital distribution to shareholders;
- Prohibit for-profit colleges from using funds under the CARES Act for any advertising, marketing, or recruitment;
- Prohibit for-profit colleges that receive funds under the CARES Act from seeking additional stimulus funds from other sources;
- Consider any funds made available to for-profit colleges under the CARES Act as federal revenues for the purpose of calculating 90/10 rule; and
- In the required report to Congress, detail how for-profit colleges used funds made available under the CARES Act.

A copy of the Senators’ letter is found at: https://www.warren.senate.gov/imo/media/doc/2020.04.07%20Letter%20to%20ED%20re%20for-profit%20colleges%20in%20CARES.pdf.
GI Bill Benefits to Continue Under Distance Education

On March 21, 2020, President Trump signed S. 3503 into law, which is a bill to authorize the Secretary of Veterans Affairs to allow veterans’ GI Bill benefits to continue when previously authorized in-person education programs were converted to distance education programs because of the COVID-19 disaster. Under the bill, GI Bill benefits will continue, including monthly housing allowances and education benefits payments, until in-person classes resume after the pandemic.

Under current rules, students receive GI Bill benefits based on specific programs authorized by the state. In this case, institutions of higher education would have had to obtain state approval for each program offered through online learning or their students would have risked losing their aid since they were not authorized by the state for this purpose. S. 3503 grants the Veterans Affairs Secretary broad authority to ensure education benefits for veterans to continue without disruption during national emergencies.

In addition, under current rules, GI Bill recipients receive monthly stipends from the Department of Veterans Affairs to pay for housing, food and other bills, and these payments are higher for students who attend physical classes as opposed to online coursework. As classes began to move online last week to help prevent the spread of coronavirus, tens of thousands of student veterans faced the possibility of losing their benefits or seeing drastic cuts to their monthly checks. Under S. 3503, GI Bill recipients will be permitted to retain the amount of benefits they received when they started the semester.

The official notice from the White House is found at: https://www.whitehouse.gov/briefings-statements/bill-announcement-89/.

A copy of an article on the VA bill from Military.com is found at: https://www.military.com/daily-news/2020/03/17/senate-passes-emergency-bill-protecting-gi-bill-benefits-colleges-go-online.html.

Department Releases Q&A’s on Financial Responsibility Issues

On April 9, 2020, the Department of Education released an electronic announcement regarding the changes made to the new financial responsibility provisions included in the September 23, 2019 final regulations. The electronic announcement includes Q&As addressing concerns raised by institutions, auditors, and other community partners regarding how these new requirements will be implemented.

A copy of the electronic announcement with the Q&A’s is found at: https://ifap.ed.gov/electronic-announcements/040920FinancialResponsibilityQuestionsAnswers.
Department of Education Holds Conference Calls to Provide Updates on the Trump Administration’s Response to the COVID-19 National Emergency

On April 9, 2020, Secretary of Education Betsy Devos, Principle Deputy Under Secretary Diane Auer Jones, and Assistant Secretary for Postsecondary Education Robert King completed a brief call with higher education stakeholders in which they shared information regarding the April 9th announcement of the availability of over $6 billion in federal support for students enrolled in institutions of higher education. They confirmed the need for institutions to submit a Funding Certification and Agreement, acknowledging the terms and conditions for the use of funds. If the Certification process is completed, institutions could expect funding as soon as April 8th. Finally, institutions will have a great deal of flexibility on how they award the funds, but the funds should not be used for the reimbursement of expenses schools incurred such as providing laptops.

On March 31, 2020, Secretary of Education DeVos, along with Chief Operating Officer Mark Brown of the office of Federal Student Aid and Assistant Secretary Scott Stump of the Office for Career, Technical, and Adult Education, held a conference call with higher education leaders to provide an update on the Trump Administration’s response to the COVID-19 national emergency. After thanking the participants for their continued work on behalf of students, the Secretary briefed the group on the Department’s quick action to provide regulatory relief so that colleges and universities could limit disruptions by moving students to online learning.

The Secretary also stated that the Department plans to publish the composite scores based on data from 2017 and 2018 because that data is not impacted by the COVID-19 disaster. She also said that while institutions are concerned with meeting the SARA agreement for institutions delivering programs by online learning, Secretary DeVos said ED had no authority over SARA.

General Brown then briefed the participants on the immediate action taken by the Department to provide student loan relief to borrowers including setting student loan interest rates to 0 percent, suspending student loan payments, and stopping wage garnishments. He also discussed the six-month extension until September 30, 2020 provided by the recently enacted CARES Act.

