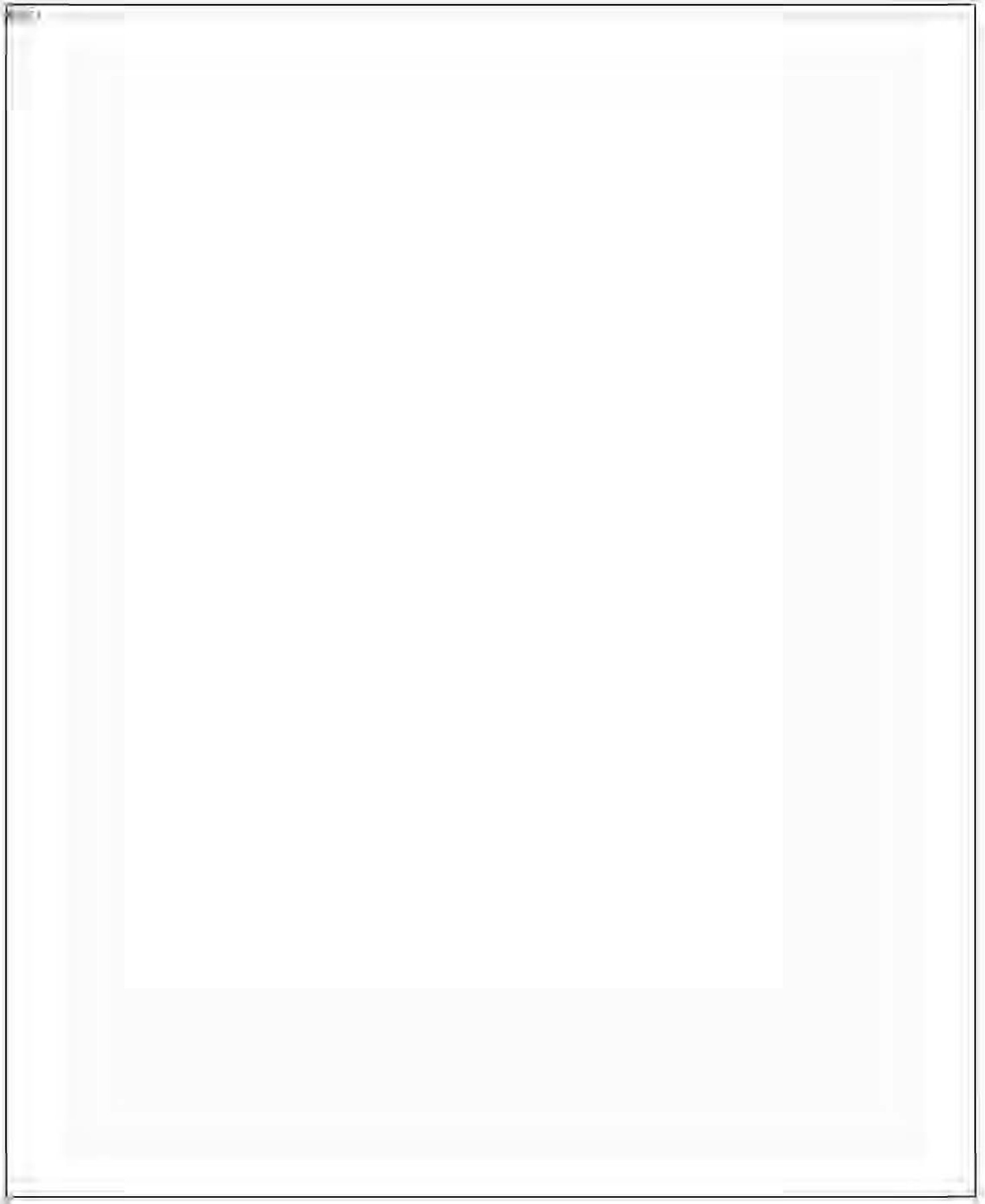
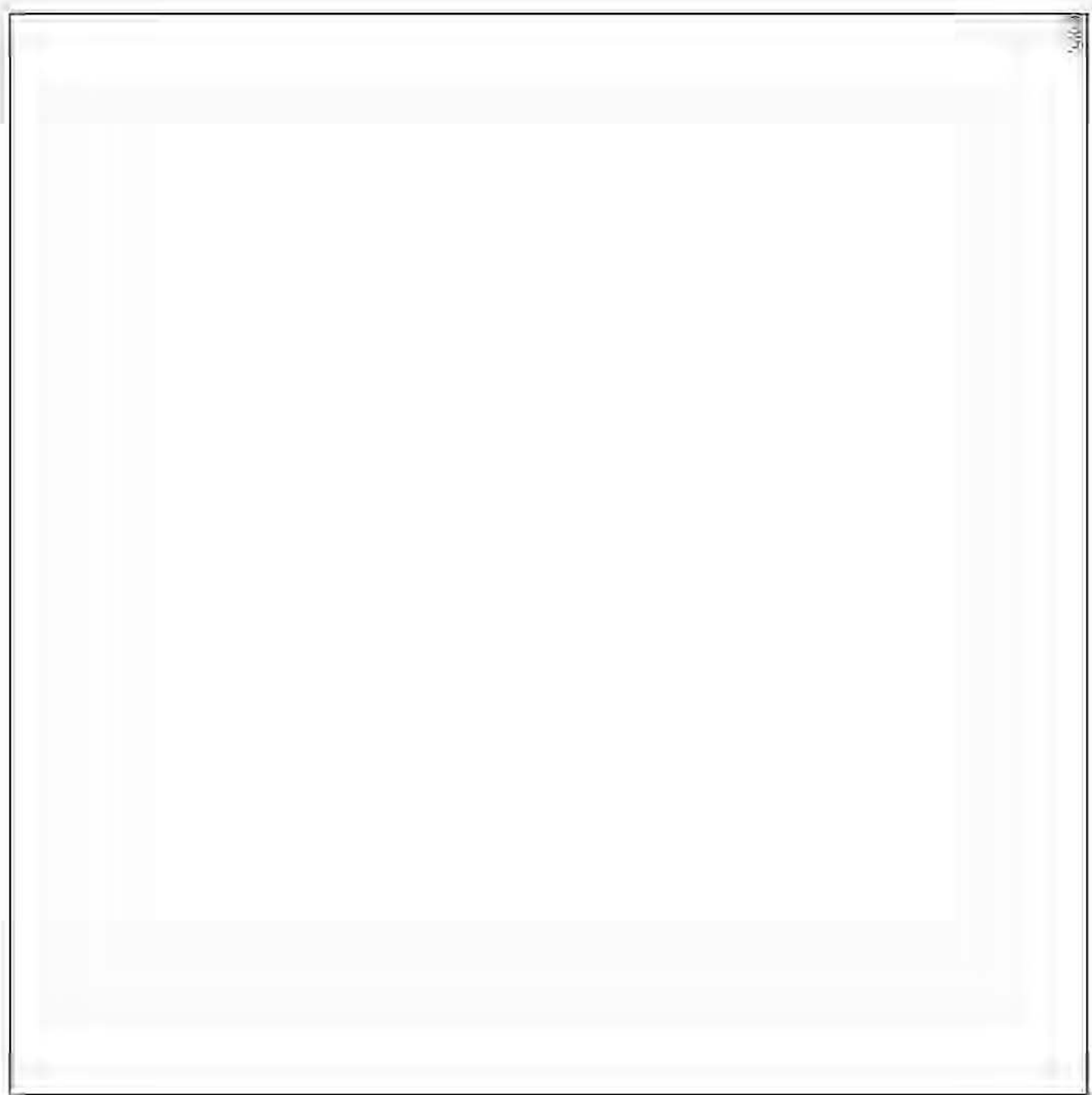


From: Tyrrell, Pete
Sent: Tue, 22 Jun 2021 16:26:54 +0000
To: LaVia, Mark;Piccolo, Marc
Subject: DRAFT Collections Strategy
Attachments: BPO CR03 - Collection Workflow and Queuing Strategy 022321 V3.docx

I think this is the most recent strategy CR draft; there are other BPO related draft CRs too but thought we would just start with this as a refresher for the 1pm.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)





From: Piccolo, Marc
Sent: Mon, 2 Aug 2021 00:41:52 +0000
To: Tyrrell, Pete; Bryant, Michael
Cc: LaVia, Mark
Subject: Edits to Question responses

Pete/Mike – please address the comments below in red.

Thanks
Marc

Question 1:

(b)(5)

(b)(5)

Marc D. Piccolo
Executive Director
Delivery Systems and Extended Workforce Management (DS/EWM)
Student Experience and Aid Delivery (SEAD)
Federal Student Aid (FSA)
US Department of Education

Mobile: (b)(6)

Office: (202) 377-4363

From: Bryant, Michael
Sent: Tue, 29 Sep 2020 19:28:32 +0000
To: Tyrrell, Pete
Subject: RE: Update needed

Pete, depending on how far we look back here are the numbers:

	Employers	Percent
Last 7 days	753	0.64%
Last 14 days	1280	1.09%
Last 30 days	2129	1.82%

Mike Bryant, Federal Student Aid
319-333-8836

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Sent: Tuesday, September 29, 2020 2:01 PM
To: Bryant, Michael <Michael.Bryant@ed.gov>
Subject: Update needed
Importance: High

Hey Mike – (b)(5)
(b)(5)
(b)(5)can you update for me please.

Despite outreach efforts performed by Maximus Federal Services (MFS), approximately 4500 employers, or 4% of the original employer population, continue to send AWG payments to FSA. These AWG payments are sent (physical check) to a designated lockbox and payments received are processed by U.S. Bank via a contract managed by Treasury. These payments are then posted to borrowers' account on the Debt Management Collections System (DMCS).

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Piccolo, Marc
Sent: Wed, 9 Sep 2020 17:09:34 +0000
To: Tyrrell, Pete; Bryant, Michael
Cc: LaVia, Mark
Subject: AWG mailbox

Mike – please update the Issue portion of this to include the latest numbers for AWGs. This was originally drafted in early July.

Issue #2: (b)(5)
(b)(5)

Background: (b)(5)
(b)(5)

Recommendation: (b)(5)
(b)(5)

From: Benson, Mark
Sent: Fri, 30 Oct 2020 13:46:05 +0000
To: Pioneer;ERS/Alltran;Action Financial;Bass;Central Research;Coast Professionals;Credit Adjustments;FH Cann;ICR (ICRcontractexecs@icrsolutions.net);National Credit;National Recoveries;PBCM;Reliant Capital
Cc: Bryant, Michael;Cross, Maxine;Gomes, Milene;Howell, Lawannah;Laine, Douglas;Patillo, Aquita;Russo, Kami;Searcy, Hunter;Shea, Sarah;Thorne, Richard;Tyrrell, Pete
Subject: AWG Lockbox

Contract Administrators –

Federal Student Aid has directed the Treasury Department to temporarily close the Administrative Wage Garnishment (AWG) lockbox, effective October 31, 2020 through December 31, 2020. Any AWG payments received during this time will be returned to the employer unopened.

