

Now that the student loan debt relief application is open, spot the scams

The Department of Education (ED)'s application for federal student loan debt relief is [now open](#) and, of course, scammers are on the move — trying to get your money and personal information. Luckily, there are ways to stop them.

ED will review applications on a rolling basis. Be patient and follow the process and do not be scammed by those who say they can put you at the front of the line. Here are some tips to steer clear of scammers:

- **Apply at [StudentAid.gov/DebtRelief](#).** Nowhere else. Currently you can only apply online in English and Spanish.
- **Don't pay to apply.** It's FREE. Anyone who says you need to pay is a scammer and guarantees of approval or quicker forgiveness is a SCAM.
- **Know what to share, where, and when.** The application will ask for your name, birth date, Social Security number, phone number, and address. When you apply online, you do not have to upload or attach any documents.
- **Know what not to share.** When you apply, no one will ask for your FSA ID, bank account, or credit card information. Anyone who does is a scammer.
- **Expect email updates from ED.** After you apply ED may ask you to upload tax documents to verify your income. Those emails will only come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. Pay close attention to the sender address for emails and look out for slight typos to avoid a scammer's fake emails.
- **Follow ED's process if your application is denied.** Anyone who says they can get you approved (for a fee) is a scammer. Your email notice will have instructions. Follow those, and if you have questions, call FSA's dedicated phone line at 1-833-932-3439.