Assistant Secretary Stump discussed new flexibilities announced for Perkins plan submission deadlines for community and technical colleges as they apply for federal support. He also summarized a recent set of FAQs that provide clarification, flexibilities, and supports to state adult education offices as states seek to provide continuity of operations for adult learners during the COVID-19 disaster.

ED Releases Guidance on Coronavirus and Encourages Online Courses

On April 3, 2020, the Department of Education issued its second update to its March 5, 2020 guidance to address those concerns raised by the higher education community regarding compliance with Title IV of the Higher Education Act, as amended, for students whose activities are impacted by the coronavirus (COVID-19) outbreak. The latest update is titled, “UPDATES Guidance for Interruptions of Study Related to Coronavirus (COVID-19),” and builds on the Department’s initial guidance issued on March 5, 2020 and a “Frequently Asked Questions” document released on March 20, 2020. Institutions are encouraged to visit the Department’s webpage frequently as it will post updates as they become available. The Department’s webpage includes links to guidance from the Centers for Disease Control and Prevention, including how colleges and universities should manage human health risks associated with the coronavirus.

The Department’s April 3rd guidance states that it is still reviewing certain areas including R2T4, CAP and Compliance Audits and Audited Financial Statements, and will provide guidance at a later date.

The website for Information and Resources on COVID-19 for Schools and School Personnel, which includes the guidance for postsecondary educational institutions, is found at: https://www.ed.gov/coronavirus?src=feature.

Department Publishes Proposed Distance Education Rules

On April 2, 2020, the Department of Education published the Notice of Proposed Rulemaking (NPRM) that would govern distance learning. Secretary of Education Betsy DeVos said: “With our support, colleges and universities were among the first to transition to online and distance learning so learning could continue during the coronavirus pandemic. Frankly, though, they are working within the confines of state rules and regulations that are in desperate need of rethinking...Fortunately, we started work last year to develop a new set of standards that are responsive to current realities, that embrace new technology, that open doors for much needed innovation in higher education.”

The proposed regulation would accomplish the following:

- Emphasize demonstrated learning over seat time;
- Remove confusion over whether a course is eligible for Title IV by defining “regular and substantive” interaction between students and instructors;
- Clarify and simplify the requirements for direct assessment programs, including how to determine equivalent credit hours;
• Simplify clock-to-credit hour conversions to eliminate confusion about the inclusion of homework time in the determination;
• Address the challenges to institutions posed by minimum program length standards associated with occupational licensing requirements;
• Add a definition of “juvenile justice facility” to ensure that incarcerated students remain Pell eligible;
• Allow students enrolled in Title IV, HEA-eligible foreign institutions to complete up to 25 percent of their programs at an eligible institution in the United States;
• Encourage employer participation in developing educational programs;
• Create a new, student-centric system for disbursing Title IV, HEA assistance to students in subscription-based programs; and
• Require prompt action by the Department on applications to participate, or continue to participate, as an eligible institution in the Title IV programs.


A copy of the NPRM is found at: https://ifap.ed.gov/sites/default/files/attachments/2020-04/FR040220_1.pdf.

Implementation of Annual Student Loan Acknowledgement Delayed Until 2021-2022 Award Year

On March 27, 2020, Federal Student Aid (FSA) released an electronic announcement announcing the delay of the requirement that borrowers complete the Annual Student Loan Acknowledgement prior to disbursement for the 2020-2021 award year due to the disruptions caused by the COVID-19 disaster. Instead, the borrower completion requirement will begin with the 2021-2022 award year. A copy of the electronic announcement is found at: https://ifap.ed.gov/electronic-announcements/032720ASLAPreliminImplementApr2020BorrowerCompletionRequireDelayUntil2021.

ED Directs FSA to Stop Wage Garnishment and Collections Actions for Student Loan Borrowers

On March 25, 2020, the Secretary of Education announced that as a result of the COVID-19 national emergency, the Department will halt collection actions and wage garnishment to provide additional assistance to borrowers. The flexibility will last for a period of at least 60 days from March 13, 2020. The Secretary said:
“These are difficult times for many Americans, and we don’t want to do anything that will make it harder for them to make ends meet or create additional stress.”

At the Secretary’s direction, the Department has stopped all requests to the U.S. Treasury to withhold money from defaulted borrowers’ federal income tax refunds, Social Security payments, and other federal payments. Additionally, private collection agencies have been instructed to halt all proactive collection activities.