Communications regarding this action will be sent to those employers that have continued to send AWG payments; notices will also be sent to impacted borrowers. These communications will be sent the week of November 2, 2020.

Please acknowledge receipt.

Mark Benson
Contracting Officer
Federal Student Aid, Business Process Operations Team
U.S. Department of Education
Office: 404-974-9400
Cell #: (b)(6)

From: Pugh, James
Sent: Thu, 29 Oct 2020 17:10:03 +0000
To: Bryant, Michael; Szathmary, Michael; Wise, Mark; Tyrrell, Pete; Wohlfiel, Luz; Burris, Joshua
Cc: Santos, Bob F; Johnston, Lamonica M; Lindbloom, Niev E; Smith, Karen M; Warmbrunn, Nicholas P
Subject: RE: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox
Attachments: CA05DV01 - Borrower CARES Act AWG Lockbox Closure Notice - Draft_10292020_v02.docx, WG86DV01 - Employer CARES Act AWG Lockbox Closure Notice - Final_v02.docx

The effective date of the Lockbox closure has been updated on both letters to October 30, 2020. Attached for reference.

Thank you,

Jim Pugh, PMP®
Director, Software Delivery
Debt Management and Collections System (DMCS)

MAXIMUS Federal

Office: 240.772.3733

Mobile: (b)(6)

JamesPugh@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Bryant, Michael <Michael.Bryant@ed.gov>
Sent: Thursday, October 29, 2020 11:44 AM
To: Pugh, James <JamesPugh@maximus.com>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>
Cc: Santos, Bob F <RobertSantos@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>
Subject: [EXTERNAL] RE: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox

Jim, these are good, but Treasury has confirmed the lockbox will be closed after tomorrow (October 30), so we should update these notices to say that any payments received after October 30 will be returned.

From: Pugh, James <JamesPugh@maximus.com>
Sent: Thursday, October 29, 2020 9:23 AM
To: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>

Cc: Santos, Bob F <RobertSantos@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>
Subject: RE: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox

Attached are the 2 notice templates. The WG86 – Employer CARES Act AWG Lockbox Closure notice is a final and approved version based on the original message from FSA. We made an update for the CA05 - Borrower CARES Act AWG Lockbox Closure notice to include either the DRG or PCA name/telephone number. This will reduce borrowers that are assigned to a PCA being rerouted when they call the number included on the notice. The code is already in place as we leveraged it from other CARES Act letters.

Let us know if you have any comments or if the letters are approved.

Thank you,

Jim Pugh, PMP®

Director, Software Delivery
Debt Management and Collections System (DMCS)

MAXIMUS Federal

Office: 240.772.3733

Mobile: (b)(6)

JamesPugh@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Szathmary, Michael <Michael.Szathmary@ed.gov>

Sent: Wednesday, October 28, 2020 11:22 AM

To: Lindbloom, Niev E <NievLindbloom@maximus.com>; Santos, Bob F <RobertSantos@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>; Razmadze, Sophio <SophioRazmadze@maximus.com>; DMCS Contracts <DMCScontracts@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>

Cc: Mark.Wise@ed.gov; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>

Subject: [EXTERNAL] ATP New Notice under CR 5478 - Shutdown of AWG Lockbox

Importance: High

Maximus,

This email constitutes ATP to send out a new notice under CR 5478 for the Shutdown of the AWG Mailbox. Despite outreach efforts from Maximus Federal Services (MFS), approximately 1,700 employers, representing ~1% of the original employer population, continue to send administrative wage garnishment (AWG) payments to FSA impacting approximately 2400 borrowers. These AWG payments (physical check) are sent to a designated lockbox and payments received are processed by U.S. Bank via a contract managed by Treasury. These payments are then posted to the borrowers' account on the Debt Management Collections System (DMCS).

FSA has decided to instruct Treasury to temporarily close the AWG lockbox for AWG payments, effective November 1, 2020 through December 31, 2020 (or through any extension of the CARES Act period). In support of this recommendation, FSA requires that MFS send additional notifications to employers and impacted borrowers using funds available under CR 5478, notifying them of this decision.

Communications to Transmit:

- Communications to Employers – Send the attached letter to those employers from whom a payment has been received the past 30 days.
- Communications to Borrowers – Send the attached notice to those borrowers for whom an AWG payment was received from their employer in the past 30 days. Emails should be sent to the maximum extent practicable; otherwise postal letters are to be sent to those borrowers that have a valid mailing address. Finally, corresponding documentation should be placed on these borrower accounts.

Please acknowledge receipt of this ATP and let us know if you have any questions,

Mike Szathmary
DMCS Administrative Contracting Officer
FSA Acquisition Directorate

Duty Hours: 7:30AM-4:00PM

Office: (404) 974-9261

Cell: (b)(6)

Sam Nunn Atlanta Federal Center
61 Forsyth Street SW, Suite 18T30-6
Atlanta GA 30303

michael.szathmary@ed.gov

StudentAid.gov

 PROUD SPONSOR of
the AMERICAN MIND™

From: Lindbloom, Niev E <NievLindbloom@maximus.com>

Sent: Tuesday, October 27, 2020 2:16 PM

To: Szathmary, Michael <Michael.Szathmary@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>; Razmadze, Sophio <SophioRazmadze@maximus.com>; DMCS Contracts <DMCScontracts@maximus.com>

Cc: Wise, Mark <Mark.Wise@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>

Subject: RE: New Notice under CR 5478 - Shutdown of AWG Lockbox

Good afternoon Mike,

(b)(5)

Please let us know of any questions or concerns.

Best regards,

Niev Lindbloom

Director, Program Office
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Ct., Ste. 200
Frederick, MD 21703
610.246.5113

From: Szathmary, Michael <Michael.Szathmary@ed.gov>

Sent: Tuesday, October 27, 2020 8:02 AM

To: Santos, Bob F <RobertSantos@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Razmadze, Sophio <SophioRazmadze@maximus.com>; DMCS Contracts <DMCScontracts@maximus.com>

Cc: Mark.Wise@ed.gov; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>

Subject: [EXTERNAL] FW: New Notice under CR 5478 - Shutdown of AWG Lockbox

Importance: High

Niev/Bob/Nick,

(b)(5)

Mike Szathmary
DMCS Administrative Contracting Officer
FSA Acquisition Directorate

Duty Hours: 7:30AM-4:00PM

Office: (404) 974-9261

Cell: (b)(6)

Sam Nunn Atlanta Federal Center
61 Forsyth Street SW, Suite 18T30-6
Atlanta GA 30303

michael.szathmary@ed.gov

StudentAid.gov

From: Pugh, James <JamesPugh@maximus.com>
Sent: Monday, October 26, 2020 4:40 PM
To: Bryant, Michael <Michael.Bryant@ed.gov>
Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; McNally, Paul <PaulMcNally@maximus.com>
Subject: RE: New Notice under CR 5478 - Shutdown of AWG Lockbox

Mike - I put the letter into the template and included some minor updates for the last sentence. We understand this is a draft and will not be moving forward until we receive direction from FSA.

Thank you,

Jim Pugh, PMP®
Director, Software Delivery
Debt Management and Collections System (DMCS)

MAXIMUS Federal

Office: 240.772.3733

Mobile: (b)(6)

JamesPugh@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Bryant, Michael <Michael.Bryant@ed.gov>
Sent: Monday, October 26, 2020 4:26 PM
To: Pugh, James <JamesPugh@maximus.com>
Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Mark.Wise@ed.gov
Subject: [EXTERNAL] New Notice under CR 5478 - Shutdown of AWG Lockbox

Jim-

Here is the language FSA wants sent to the roughly 1700 employers who have remitted a garnishment payment in the past 30 days:

ATTENTION: FUTURE GARNISHMENT PAYMENTS WILL BE RETURNED TO EMPLOYERS
UNCASHED

Dear Employer:

In accordance with the CARES Act and its subsequent Presidential extension, we have sent you multiple notifications to stop garnishing employees in debt to the U.S. Department of Education, but we continue to receive payments from you.

Accordingly, we will be shutting down the P.O. Box to which you have been remitting payments, effective November 1, 2020. Any payments received after this date will be returned to you, unopened, by the U.S. Postal Service. Upon receipt of this returned mail, you should promptly restore the garnished funds to the employee.

If you have any questions about this notice, please contact us at 800-621-3115.

Let me know if you need anything further.

Mike Bryant, Federal Student Aid
319-333-8836

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

|||||
1000000000 *****AAAAA

FIRST NAME MI LAST NAME SUFFIX

ADDRESS 1-3

CITY ST ZIP CODE

COUNTRY (do not print if USA)

Month DD, CCYY

ACCOUNT #: 9999999999

ATTENTION: FUTURE GARNISHMENT PAYMENTS WILL BE RETURNED TO YOUR EMPLOYER UNOPENED

Dear Borrower:

In accordance with the CARES Act, and its subsequent extension by Presidential order, we have sent multiple notices to your employer ordering them to stop garnishing your wages. Despite this, your employer has continued to remit garnishment payments to us for your federally-held student loan account.

The purpose of this notice is to inform you that the Department of Education will no longer accept wage garnishment payments from your employer after October 30, 2020. Payments received after this date will be returned to your employer unopened, and we have instructed your employer to promptly restore the garnished funds to you.

Remember you are not required to make any payments during the CARES Act period, which currently runs through December 31, 2020.

If you have any questions regarding this matter, please contact us at [Default Resolution Group at 1-800-621-3115 (TTY: 1-877-825-9923)] or [PCA Name at PCA Telephone] from 8 a.m. to 10 p.m. ET Monday through Friday and 8 a.m. to 6 p.m. ET on Saturday.

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

|||||
1000000000 *****AAAAA

EMPLOYER NAME

ADDRESS 1-3

CITY ST ZIP CODE

COUNTRY (do not print if USA)

Month DD, CCYY

ATTENTION: FUTURE GARNISHMENT PAYMENTS WILL BE RETURNED TO EMPLOYERS
UNCASHED

Dear Employer:

In accordance with the CARES Act and its subsequent Presidential extension, we have sent you multiple notifications to stop garnishing employees in debt to the U.S. Department of Education, but we continue to receive payments from you.