Earlier, on March 20, 2020, Senate Democrats including Senate Health, Education, Labor and Pensions (HELP) Committee Ranking Member Patty Murray (D-WA), Senate Minority Leader Chuck Schumer (D-NY), and Senators Elizabeth Warren (D-MA), Ron Wyden (D-OR), Dick Durbin (D-IL), and Sherrod Brown (D-OH) sent a letter to the Secretary of Education urging her to use her authority to provide immediate relief to federal student loan borrowers. Secretary of Education DeVos was urged to end the involuntary collection of student loan payments through the garnishment of paychecks, tax refunds, and Social Security benefits; to ensure that federal student loan servicers’ call centers remain open for borrowers; to direct all federal student loan servicers to notify borrowers of their options for repaying their loans; and to ensure that students taking leaves of absence due to the coronavirus pandemic do not trigger loan repayment.


ED Suspends Student Loan Payments and Waives Interest During National Emergency

On March 20, 2020, the Secretary of Education Betsy DeVos announced that the office of Federal Student Aid is executing on President Donald J. Trump’s promise to provide student loan relief to tens of millions of borrowers during the COVID-19 national emergency.

All borrowers with federally held student loans will automatically have their interest rates set to 0% for a period of at least 60 days. In addition, each of these borrowers will have the option to suspend their payments for at least two months to allow them greater flexibility during the national emergency. This will allow borrowers to temporarily stop their payments without worrying about accruing interest.
Secretary DeVos said:

"These are anxious times, particularly for students and families whose educations, careers, and lives have been disrupted. Right now, everyone should be focused on staying safe and healthy, not worrying about their student loan balance growing. I commend President Trump for his quick action on this issue, and I hope it provides meaningful help and peace of mind to those in need."

The announcement said that Secretary DeVos has directed all federal student loan servicers to grant an administrative forbearance to any borrower with a federally held loan who requests one. The forbearance will be in effect for a period of at least 60 days, beginning on March 13, 2020. To request this forbearance, borrowers should contact their loan servicer online or by phone. The Secretary has also authorized an automatic suspension of payments for any borrower more than 31 days delinquent as of March 13, 2020, or who becomes more than 31 days delinquent, essentially giving borrowers a safety net during the national emergency.

The statement indicated that the Department will work closely with Congress to ensure all student borrowers, including those in income driven repayment plans, receive needed support during this emergency. Any borrower who has experienced a change in income can contact their loan servicer to discuss lowering their monthly payment.


The Department continues to give important updates and guidance on COVID-19 on its website found at: https://www.ed.gov/coronavirus. The website includes information for higher education institutions such as Coronavirus Information for Students, Borrowers and Parents, which includes questions and answers for borrowers who may have questions when it comes to paying on their federal student loans.

OIG Announces Site Visit Exemption During COVID-19 Outbreak; OMB Provides Relief for Audits for Non-Profit and Public Institutions

On March 11, 2020, the Office of Inspector General sent an announcement that it had issued Dear CPA Letter CPA-20-01, which provides for a limited exemption from the site visit requirement during the outbreak of COVID-19 for audits conducted using the September 2016 Audit Guide, Guide for Audits of Proprietary Schools and For Compliance Attestation Engagements of Third-Party Servicers Administering Title IV Programs (Audit Guide).
The OIG letter is found at:  https://www2.ed.gov/about/offices/list/oig/nonfed/proprietary.html.

A March 19, 2020 Memo (M-20-17) provided relief for non-profit and public institutions by allowing a six-month extension for Single Audit Act auditees. The Memo indicated that the completion and submission of the Single Audit package is six (6) months beyond the normal due date.

A copy of the Memo is found at: https://www.whitehouse.gov/wp-content/uploads/2020/03/M-20-17.pdf.

Student Privacy Policy Office Issues Guidance on FERPA Questions

In March 2020, the Student Privacy Policy Office issued two notices related to the COVID-19 disaster. Available resources on virtual learning and FERPA are posted as “FERPA and Virtual Learning Related Resources.” In addition, Frequently Asked Questions (FAQs) are available to assist educational institutions in protecting student privacy in the context of COVID-19 as they consider the disclosure of personally identifiable information (PII) from student education records to individuals and entities who may not have access to that information. Under FERPA’s exception for health and safety, if an institution determines that: (1) there is an articulable and significant threat to the health or safety of the student or another individual, and (2) certain parties need the personally identifiable information from education records to protect the health or safety of the student or another individual, then the institution may disclose that information to appropriate parties without first obtaining consent.

A copy of FERPA and Virtual Learning Related Resources is found at: https://studentprivacy.ed.gov/sites/default/files/resource_document/file/FERPA%20%20Virtual%20Learning%20032020_FINAL.pdf.


ED Reminds Institutions that When Transitioning to Distance Education because of the COVID-19 Disaster, Institutions Must Make Distance Education Accessible to Students with Disabilities; ED Releases Webinar and Fact Sheet for Protecting Students’ Civil Rights During COVID-19 Response

On March 21, 2020, the Department of Education released a press release advising institutions that as educational institutions transition to distance education, the Secretary of Education reminds them
that they must make distance education accessible to students with disabilities. Earlier, on March 17, 2020, the Department of Education announced that the Office of Civil Rights (OCR) and the Department of Education released a webinar on ensuring web accessibility for students with disabilities for schools using online learning during the COVID-19 disaster. OCR provided a fact sheet for education leaders on how to protect students’ civil rights as school leaders take steps to keep students safe and secure. The press release indicated that these resources will assist institutions in making distance learning accessible to students with disabilities and in preventing discrimination during this Administration-wide response effort.


Department of Education Provides Flexibility for College Accreditors

The Department of Education announced that it would suspend a series of federal requirements for college accreditors. The Department gave accreditors permission to conduct virtual site visits instead of in-person site visits and the discretion to extend the term of accreditation for a reasonable period during the COVID-19 disaster for an institution that is undergoing renewal of accreditation and was scheduled to have a site visit. Under the new guidance, accreditors that employ virtual site visits would be required to perform a follow-up in-person visit to the campus within a “reasonable period of time” following the virtual site visit.

A copy of the announcement is found at: https://www2.ed.gov/about/offices/list/ope/20-007covid19accreditorsfromomb317s.pdf.

Federal and State Regulators Issue Interagency Statement Encouraging Financial Institutions to Work with Borrowers Affected by the COVID-19 Disaster

On March 22, 2020, Federal financial regulatory agencies and state banking regulators issued an interagency statement encouraging financial institutions to work prudently with borrowers affected by COVID-19 and providing additional information regarding loan modifications. Through the statement, the agencies are encouraging financial institutions to work with borrowers, will not criticize institutions for doing so in a safe and sound manner, and will not direct supervised institutions to automatically categorize loan modifications as troubled debt restructurings.
Implementation of 2020 CIP Codes in FSA Systems

On March 18, 2020, Federal Student Aid (FSA) issued an electronic announcement reminding the higher education community that the U.S. Department of Education’s National Center for Education Statistics (NCES) has updated the Classification of Instructional Programs (CIP) codes for 2020. The 2020 CIP codes list of eligible majors and their corresponding CIP code values is available on the NCES website at: https://nces.ed.gov/ipeds/cipcode.

The announcement provides high-level information about operational implementation of the 2020 CIP codes in the FSA systems and describe upcoming communications. For instance, in April 2020, NSLDS enrollment reporting will be updated to allow the reporting of 2020 CIP codes via batch, the NSLDS Enrollment Spreadsheet Submittal process, and the Enrollment Maintenance page of the NSLDS Professional Access website.

A copy of the electronic announcement is found at: https://ifap.ed.gov/electronic-announcements/031820Impl2020CIPCodesFSASystems.

CFPB Releases Resources to Help Consumers Protect their Finances during the COVID-19 Pandemic

On March 24, 2020, the Consumer Financial Protection Bureau (CFPB) announced that it had recently made available several resources to help consumers take steps to protect their finances during the COVID-19 pandemic. The CFPB warns consumers to avoid financial scams and to submit any complaints to the CFPB. CFPB Director Kathy Kraninger stated:

“During this difficult time, the Bureau is doing everything it can to facilitate the work of responsible financial companies supporting their customers and borrowers. We want consumers facing hardships to be aware of this posture and encourage them to discuss their specific circumstances with their lenders. As a backstop, the CFPB stands ready to help consumers resolve issues with their financial services providers through our consumer complaint system.”

A copy of the CFPB announcement is found at: https://www.consumerfinance.gov/about-us/newsroom/media-advisory-cfpb-resources-consumers-during-covid-19-pandemic/.
FTC Announces Settlement with Third-Party Server Debt Relief Companies

On March 30, 2020, the Federal Trade Commission (FTC) announced that three third-party relief companies have agreed to be permanently banned from the debt relief business in order to settle charges that they falsely promised to lower or eliminate consumers’ student loans in return for an illegal upfront fee of $699 and a monthly fee of $39. The three companies are SLAC (under the name Aspyre), Navloan, and Student Loan Assistance Center.

Under a related issue, the FTC announced that it would begin mailing checks totaling more than $3.1 million to consumers who were victims of a student loan debt relief and credit repair scheme. Under a recent agreement, Strategic Student Solutions confirmed that they had charged consumers illegal upfront fees and falsely promised to reduce their student loan debt or monthly payments by enrolling them in loan forgiveness or other programs.

Copies of the announcements are found at:
and

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