Accordingly, we will be temporarily shutting down the P.O. Box to which you have been remitting payments, effective October 30, 2020. Any payments received after this date will be returned to you, unopened, by the U.S. Postal Service. Upon receipt of this returned mail, you should promptly restore the garnished funds to the employee.

If you have any questions about this notice, please contact the Department of Education's Default Resolution Group at 800-621-3115 and choose the employer option 1.

Sincerely,

Department of Education
Default Resolution Group Servicing Center

From: Smith, Karen M
Sent: Wed, 24 Feb 2021 15:51:35 +0000
To: Tyrrell, Pete
Cc: Santos, Bob F
Subject: Employers sending AWG Payments to Voluntary Lockbox

75 borrowers – no new borrowers identified since 2/10

All employers contacted and verbally committed to no further wage garnishment of employee at the earliest payroll cycle

- Daily tracking of the 75 accounts for additional AWG payments will continue until no AWG payments are received
 - AWG payments received will have immediate follow with employer and refunded

Changes from last update on 2/16

- 3 employers contract with a third party employee benefit for bill payment and payments are not AWG
 - Common Bond, Inc. submits payments on behalf of employees participating in this company bill paying benefit
 - Accounts in DM have been annotated
 - Borrowers contacted to explain reason for refunds and to confirm future payments would not be refunded

Please let me know if you have any questions.

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court
Frederick, MD 21703

Mobile (b)(6)

Karenmsmith@maximus.com

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

From: Smith, Karen M
Sent: Tue, 16 Feb 2021 15:00:13 +0000
To: Tyrrell, Pete
Cc: Santos, Bob F
Subject: Employers Sending AWG Payments to Voluntary Lockbox
Attachments: VOL to AWG Refunds Follow Up 2.16.xlsx

Pete,

Attached is an update spreadsheet that shows actions taken to date in column N and an indicator if we feel there is nothing left that we can do to get employer to stop garnishing in column O.

Couple of updates since last report on 2/10:

75 borrowers – no new borrowers identified since 2/10

24 employers still garnishing wages

- 1 employer not notified. Unable to find an email address or fax. Called and left voicemail for employer. Will mail a WG34 to the address in UDP this week.
- MFS believes we can still make progress on all 24 outstanding employers

Changes in employers since last update on 2/10

- 2 employer changes
 - (b)(6) (line 34) – Previously reported as stopped, however, we received a new payment in. I will call employer this week.
 - (b)(6) – Previously reported as not stopped, however, garnishments were stopped on Friday. (Removed from spreadsheet)

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court
Frederick, MD 21703

Mobile: (b)(6)

Karenmsmith@maximus.com

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

(b)(6)

was y but got new payment now issued stop w

From: Piccolo, Marc
Sent: Tue, 6 Jul 2021 21:18:09 +0000
To: LaVia, Mark;Tyrrell, Pete;Greene, Chris;Kane, John
Cc: Albers, David;Hankish, James
Subject: final slides for tomorrow
Attachments: PCAs Overview 070721 (V1).pptx

All – attached are the final slides for tomorrow’s session with Rich. If I don’t get any comments back by 6pm I’ll forward these to Wayne for Rich’s overnight reading book.

marc

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Date/Time Opened	Case Type	Case Number	Category	Subcategory	Description	Desired Outcome	Date/Time Closed
3/6/2020 14:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Credit Adjustment Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I had filed a request for hardship claim form and documentation to support the claim, I was informed the documentation was received on February 27th, 2020 but the Tracking number is given by the USPS department (b)(6) the documents were sent on 01/23/20 to be delivered on 27th of January, I checked the tracking and it shows the documents were delivered on January 27th at 10:05 AM. I contacted the collection department and they refused to hear the information, stating they received it on February 7 and they could do nothing to help me but to apply again and wait the 60 days. In the meantime, I only make \$2800 a month and my wages are being garnished for \$532.00.	I want my case to be marked as documents received on time. I want to be given a fair amount of time to respond to documents that need amending. The garnishment pulled until more information is given.	3/10/2020 9:08
3/6/2020 18:01	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Wage Garnishment Call Notes: The customer called and stated that she is getting a 15% wage garnishment from DOE. She is not understanding why she is getting a wage garnishment and wants to find out some information on this garnishment. I informed the customer that her loan with DRG is in default with a collection agency of National Recoveries (b)(6) (b)(6) (877) 221-9729 ext 1043 and informed her that she will need to contact them to get this resolved and possibly apply for a hardship. The customer states that she has been garnished for about 3 years and nobody is giving me the opportunity to pay on my loans.	The customer is wanting to stop the wage garnishment	3/6/2020 19:15
3/1/2020 13:33	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Starting on February 19, 2020: I have noticed a deduction from my wages regarding to a garnishment, I have been making my payments on time. I have a repayment plan in my loans and I never see this before on my paychecks. I called the Department of Education and they transfer my call to the collection department. The collection department said that I have a student loan for the amount of 3,967 and its not in my repayment plan. The collection agency did not give me any further notice about this situation. I have read the steps for a collection process and it said that I suppose to receive a letter with the regarding information, and I have the right for a hearing or make an arrangement of payments with the creditor. I never receive a letter regarding to a garnishment of this student loan that I did not know was outside of my consolidations.	Since I have my repayment plan I never missed a payment. I want to see how I can include this loan in my consolidation or see how we can do to take it out of garnishment due to the process was unfair and it was not followed the process of communication.	3/19/2020 8:41

3/2/2020 9:21	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Borrower was paying Navient and now his loans are defaulted and he is under AWG. Call Notes: To rehabilitate your defaulted federal student loans, you must agree (in writing) to make nine, on-time, consecutive monthly payments with (servicer). Depending on your income, your payment under this program could be as low as \$5.00 per month. After the loan has been rehabilitated, you will need to continue making payments with (servicer) until your account has been transferred to a loan servicer. In addition to the default status being removed from your loan, if you complete the loan rehabilitation agreement, the default status will be removed from your credit report as well. Explained after fifth payment they will lift the AWG from his account. However after the AWG is lifted, if he stops making payments towards the rehab program, then they will put the AWG back on his account. Jason Erwin, at Bass & Associates 520-577-1544 ext 5140.	Borrower wants AWG stopped.	3/2/2020 9:30
3/2/2020 9:35	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I was told my loan was paid in full and was just informed more money is being taken without notifying me. I need to see what can be done to stop this from happening when was already told it was paid in full	notify before garnishing my wages 15%	4/20/2020 14:42
3/2/2020 10:20	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Borrower states that her wages were being garnished. She went through a hardship and lost her job. She relocated and recently found a job. Borrower filed her taxes this year and they were intercepted, \$4,043.00 was taken from her. Borrower states that the PCA is not really working with her they just demand a large lump of money. Call Notes: Explained according to NSLDS the borrower defaulted and rehabilitated the account in 2013. Therefore she will not be eligible for rehabilitation again. If you would like to apply for a Direct Loan Consolidation, you must either make three consecutive, voluntary, on-time, full monthly payments prior to applying, or you must agree to repay the new loan under an Income-Driven Repayment plan (IDR), if you qualify. Loan Consolidation will combine the federal student loans of your choice as one loan with a weighted average interest rate. If you choose to consolidate all of your federal student loans, you will also have only one loan servicer and one payment due per month. In order to apply for a Direct Consolidation Loan, you may go online to www.studentloans.gov and do so. Referred borrower to studentloans.gov to apply for	Borrower wants taxes refunded	3/2/2020 10:33

3/2/2020 13:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer called in regarding someone taking a loan out in his name through the University of Phoenix. He just received a notice in the mail stating that his wages are going to be garnished. Call Notes: Customer called in stating that he was a victim of identity theft and someone took out a loan in his name through the University of Phoenix. He states that he did not know anything about this loan until his recruiter told him about it. He states that was back in 2018. I advised that it does show that one of the loans was canceled and one was disbursed in 2014. I advised that the loans are held with the Default Resolution Group (DRG) and the PCA is Action Financial Services. I advised that he will need to contact them to request a fraud packet. He states that he just received a notice that his wages are going to be garnished due to this loan. He states that he has contacted the University of Phoenix regarding this and they advised him to go to studentaid.gov to get a form but he did not know what form they advised him to get. He states that he graduated high school in June of 2013. I advised that he would need to contact DRG in order to get a fraud packet at (800) 621-3115. I advised that since</p>	To have this loan resolved so his wages are not garnished.	3/2/2020 14:58
3/2/2020 13:35	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? FH Cann & Associates Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I have been dealing with F.H. Cann and Associates and they continue to change the terms of my repayment plan or the documents I need to submit to remove the wage garnishment. I was told I would have to pay \$87.00 consecutive payments in order for my wage garnishment to stop. I have done so, but now they are stating I need to start over at a higher rate. I realize I put myself in this situation and I am trying to work it out, but F. H. Cann is making it difficult.</p>	I really need the wage garnishment stopped as I am suffering extreme hardship. As I stated above, I have been working with the collection agency, but they abuse their power. I would appreciate if the agency would live up to the initial agreement.	3/31/2020 11:04
3/2/2020 17:25	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer called in regarding a letter she received stating that her wages are going to be garnished and she wanted to set up voluntary payments. Call Notes: Customer called in stating that she received a notice that 15% of her wages are going to be garnished so she wanted to set up voluntary payments. I advised that in order to remove the wage garnishment, she would have to make five loan rehabilitation payments. I advised that the wage garnishment is considered involuntary payments and may continue while she is making her rehab payments. I advised that she could also consolidate her loans and either agree to repay the new Direct Consolidation loan under an Income Driven Repayment (IDR) plan or make three, consecutive, voluntary, on-time, full monthly payments on the defaulted loan before you consolidate it. I advised that she contact the PCA, Immediate Credit Recovery, regarding this at (866) 401-7187 ext 121. I provided her case number. She thanked me and the call ended.</p>	To set up voluntary payments so her wages are not garnished.	3/2/2020 20:11

3/2/2020 18:57	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted your servicer regarding this issue? Yes What is the name of your servicer? ED - FedLoan Servicing (PHEAA) Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I need help with getting my income taxes returned back to my account due to Fedloan's mistake of my personal online account stating loan was paid in full then sent to collections without my knowledge. When I called and spoke to supervisor [b)(6)] (which is recorded) I specifically asked what was Fedloan's policy in regards to default situations on personal online accounts she stated that they were to say in default, collections, etc. She also stated that a letter was sent in 2018 stating I was in default. The letter I have on my account is from March of 2019 not stating anything in regards to a collection agency or my taxes being at risk, just stating that I had missed a couple of payments. This is morally and ethically wrong. I depend on this income tax every year to help provide for myself and four children as being a single mother. I need help with this situation.</p>	My income taxes returned expeditiously due to the mistake of FedLoan.	3/6/2020 10:34
3/3/2020 11:38	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: The customer stated that she is trying to get a hearing for her student loans that are in AWG for 15% and she stated she is homeless and doesn't have a vehicle and she can't even get a place to live. She needs to work out a payment arrangement. She was told she has to pay money on top of the AWG for 5 months. Call Notes: I reviewed NSLDS and Titanium. I advised that her options to stop the AWG would be rehabilitation. Which is the 9 monthly payments within 10 months and the AWG would stop at the 5th payment. I advised that she has already consolidated so that isn't going to be an option. I asked if she requested a hearing during the time that it was offered. She stated she was told that it was sent to her but she never received it. She stated she doesn't know what she needs to do. She stated she received an email with our number on it. She stated she spoke with someone else that was not helpful at all. She stated she's already struggling and she can't pay additional money. Reviewed Titanium and she was advised that the hearing request was emailed to her on 2/20/2020. She indicates she never received that. I advised that she can go to myeddebt.ed.gov and she should be able</p>	To have her AWG stopped.	3/6/2020 9:15
3/3/2020 11:42	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding her being notified that her wages are going to be garnished due to defaulted student loans. Call Notes: Customer called in stating that she was contacted by a credit agency stating she has Department of Education loans and they advised that they are going to garnish her wages. She states that she did not take out Department of Education loans, only private loans through Great Lakes. She states that she attended Kaplan University for only a few months. I advised that she has a total of five loans that were originally with ED-Great Lakes then the loans defaulted in 2014. I advised that in order to get out of default she would have to either repay the debt in full, consolidate the loans, or complete loan rehabilitation. I advised that the loans are held with the Default Resolution Group (DRG) and the PCA is National Credit Services. I also advised that it does appear there is a Master Promissory Note (MPN) on file which is accepting the loans and the repayment terms. I advised that the servicer could also send her a copy of the MPN. I advised that if she completes loan rehabilitation, after five rehab payments it would remove the wage garnishment or</p>	To resolve the loan default so she is not garnished.	3/3/2020 11:56

3/3/2020 13:20	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>My name is (b)(6). This letter and attached documents are in regards to the Garnishment hearing decision I received via mail on February 6th 2020. I am asking for reconsideration of this decision due to financial hardship. Enclosed is evidence which demonstrates my financial situation is in grave danger if I were to have 15% of my disposable pay garnished from my weekly earning at (b)(6) was rehired with (b)(6) after (b)(6) of (b)(6) after (b)(6) of being unemployed and collecting unemployment benefits from the State of (b)(6) or Federal Government. Included as evidence in this packet which I have put together is as follows: Utility Expenses- Gas Electric, Trash/ Recycling, Water, Sewer, Internet. Rent Lease, 2 of my most recent Pay Stubs, Phone Bill, declaration of Caregiver Services for my (2) children (Call caregiver for Social Security Number), and most recent w-2 for year 2019. With this evidence which is enclosed supports the income and expenses that I have claimed, of which I base my objection that garnishment as proposed in the notice will definitely cause financial hardship for me and my 2 young children which I have custody of 4 days out of the 7-day week. Please reconsider this objection for financial hardship as I am already struggling to maintain what I already have. Please</p>		3/12/2020 14:31
3/3/2020 13:32	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: offset check Please describe details of your issue: offset check Call Notes: Customer is calling because she is in default and the IRS check was offset. Customer wants to know what to do to recover that money. Customer wants all these collections to be suspended. Customer work check was garnish from June 2019 until now and she has not been able to find any solution to this problem. I checked with Titanium and NSLDS and she started a rehab but she don't finish. Customer doesn't know anything about the process and I think that since they were already garnishing she thought it was the same payment. Customer also has a BDR application since 2018 and I don't think she chose the option to stop any collection. I told her that I will transfer her to BDR 855-279-6207 to help her update the application and she can choose that option to stop all collection. I also told her to call DRG and see if se can apply economic hardship. I gave the case number to the customer and transferred it to BDR to help her with the case.</p>	Customer wants this garnishment to stop and her offset IRS Check back.	3/3/2020 14:09
3/3/2020 14:27	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He received a letter that he potentially could receive a TOP Offset in addition to his current AWG on his account however, he is a victim of identity theft. Call Notes: The customer called and stated that he received a letter from Department of Education (ED) indicating if he does not respond he could potentially be affected by a TOP Offset for his default debt and asked if they could do that since he is currently being affected by AWG. I informed him that is accurate that they could potentially offset him in addition to AWG and he said he never took out these federal loans and that he has been disputing them for years. I informed him I do see he was previously denied in 08/2019 for the identity theft discharge. I advised DRG is the servicer of his loans and that he would need to speak with them directly in managing his account to prevent a TOP Offset. I provided DRG's number of (800) 621-3115 and provided the case number in case he has any issues and transferred the call.</p>	To prevent a TOP Offset.	3/3/2020 14:27

3/3/2020 16:12	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue. The customer is wanting more information on her defaulted loans as she is getting AWG. Call Notes: I advised it appears she has defaulted loans with DRG and the PCA assigned to her loans are FH Carrn & Associates. I advised could setup a repayment plan with the PCA at (877) 677-9126.	Resolve default or get loan discharge	3/3/2020 16:22
3/4/2020 16:37	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Immediate Credit Recovery Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Your case number is [REDACTED] for reference, this is not listed on the website	communication	3/24/2020 11:56
3/4/2020 18:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that he was trying to consolidate his loan and he was told that his loans were eligible for the consolidation as he was not in AWG. Customer stated that he was then denied for the consolidation because of the AWG and those loan were then taken off the consolidation. Call Notes: Customer called and stated that he was calling in regards to his federal student loans. Customer stated that he had loans with Navient and DRG. Customer stated that the loans that were in default with Navient had been resolved that he was trying to consolidate his loans and he was told by coast professional that they were eligible for the consolidation as he was not in the AWG. Customer stated that he completed the loan consolidation application and he was eligible then too. Customer stated that he tried to do the consolidation and it was then denied because of the AWG. Customer stated that he was originally told he was not in AWG and he was able to consolidate. Customer stated that his loans with Navient were approved for the consolidation but his loans with DRG were not. I advised the customer that I would escalate a case for him and I informed the customer	Customer would like his loans consolidated so he can apply for BD	4/21/2020 17:26
3/5/2020 8:10	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer contacted our office concerning an offset/wage garnishment. Call Notes: Customer called in stating that he has been offset and his wages garnished for 8 years now. He stated that he has contacted DRG about the garnishment and they will not advise as to why they are still taking monies from his pay and when it will stop. His employer advised that he has finished the garnishment and does not understand why the letter to stop the garnishment has not come yet. Customer is requesting that he is told why the garnishment has continued and that any monies that he paid over the balance of the loan returned to him. I advised that I can escalate a case for further review. I informed them the case resolution time frame is up to 60 days and 1-15 days for the first outreach and advised them to check the junk/spam folder of their email as they can reply without changing the subject line for it to go directly to the case worker as we escalate these case out of our office and work off the case and don't have access to the case worker's information. I provided their case number and advised if they haven't received anything within 1-15 days they can contact our	To get a wage garnishment stopped as he has finished paying his loans.	4/30/2020 9:53

3/5/2020 9:54	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>She spoke with doe, back in 2017 she had a student loan and the loan defaulted. Now they are garnishing her wages. The total amount was 939.75 they have garnished \$707.17. She spoke with them yesterday and there is a balance for late fees and interest, she owes over \$500. She is trying to go back to school and she can't get financial aid. Her school advised that some people were able to get financial aid in similar situation. She can't pay the balance off because she can't afford it. They offered her a compromise of 50-60 dollars. This is not a big difference, she is trying to find some help. She spoke with someone who was extremely nasty to her who was a supervisor at 800.621.3115. She doesn't recall the persons name and they hung up on her. She was supposed to be transferring her. She was advised that she was the highest person that she could speak too. Then she went to transfer and instead just ended the call. I verified the customers pii and pulled her up in nslds. I then advised that when her loans go into default the only way to get financial aid again would be to get her loans out of default or to have a default clearance letter from the servicer pca. National Recoveries 1-877-221-9729 DRG 800.621.3115 I advised that there is three ways out of default. 1) Payment in full. 2) Rehab. 3) Consolidation. Rehab is a process that takes 9</p>	Customer wants to return to school and get financial aid.	3/5/2020 10:20
3/5/2020 12:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: The customer called and stated that this past Tuesday, March 3, 2020 he received a 9 page doc in the mail from Dept of Ed, ADP LLC, Reliant Solutions concerning wage garnishment against him. She said she doesn't know anything about this. Call Notes: One of the pages has a Dept. of Ed stamp. It is addressed to his employer concerning wage garnishment. He contacted the Consumer Protection Bureau and filed a complaint. He contacted his payroll Dept. at his employment and let them know what is going on, and filed a complaint. He told them he will mail the documents to them. His main concern is that he was not told that he received loans that he had to pay for. And that he was not informed who his loan servicer was and what is going on with them. He feels they lied to him employer (Hertz) saying they previously contacted him concerning the loans and didn't give him a chance to dispute the debt. He claims he was never contacted. They claimed they contacted him previously but he said they did not. He did go to college in 1994 and 1995. He went to Seattle Pacific University and Norfolk State University. He said he did take out loans. He says he has not received any</p>	The customer wants these loans forgiven.	5/8/2020 13:37
3/5/2020 13:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. To start, the studentaid website AND the myeddebt website both show my remaining balance on my student loan to now be \$410, which sounds correct to me. Coast Professional Inc. is reporting my debt as a non-defaulted debt and it is currently at \$894. I first noticed this particular issue in November of last year when the debt was being reported as \$870. I thought at the time that is may be correct, but as it has steadily increased over the past few months, this is clearly not the case. Not only is it being reported as a higher amount, but it's also accumulating "late payment" reports on my credit report. So instead of 0 late payments not even two months ago, I now show 7 late payments all regarding this loan. This loan is defaulted. It doesn't accumulate interest. There is no payment plan. I can say that for certain because in my NUMEROUS attempts to call Coast</p>	My loan out of Coast Professional Inc.'s hands, my credit report being CORRECTED, and I will make full repayment (\$410) tomorrow, as noted above.	3/20/2020 10:25

3/5/2020 13:50	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding her wages being garnished due to her defaulted student loans. She states that she submitted all the required documentation to them for the hardship but they still garnished her paycheck. Call Notes: Customer called in stating that she was contacted by an attorney stating that her wages were going to be garnished due to her student loans. She states that she contacted them and provided all the required documentation but then they garnished her paycheck \$200. She states that she is a single mom and cannot afford this. I advised that in order to get out of default, a borrower would have to either repay the debt in full, consolidate the loans, or complete loan rehabilitation. I advised that she contact the Default Resolution Group (DRG) and enter all zeros in order to speak with a representative and see if her documents were received and the status of her hardship request at (800) 621-3115. I advised that she also speak to them about the loan rehabilitation and that it would take five rehab payments in order to remove the wage garnishment. I provided her case number. She thanked me and the call ended.</p>	To have the wage garnishment removed.	3/5/2020 20:02
3/5/2020 14:42	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer needs to stop wage garnishment and TOP offset. Call Notes: Customer said that she is deferment but her checks are being garnished. She said that they are taken 15% of her check and they are not giving her any options for a repayment plan. I asked when the garnishment started and she said May 2019. She said that she was not given any information about the garnishment. She said that she cannot afford the garnishment. I advised her that she has 2 loans that are in a defaulted status and the rest are showing repayment. I told her that her loans were held with Navient Solutions and DMCS. I advised her of the options to resolve the defaulted status: Pay the loans in full, Loan Rehabilitation: You must enter an agreeable repayment plan with your loan servicer and also sign this agreement. You will then be required to make 9 monthly on time payments. The payment is calculated from your income. Once that 9th payment is received, your account could transfer to a new servicer for you to continue making monthly payments. You must continue to make the payments until you receive a notice of your new loan servicer. If you complete the rehab program,</p>	To resolve defaulted status and stop garnishment.	3/9/2020 10:00
3/5/2020 16:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer requesting the wage garnishment be stopped due to her starting the loan rehabilitation program. Call Notes: Customer reports that her wages are being garnished due to her loans being defaulted. She was told that she would have to wait 60 days for a hearing from the Department of Education. She said that she was on a \$5 month payment that just started last week along with the wage garnishment. She said that she spoke with Navient also about this issue. She was told that the wage garnishment would continue for 9 months in addition to her making the monthly payment. She said that she felt into default because she had a brain tumor. She said that she did not receive anything in the mail regarding the garnishment and that her current job started the garnishment without telling her. I advised her that she could request a hearing within the DOE if this was going to place a hardship on her. She said that due to her wages being garnished that she was facing being evicted from her apartment. I provided her with the contact information for DRG: (800) 621-3115 along with her case number.</p>	To stop wage garnishment	3/6/2020 13:15

3/5/2020 18:23	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to know why his taxes are being taken, and why 2 servicers are having him pay on the same loan. Call Notes: The customer called and stated that he has a loans and 2 servicers. So for 1 loan the servicers are trying to charge him for the same one. He is stating that his taxes are being taken as well, I was about to discuss details on his loans and further steps but the call was disconnected.		3/6/2020 12:17
3/8/2020 14:33	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Navient neglected to give me the option of an income based plan and instead offered forbearance. Now the dept of education is garnishing my disability wages.	Talk to my lawyer.	3/11/2020 15:31
3/9/2020 9:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer needs to set up payment plan to stop AWG Call Notes: The customer was calling about his student loans. He needs servicer information because he needs to set up payment plan. He said that he was in AWG as well. I explained that he will need to work with the PCA that was assigned on the defaulted loans. I explained the PCA was Immediate Credit Recovery, Inc. I provided him with 866-401-7187 ext 121 to call. Options to Resolve the Defaulted Status: Loan Rehabilitation - To rehabilitate your loans, you must enter an agreeable repayment plan with your loan servicer and sign a Rehabilitation Agreement. You will be required to make nine on time monthly payments. These payments will be calculated based upon your current income. After the ninth payment is received, your account should transfer to a new servicer for you to continue your monthly payments with them. You must continue making payments until you receive notice of your new loan servicers. If you are in AWG this payment will be in addition to garnishment, but after the 5th payment was received the AWG should be stopped. I provided him with 866-401-7187 ext. 121.	Stop AWG	3/9/2020 9:41
3/10/2020 10:24	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	(b)(6) With Greene Lamp, Inc. contacted our office in regards to an AWG order. She states that every so often, she is receiving a return of the payment that she is submitted. I inquired what mailing address they were submitting these payments to, and she stated that they were going to the following: U.S. Department of Education National Payment Center P.O. Box 105081 Atlanta, GA 30348-5081 While I obtained the customer's information (NSLDS shows the customer has loans in default with DRG). I explained that I would not be able to discuss any of the customer's account-specific information with her without a privacy release statement. However, when looking up the address she provided, I was continually redirected to DRG's website. I explained this information to (b)(6) and stated that I could provide her with an address that appears to have been updated, but also with the phone number for the agency that it is pulling up so that she can confirm if this is the correct mailing address or not. I provided her with DRG's phone number at (800) 621-3115 and the updated mailing address as the following: Payment Address: U.S. Department of Education National Payment Center P.O. box 790336 St. Louis, MO 63179-0336 Ms. Jones had no additional questions or concerns at this time and the call was ended.	Ms. Jones inquired about the mailing address for employers for AWG payments.	3/10/2020 10:39

3/10/2020 11:08	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? FH Carr & Associates Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you contacted your collection agency regarding this issue? Yes Please describe the issue you have repaying your loans or grants: I received a letter requesting repayment options and threatening wage garnishment. The requirement was to send information in 30 days. As I was preparing the requested information, my wage garnishment began the following week, roughly 7 days, not the 30 days of the letter. I have made numerous attempts to contact the collection agency but to no avail.</p>	I am requesting for the wage garnishment to be lifted and to negotiate an affordable repayment plan.	4/14/2020 16:07
3/10/2020 13:32	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Wage Garnishment Call Notes: The customer called and stated that she is having a wage garnishment and wants to stop the garnishment. I ask if she has contacted the loan servicer? She states that she has contacted them and they are saying that they can not stop the garnishment. I ask her if she had considered doing a loan consolidation to get the loans out of default. I informed the customer that she could contact the collection agency Credit Adjustment at (419) 782-3709 ext. 127 to speak to them about a loan consolidation.</p>	Stop the wage garnishment	3/10/2020 16:28
3/10/2020 14:20	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue: you have repaying your loans or grants. I am not having an issue, my wages are and have been garnished and my Federal Tax returns have been taken for a loan that is not mine. I paid off my student loans but continue to have collections saying I owe.</p>	My money refunded and this to be closed.	3/13/2020 19:12
3/10/2020 16:47	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue: you have repaying your loans or grants. I have relayed my loan I'm not understanding why my checks are still being garnish if they took the remaining balance I owed from my taxes on 2/16/2020.</p>	I would like for them to stop garnishing my checks if you got your money already and refund me back my money that's just being taking out my checks	3/13/2020 18:57

4/10/2020 15:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that her SS check was being garnished. Call Notes: Customer stated that she was being garnished and that she was unable to afford the payment any longer. She stated that she was on SS benefits and she was unable to do anything. She stated that she was unable to make the garnishment payment any longer. I was able to see that she has 1 loan that is defaulted and has a PCA. I was able to explain that she would have to contact the PCA at (888)253-4239 Ext (770) and set up a rehab plan. I stated that she would be able to request a hardship packet and maybe be able to stop the garnishments as she is making the rehab payment. EOC</p>	Customer wants the Garnishments to stop.	3/10/2020 20:15
3/11/2020 8:12	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. To whom it may concern, I want to file a complaint against both Coast Professional (Collection Agency on behalf of US Dept. of Edu) and the US Dept. of Edu. I have been dealing with Coast for several years in regards to my defaulted student loans. Last year we set up a plan where I had to pay \$5 a month in order to avoid garnishment. Of course this will never pay it off, but it was something until I can afford more and I did make larger payments when able to. Coast had my bank account and was auto drafting monthly. Jun of 2019 was the last payment drafted and it's unclear why the discontinued drafting. In September I called the US Dept. of Edu to see if there was an issue. Since I have started school again, I thought maybe the loans were now in forbearance. I was assured my loans were current and I was not in danger of garnishment. On January 15 I received a very low</p>	I want the paperwork I submitted/turned in for my AGW hearing request. That is all I do not want to continue to get the run around for another three months. I do not want to continue back and forth with Coast any longer.	5/4/2020 10:59
3/11/2020 10:21	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Borrower states that his SS Benefits are being garnished. He wants to know who is taking the money, Call Notes: DOE is taking the funds. He has a defaulted Loan that was obtained for Superior Training Services in 1985. The account defaulted in 1993 and assigned to DRG for collections. As of March 11, 2020 the balance is \$7,441.58. (Principal \$2,070.55 and Interest \$5,371.03). The Department of Justice Michigan is also assigned to collect on the account. The borrower states that there was a third party who took the check and ran off. He never went to school. Advised he may call DRG at 800-621-3115 and enter in all zeros. This will take him to the Department of Justice Michigan. If he puts in all zeros in place of his SSN this will take him to a live representative within DRG office.</p>	Borrower questions who is taking his SS Benefits.	3/11/2020 10:32

3/11/2020 12:06	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She said her paychecks are being garnished and the garnishment is causing a financial hardship. Se said she tried to make payment arrangements but they were going to keep garnishing her wages while she made payments and she said she just can not afford that. Call Notes: I let her know that her loans are in default with CA National Recoveries, I told her to contact them at (877) 221-9729 ext 1043. She said she already spoke with them. I asked if she had requested a hearing to get the garnishment stopped or reduced she said she had but was denied because they were missing her 1040 tax return so she sent it in and now they said there is not another hearing scheduled so she will have to wait. She said she can not afford to wait, because they also offset her taxes and the garnishment is to much. I let her know that we will escalate her case for further review and someone should contact her within 15 days. She wanted to know if there was anything else needed that they may need to review for the hearing she said her rent has increased. I gave her the case number and we ended the call.</p>	Needs to reduce or stop the wage garnishment	5/12/2020 17:00
3/11/2020 16:11	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>To whom it may concern: The Massachusetts Attorney General's office is in receipt of a complaint from (b)(6). Enclosed are signed release forms from (b)(6). On January 16, 2020, (b)(6) states that he received notice of wage withholding from his employer's payroll service company, ADP, LLC (ADP). (b)(6) discovered that the garnishment was due to a defaulted federal student loan taken for his attendance at Texas Technical University in 1985. (b)(6) maintains that he never received a notice providing him with 30 days to make arrangements to repay his federal student loans. When asked, Pioneer Credit Recovery stated that the notice was sent to a prior address at (b)(6). (b)(6) reports that he did not know that this loan was still in collection and is seeking a payment history for the loan since it's origination. I can be reached directly at (b)(6) if you have any questions concerning this matter.</p>		4/13/2020 9:37
3/11/2020 18:37	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Pioneer Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Collection agency (Pioneer Credit Recovery inc) has repeatedly lied, including stating that the garnishment order is not from them (implying perjury, since the garnishment order sent to my employer includes an esignature and 'creditor agency certification' from Mark LaVia, with 'creditor agency' identified as Pioneer Credit Recovery Inc and 'from' identified as Pioneer Credit Recovery inc). Unfortunately, I was naive enough to think that they would be honest, and did not record that call. They have, further, lied about what options are available, and hung up on me and my wife because my baby was upset and crying (on a recorded call). Further, the Department of Education staff I have spoken to on the phone stated (on a recorded call) that they have no control over the actions of their contractors.</p>	Discontinue DOE contracts with Pioneer Credit Recovery due to fraud and/or perjury and/or dishonesty.	4/15/2020 8:20

3/11/2020 23:33	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Unknown Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Several months ago I repaid my defaulted student loans in full. The loan collection agency mistakenly garnished my paycheck after a settlement amount was reached, but assured me that the garnishments would be refunded to me by the US Dept of Education. Several weeks after I paid off the outstanding balance in full, I received three refund checks from the US Treasury. However, this was only three checks (out of the six) I am owed.</p>	To receive the remainder of the monies owed to me in a timely manner	4/9/2020 19:00
3/12/2020 9:22	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Borrower had a forbearance on her account. She was sent a form and she was sick so she was not able to send the form back in. Her SS Check are being garnished. Call Notes: To rehabilitate your defaulted federal student loans, you must agree (in writing) to make nine, on-time, consecutive monthly payments with (servicer). Depending on your income, your payment under this program could be as low as \$5.00 per month. After the loan has been rehabilitated, you will need to continue making payments with (servicer) until your account has been transferred to a loan servicer. In addition to the default status being removed from your loan, if you complete the loan rehabilitation agreement, the default status will be removed from your credit report as well. National Credit Services (h/v/r) 425-939-1037 was provided to the borrower. Advised she needed to enter into the loan rehab program. After fifth payment the \$5 garnishment will stop. However she needs to fully complete the loan rehab program. If she stops making payments after the fifth payment then they will replace the \$5 garnishment on her account. Advised if she stops making payments after the AWG</p>	Borrower wants \$5 Garnishment to stop.	3/12/2020 9:44
3/12/2020 10:38	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: The customer stated she received a garnishment letter from KY higher Ed and she stated she received that letter in January and they said they were going to garnish her check for a loan from 1984. She stated the school she attended because her loan was defaulted they garnished her income taxes and was paid off she stated. She received this letter years later. She stated her taxes were last taken in 2012. She sent the proof she had and they sent a letter back stating she needed to appeal it with the Ombudsman. Call Notes: I advised the customer that we will get a case created for her. I asked if she still has those documents and she stated yes. I asked if she has spoken with (b)(6) and she stated no. I advised the first step will be to work with her and provided that number (502) 696-7278. I advised that she does have a case with our office and after working with (b)(6) if she still has concerns she can contact our office back. She stated the school closed and she was never able to use her certificate. I advised the customer that they can apply for BD. I explained the process and the stop collections/forbearance. I advised to apply they can go to borrower</p>	To dispute the debt	3/12/2020 10:43

3/12/2020 14:55	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Customer called in stating that he needed information on how to get a loan dismissed. He stated that he attended Spencerian college. He was attending to become a X-ray tech however, he had a criminal background and the school let him attend anyway. He is currently in a wage garnishment and was seeking options for assistance. He stated that he received a letter today March 12 and the letter was dated March 2nd and mailed March 3rd. The letter stated that today March 12 was the deadline for him to submit any type of documentation and the loan discharge application that was included. I verified PII and pulled the borrower up in NSLDS and saw that he had defaulted loans held by DRG and the status was defaulted six consecutive payments. I ask the customer if he had ever been in a rehabilitation program for his defaulted loans and he stated yes but his financial situation had changed so he missed a payment. I advised that once you miss a payment in a rehab program they will stop the program and then your loans will not come out of the defaulted status. He ask for information about loan discharge and stated that they had sent him false certification disqualifying status application. I also explained borrower defense to repayment and provided him with the website and hotline phone number. I also provided the phone number for DRG and advised to</p>	To have loans discharged.	3/12/2020 15:24
3/12/2020 16:57	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: The borrower states he did not attend Indian Hills Community College and has defaulted loans for that school. Call Notes: The customer states he has been approved for AWG on an defaulted student loans for Indian Hills Community College. He states he has never attended this school and has been disputing it with DRG and the PCA. The PCA advised him he needed to contact DRG and was advised by DRG that he needed to contact our office for further assistance. He states he has been disputing the loans since he received a warning of the garnishment, and feels he should not be getting an AWG since he has been trying to resolve the issues. I advised our office would have his case escalated for further review to address his concerns. I provided his case number and advised of the escalation process.</p>	Stop AWG and dispute loans for Indian Hills Community College.	8/14/2020 15:47
3/12/2020 19:44	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? Yes Please describe the issue you have repaying your loans or grants. My wages have been garnished for over a decade. I have paid at least 20k. Wages still being garnished</p>	A fair chance at Other options of repayment due to lack of proper notification and communication and response	3/24/2020 13:10

3/12/2020 23:22	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? National Credit Services Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants: I have tried several times to enter into a loan rehabilitation with the collection agency. I was finally able to hire an attorney who assisted me in contacting them/contacting on my behalf and was able to enter into a repayment program. The first payment was processed on January 27th, 2020. The second payment should have been processed on February 27th, 2020 but was not done. I have tried to reach out to the collection agency several times and I am never able to speak with a person. Instead, I have to leave vocal mail messages (this week alone I have left 6). NO ONE has called me back to explain what is happening. I know in the paperwork I signed, it states you cannot miss a payment. I have also reached out to my bank and they have no record that any payment was processed or attempted to be processed. Due to my health issues, I am not able to</p>	I would like the collection agency to contact me and explain why they have not processed the payments. At this point, I want to just pay the 5 remaining monthly payments of \$5 each so I can get out of wage garnishment and I can consolidate my loans.	3/26/2020 9:21
3/13/2020 9:47	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer called in regards to check being garnished and completing the BDR application. Call Notes: Customer said that he just got his BDR application back and he was instructed to call us. He said that he was a body guard for Prince in 1987 and was required to carry a CC. He said in the off season he was living in Long Beach, CA and he went to a school in Long Beach to get a gun permit. He said that the school was trying to get him to complete the schooling to be a security guard. He said that he was then told that the school could not get him a CC permit after he had already enrolled. He said that there was no since in him going since they could not get him the permit that he needed. He said then after that the school got shut down for defrauding the government. He said that he is currently disabled and has been on disability since 2003. He said that his check has been garnished and he called Social Security Office and they told him the DOE was taking his money for the student loans that he had from the school that closed. He said the school was supposed to reimburse his money but they didn't and he didn't hear anything about it in years. He said that a collection agency called him in</p>	To stop garnishment and make these loans go away.	3/13/2020 10:34
4/13/2020 11:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer is not able to get in contact with Coast Professional to stop her wage garnishment. Call Notes: Customer did not want to provide a mailing address. Customer said that she is having an issue with Wage Garnishment and she is having an issue with getting in touch with the company that is responsible for the garnishments. She said that she has called multiple times and she cannot get through. I asked what company she was trying to contact and she said Coastal Credit. She said that they have never made a contact with her. I asked what telephone number she was calling for their office and she provided her own telephone number (761) 223-XXXX. She said that she needs to complete her medical treatment and she is unable to do so because of the wage garnishment. I advised her of the contact information for Coast Professional, INC. (800) 231-0225, she said that she has contacted this office multiple times and has not ever got to talk to anyone regarding her wage garnishment. I provided her with the direct line (318) 807-4500 and advised her to try that number. She said that she wanted someone in our office to contact them because she does not have time to call</p>	To stop wage garnishment	4/20/2020 14:31

3/15/2020 13:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Financial Asset Management Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My wage is garnished every two weeks through the State of Maryland Dept., of Human Services, but payments are not reflecting on payments received by Ascendium Education Group, Inc and/or even with the US Department of Education. The only payment reflected in my account with Ascendium is withholding taking out of my Social Security benefits. Want to know where my money is that is taking out my pay check twice a week? The collection agency charged my account \$14,985.61 in fee & costs jacking up my Student Loan repayment amount to \$77,700.64. I checked my account with Ascendium, my balance is about \$59,000. Something is not right. FAM has two different account #'s for my loan (see attached docs). When I call they give me a run around. Financial Asset Management just sends me bills that</p>	<p>My wage deductions for Student loan repayment should reflect on my overall repayment for my Student loan. Otherwise I want to know who is using my money and action taken by the US Dept., of Education to deal with (if this is a Fraud).</p>	3/26/2020 12:32
3/16/2020 11:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Wage Garnishment has not stopped. Call Notes: Customer called and stated that she had paid off her defaulted loans and they still are taking out wage garnishments even after she paid them. I verified the customer advised that the system did show that she was paid in full and that there was an over payment. I advised that it also showed where they had approved a refund for her. I gave her the number to DRG to find out how long it would take. She stated that it did not matter as long as she knew that they were going to refund her.</p>	<p>Wants a refund of her over payments.</p>	3/16/2020 11:53
3/15/2020 12:42	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding his wages being garnished. He states that it shows his loans have been paid-in-full on his credit report. Call Notes: Customer called in stating that when he received his paycheck last week he disputed it and they got back with him and advised that it was a garnishment due to defaulted student loans. He states that he is skeptical because he filed his taxes and they did not offset his taxes and he even reviewed his credit report on Credit Karma and he did not see anything on their regarding defaulted loans. He states that it shows all the loans are paid in full on his credit report. I advised that he has a total of four loans which have been defaulted since 2013 and 2015 with the Default Resolution Group (DRG). I advised that the PCA is Coast Professionals and advised he contact them at their escalated number at 585-519-5240. I advised that in order to get out of default he would either have to repay the debt in full, consolidate the loans, or complete loan rehabilitation. I advised that under the loan rehabilitation he would have to make five rehab payments before the wage garnishment would be removed. I provided his case number. He thanked</p>	<p>To have the wage garnishment be removed.</p>	3/16/2020 13:07
3/16/2020 16:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? National Recoveries, Inc. Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I was in default and had my wages garnished. I paid the remaining balance in full on 2/11/20 and so far have had 53,732.85 still pulled from my paycheck.</p>	<p>I want the full amount, plus interest and fees, refunded immediately by direct deposit and my employer notified immediately to STOP wage garnishment.</p>	4/10/2020 9:34

3/16/2020 18:08	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Bass B. Associates, P.C. Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. They are unwilling to work with me in order to find a payment that is manageable for me & work with me for the rehabilitation program with a manageable payment vs. and additional 15% of my income.	I would like them to adhere by the guidelines set forth by the Student Loan offices which are federal and provide fair treatment.	4/2/2020 12:56
3/16/2020 21:22	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Professional Bureau of Collections of MD Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I just want to say how absolutely disgusting an unfair you all treat people who owe a debt. You have absolutely no shame or any kind of remorse for human beings. I made a payment arrangement with your collection agency, collection of Maryland, and was lied to on multiple occasions, only to find out that the payments that I already made towards the agreement we had did not count so my tax refund was taken for a 2nd year now, even though I was already told by a manager of said collection agency that my 2019 return would NOT be taken. Well, guess WHAT? It was! Unfortunately, I was only able to afford \$5/month right now, but that doesn't matter to you people as long as you get your money beings you are the only people on EARTH who need money to survive. But whatever helps you all sleep at night. Being with this collection	A fair outcome would be to return my \$6,000 tax return from 2019 this year and actually call me yourself so we can talk about a settlement agreement and a decent payment arrangement that I can make where I won't have to deal with your collection agency.	4/1/2020 7:43
3/17/2020 13:01	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She has not been able to login to the FAFSA account at all for months now and she said she just has not been able to get in touch with anyone for assistance. She said one of her loans have been put into collections and she just called someone about her ID and they told her that her email was her student email address which she no longer has access to. She said she finally got that reset and has to wait 30 minutes before logging in. She thought that she was in forbearance, because she said she didn't have a full time job. She wanted to know what her options are to get out of default and what to do about the wage garnishment. Call Notes: I let her know that I can not see what type of forbearance she was on, but that it ended on 03/25/2018 and so then they defaulted in January of 2019. I told her that she maybe able to request a hearing to stop or lower the wage garnishment and to complete the loan rehabilitation program to get out of default. She said what will happen if she does not have employment. I let her know that they would not be able to garnish her wages but she will remain in default until she makes arrangements to get out of default. I let her know that she will want	Wanted more information about loan default.	3/17/2020 20:00
3/17/2020 16:55	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to know what she can do for husbands loan Call Notes: The customer called and stated she is calling in for her husband. She said his wages are being taken out of his check and said the servicer told him to do something but they have not done it. She does not have their number so I provided DRG number 800-621-3115 for them to get back in touch with them regarding these loans. I informed her that might request to speak to him.	Would like to know what she can do for husbands loan	3/17/2020 19:21

3/18/2020 10:18	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Florida Department of Education sent the borrower a letter stating that she is subjected to AWG. The borrower advised she submitted the documentation to get set up on a payment plan. Another letter shows that they did not receive a copy of her lease or car payment. She sent in a lot of documents and she may have missed one but she thought she sent it in. Call Notes: I inquired who she sent in the documentation to. She stated Florida Department of Education. I inquired if she was aware that she had two separate collection agencies. The borrower stated no she was not. She thought she was only dealing with Florida Department of Education. Explained her loans from 2006-2007 is with Action Financial Services. It appears she attempted the rehab program in December 2017. Her monthly installments were \$28.00 and it was rehabbed in December 2017. I'm not sure what happened to cause the account not to be transferred to a loan servicer. The borrower stated she was set up on auto debit and had changed her payment information to her new card. She stated she is not sure why it was not transferred either. Advised that Florida is requesting additional</p>	Borrower wants AWG stopped.	3/18/2020 10:38
3/18/2020 12:19	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to prevent her wages from being garnished Call Notes: The customer called and stated she received a letter about her wages. That they would start to be garnished if she doesn't make any payment plans. She called us because she thought we was the servicer. I viewed her loans and seen she has 2 loans in default. I informed her the servicer is DRG and that she can contact them at 800-621-3115. That way she can discuss payment plans and avoid that garnishment.</p>	Would like to prevent her wages from being garnished	3/20/2020 14:27
3/18/2020 16:33	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Action Financial Services Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Due to my income tax being taken by Action Financial, I got a eviction notice from the apartment complex I resided at. I was unable to catch up on bills and rent. I was depending on the income tax money to pay up bills and any debt. Unfortunately, I was not able to do so. I am a single mother of two and to receive an eviction notice is very frustrating. I was told by a rep once I received the notice about the garnishment of my taxes, I was to also send in proof of the eviction. I will attach it with this form. Also change in job, which cause my income to decrease also was an issue and was attempting to get back on track.</p>		4/3/2020 14:29

3/18/2020 18:18	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to get these loans removed from her account, whether she has to pay get a hardship etc. Call Notes: The customer called and stated she was trying get stop her wages from being garnished. She sent in several documents, to hope that she doesn't get her wages garnished. She stated the documents was her pay-stub, and water bills and she kept having to send it in over 40 times. She needs this to be resolved so she can get her income tax, they have taken it for a few years now. She would like to get these loans forgiven or maybe even a hardship. She has been trying to get these loans removed since 2016. She has been contacting bass and associates for her loans. I informed her that her servicer is DRG, and she can contact them at 800-621-3115. I stated that she needs to get in touch with them regarding her defaulted loans and see what they can do about payment options or if she is eligible for forgiveness or a hardship. I informed her that I would escalate her case to DRG, for her to send us in the documents and provided her with the appropriate time frames.</p>	Would like to get these loans removed from her account, whether she has to pay get a hardship etc.	4/15/2020 16:59
3/18/2020 18:35	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted your school regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Please select your branch or campus Center for Massage & Natural Health Please select your school Center for Massage & Natural Health - Asheville Please describe the issue you have with your school my school is closed, I was in wage garnishment without my approval or notice and there was a stop payment on my account yet the ACTION FINACING COMPANY TOOK MY MONEY DIRECTLY FROM MY EMPLOYER IN DECEMBER, IT IS NOW MARCH AND I STILL HAVE NOT RECEIVED MY REFUND IN AMOUNT OF \$185.</p>	IVE BEEN IN CONTACT WITH ACTION FINANCIAL SERVICES REGARDING MY REFUND SINCE DECEMBER. I CALL EVERY TWO WEEKS SINCE DECEMBER AND THEY BEEN GIVING ME FALSE INFORMATION OVER THE PHONE. I DO NOT WANT THIS CREDIT COMPANY HANDLING ANY OF MY LOAN PAYMENT FRAUD	4/15/2020 16:33
3/19/2020 9:39	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Wages Garnished Call Notes: Customer stated that her wages are being garnished after ten years of no contact with her. She stated that she went through a bankruptcy years ago and her student loans were included and it says so in the discharge paperwork. Now ten years later they are garnishing her wages. She states the original amount was only around \$17,000.00 and they still tell her that she owes over \$40,000.00. She states that this can not be correct, she states that she will be paying on this until the day she dies. I verified the customer and ask her if she could send us a copy of those discharge papers that had her student loans listed.</p>	Wants the wage garnishment to stop	4/13/2020 14:49

3/19/2020 9:41	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Reliant Capital Solutions Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I was not aware that my taxes would be stolen from me. I am out of work, my husband just received a Kidney transplant, & we need that money to pay bills & continue to provide for our son. Your representatives are not considering the lives of others before taking people's money. I even signed up for a payment plan just to show that I wanted to make my loans in good standing. But if I knew that you all were still going to steal my money then what is the use of trying. So they tell me that I have to be in the process of being put out of our home & into the streets before thinking about giving me my hard working money back.</p>	Send me my refund & sign me up for student loan forgiveness because I am a teacher but all schools are closed so I don't know if I will get to go back to work. That is our main income is when I work.	4/3/2020 14:41
3/19/2020 9:54	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer was in an agreement with collection agency for wage garnishment that is now being voided. Call Notes: Customer said that he had an agreement with the collection agency to stop his wage garnishment. He said that the wage garnishment was supposed to be stopped until July 2020. He received a letter from the collection agency saying that the postponement that was originally agreed on was no longer valid and they were going to start with the wage garnishment. I asked if they had sent documentation to his office at work to start the wage garnishment and he said that he had received the letter but it hasn't been received at this job yet. I advised him to send the documentation into our office and his case will be escalated for further review. I provided him with the Fax: (606) 348-3977 and Fax: (606) 396-4821 along with his case number and informed him to put his case number on the coversheet when he sends in the documentation. I advised him that it can take 24-48 hours for the documentation to be added to the case.</p>	To stop wage garnishment	3/27/2020 11:10
3/19/2020 13:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer was looking for Brad at Allied Call Notes: Customer called and stated that she had been dealing with [redacted] at Allied. She was trying to get back in touch with him and no one seemed to know who she was looking for. I verified the customer and advised that Ascendium was the GA who worked with Allied. I advised her to contact Ascendium about Allied.</p>	Wants to talk to Brad at Allied	3/19/2020 13:05

3/20/2020 13:42	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? ED - FedLoan Servicing (PHEAA) Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I have had my wage Garnished for over two years now, Credit Adjustments inc. have done nothing but deny me help. I have been served foreclosure papers once so far, I have multiple accounts which are now in collections. I am again behind on my mortgage, I have contacted CAI today again and they still just want payment plan. My original amount borrowed has been paid off, so I am now having my wage still garnished for what fee was tacked on when I defaulted. Now with the Coronavirus here they still refuse to do anything about stopping the garnishment. My only option now is Bankruptcy and also filing a separate hardship lawsuit over this. It needs to stop, I cannot survive like this. Even the Senate is calling to stop garnishment and Trump has already signed bill to stop interest and payments for now.</p>	Stop the garnishment so I can survive.	4/15/2020 16:39
3/20/2020 13:51	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer wants to know if AWG will stop due to coronavirus. Call Notes: I advised had not heard of any AWG being put to a stop due to virus and would need to contact DRG at 800-621-3115 for further assistance.</p>	wants to know if AWG will be stopped.	3/20/2020 13:55
3/20/2020 13:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>The customer called and requested a Spanish speaking agent. I was only able to get the contact name and phone number. I advised the customer that a Spanish speaking agent would contact them back. ** I called the customer as they requested a Spanish agent** Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer states he recently received notification that he has two defaulted loans and has been approved for AWG. (b)(6) advises he did attend the school, however, he only took out grants and scholarship. He never signed for any loans to be taken out. Call Notes: He states the loans were taken out back in 2002 and had not received any notification of the loans this whole time until today when he had been approved for AWG. He states the loans have never showed up on his credit report and til this day are still not showing on his credit. He states he tried contacting the PCA to dispute the loans, but they only information he gets is how much he owes. He was advised to contact the school, but due to the COVID-19 virus going around all of the school's in Puerto Rico have closed down. I advised our office would have his case escalated for further review to address his concerns and provided</p>	Stop AWG and dispute loans.	4/13/2020 16:13

3/20/2020 17:28	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer calling in regards to wage garnishment and wants to report the school she is attending. Call Notes: Customer called and said that she got documents regarding loans and wage garnishment. She said that her wages have significantly decreased. She said that she is trying to get information on the school because she wants someone to investigate the school. She said that she doesn't know if this school is real and if not then she wants to look into repayment options. I advised her that she has 2 loans currently in a grace period for American Intercontinental University and that she currently has defaulted loans. I advised that she request a student account ledger. I provided her with (b)(6) Financial Aid Administrators contact information (847) 851-5243. I advised her of the current servicers for her student loans. I advised her that she will need to contact DRG; (800) 621-3115 in regards to the defaulted loans and she can contact the PCA National Recoveries at (877) 221-9729. Customer then said that she wanted to file a complaint regarding the school. She says there is a lack of paperwork from that school and that she is not able to get in contact with anyone at that school</p>	To stop wage garnishment and report the school she is attending	3/25/2020 17:30
3/20/2020 19:49	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer having issues dealing with National Credit Services. Call Notes: Customer called and stated that she had agreed to a rehabilitation program with NCS and has made payments on the agreement. She states that they threaten her daily about all this. She states that they are going to start wage garnishment on her and she just cannot afford all this. She states that she has emails from them about the rehabilitation. She states that she signed the agreement and has copies of it. I verified the customer and ask her if she could send us copies of those agreements and emails. She stated that she was would and I gave her our email address and advised to put the case number in the subject line. I advised that once we received those documents, we could escalate the case for further review.</p>	Wants the collection agency to work with her and take her payments and not be so mean and difficult.	3/20/2020 19:49
3/21/2020 4:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Professional Bureau of Collections of MD Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? Yes Please describe the issue you have repaying your loans or grants. I have been trying to rehabilitate my loan out of default for over a year now. The problem is with Professional Bureau of Collections of Maryland. Most of the representatives are rude, knowingly act deceitful and blatantly lie! This agency purposefully tries to delay the loan rehabilitation process for us trying to handle our accounts IN GOOD FAITH so that the agency can continue collecting money instead of allowing us straightforward payments in an efficient manner to allow accounts to transfer back to DOEd. THE MOST UPSETTING was just a couple of days ago, I have been waiting on PBOC Maryland to upload my LOAN REHABILITATION FDRM for me to sign and upload back into the Rubex/E-file. They have NOT provided me this simple document after WEEKS of giving me the run around but while starting to take PAYMENTS out of</p>	A Formal apology first would be nice for a 1-year plus nightmare of just trying to deal with this horrible agency! MOST IMPORTANTLY, I NEED MY LOAN REHABILITATION FORM in my box ASAP so I can get my rehab time started!	4/7/2020 9:18

1/21/2020 19:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Professional Bureau of Collections of MD Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I have been making auto payments for several months in a loan rehabilitation program and I have not been sent any of the documents I need to review and sign to finalize my rehabilitation process. I have called numerous times and left multiple messages and have never been called back.	Proper paperwork to be sent to me so I can get my loan out of collection and rehabilitated into a new loan.	4/7/2020 7:53
3/22/2020 13:26	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Wage garnishment	During the COVID-19 crisis, I am aware that the payment of loans is suspended for 60 days, however my collection agency, indicates that they have not been given directives from the Dept. of Education to pause wage garnishments, I am already repaying them.	3/30/2020 15:37
3/22/2020 18:39	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Immediate Credit Recovery Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My wages are being garnished even though I lost my job at no fault of my own and have been in my job for less than 12 months. My income tax refund of \$9715 was offset on top of paying \$100 a week since November of 2019. I have sent in request for offset being returned due to hardship but do not have a reply. In April of 2019 Gymboree the company I worked for filed bankruptcy and closed all stores. That same month my lease ended at the apartment I was staying in and the landlord was unwilling to rent the apartment again to my family at or near the same we were paying. My husband, 2 children, and myself being pregnant found ourselves homeless. We relocated to an area that my husband was able to get a motel for us with financial help from his mother. Through a Veteran assistance program my husband was able to secure	My offset be returned and my wage garnishments be returned.	5/6/2020 14:07
3/23/2020 11:26	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer said that loans have been taken out in his name without his knowledge. Call Notes: Customer said that he was having an issue with student loans and he said that he has never taken out student loans. He said that he paid from a checking account. He said that he just found out that he has loans. I asked what college he was attending, Eastern Michigan University. He said that he received a letter and he contacted that individual in 2008-2009. I advised him that if he did not fill out the loans then he can fill out the False Certification Discharge and explained to him via studentaid.gov about the discharge Unauthorized signature or unauthorized payment: The school signed your name on the loan application or promissory note without your authorization or the school endorsed your loan check or signed your authorization for electronic funds transfer without your knowledge, and the loan money wasn't given to you or applied to charges you owed to the school. He then said that his wages are being garnished because of the student loans. Customer requesting the information regarding False Certification Discharge be sent to him via email. I advised him that he could find this	To have loan discharged because he did not take the loan out	3/26/2020 15:07

3/23/2020 13:56	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer stated that he was being garnished for loans that were supposed to be discharge as the school was closed. Call Notes: Customer called and stated that he was having his wages garnished due to defaulted loans that were supposed to be forgiven. Customer stated that he went to ITT Tech and they closed down and he got a letter stating that everything was forgiven. I advised the customer that he could complete a BDR application and provided him with (855) 279-6207 and borrowerdischarge.ed.gov.	Customer would like the loans discharged.	3/23/2020 14:00
3/23/2020 14:36	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? FH Carrn & Associates Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I have been told that I can not apply for COVID-19 60 day administrative forbearance on my Federal student loans from my collection agency FH Carrn and Associates. I have tried to contact the Department of Education, but their call lines do not go through. There is no option on myeddebt.gov to submit administrative forbearance.	I would like to be able to apply for a 60 day administrative forbearance as announced by the POTUS and federal government. Being in default status should have no impact to whether or not this qualifies.	4/9/2020 9:34
3/23/2020 14:55	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: The customer stated that he has a loan that in AWG and he stated that he has another loan that is around 300 days delinquent. Call Notes: I reviewed NSLDS and explained that I see the loan that is defaulted and I see the loan thats with ED-FedLoan I advised that ED-Fedloan should be opened again tomorrow however the customer was then unable to hear to me. He asked me to hang up and call him right back because the static became bad.	To be able to afford both loans.	3/26/2020 14:31
3/23/2020 16:00	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	¿Cuál es el nombre de su agencia de cobro? Pioneer ¿Se ha comunicado con su agencia de cobro con respecto a este problema? Yes ¿Se ha comunicado con el Departamento de Educación de EE. UU. o su agencia garante de préstamos con respecto a este problema? Yes ¿Ha trabajado con otra entidad, tal como una compañía dedicada al alivio de la deuda de préstamos estudiantiles (también conocida como una compañía dedicada al alivio de la deuda de un tercero), con respecto a este problema? No Describa el problema que tiene para pagar sus préstamos o subvenciones. Me he comunicado con la compañía y no tienen ninguna persona que hable español. En su sitio web no me da información de la deuda ni del dinero que me están sacando del trabajo. Necesito que cambien a otra compañía que sea más accesible.		4/2/2020 11:22

3/24/2020 12:04	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: yes Please describe details of your issue: She is calling us were she has contacted the DOE but the recording she gets is saying that they are closed and she said the reason for her calling them is that Coast Professionals who is her collection agency sent a letter to her employer stating that she needs to be wage garnished she said that she has been set up on a payment plan for 5 dollars a month and that she needs to get something from the DOE that would stop her wage garnishment she said that she has talked with Coast professionals and they say that she needs to talk with the DOE but she cant get through to anyone and needs to know what to do to get this stopped. Call Notes: I advised for her to give me a few moments so i can look into this to see what she could do to get this garnishment stopped. I advised that what im going to do is give her the number for DRG at (800) 621-3115 were she has not contacted them I advised that this compnacy is the ones over the Collection agencies and advised that I do not know if they are still working or if they are closed cause of the virus but if they do not answer that she can give us a call back to see how else eh could get this information. I advised for her to dial all 0000 as	to get this information so she could get this wage garnishment stopped.	3/24/2020 12:19
3/24/2020 12:49	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? National Recoveries, Inc. Have you contacted your collection agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Please describe the issue you have repaying your loans or grants. I paid the full balance on 2/11/20 However my paycheck was still garnished for three additional checks. ADP still has not received a release and I was never provided a release by National Recoveries or the US Department of Education as I requested. I finally received refund checks for \$394.30 twice, but I have yet to receive my refund for \$2996.15 that was deducted on my 3/19/20 paycheck.	I want the garnishment released, the full amount garnished on 3/19/20 released immediately, and daily interest and my collection fees refunded immediately.	4/17/2020 17:11
3/24/2020 18:29	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Wages being garnished, Call Notes: Customer called and stated that her wages were being garnished and she had recieved no notice of this what so ever. I verified the customer and advise that she did have a loan in default with DRG. I advised that it did show a wage garnishment had been sent to her employer. We discussed the three ways to bring these loans out of default. I advise her that she would need to work with DRG on either of these options. I gave her the number to DRG.	Wanted to know why her wages were being garnished.	3/24/2020 18:29
3/25/2020 6:04	General Inquiry		Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Bass & Associates, P.C. Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I repaid more my loan and still gettin garnished out my check	Stop the garnishment.	4/3/2020 13:31

3/25/2020 16:27	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Wages Garnished Call Notes: Customer called and stated that she had to re-apply for the BDR and her loans were suppose to be still on hold but they are garnishing her wages. She stated that she contacted DRG and they referred her to our office. I verified the customer and pulled her up in the system. I advised that I could file a feedback case for her and have it escalated for further review. I advised her of the process and the timeline.	Wants her wages returned to her that was garnished, when they were not suppose to be.	4/29/2020 14:07
3/25/2020 16:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer has not been able to get in contact with DRG in regards to his hardship application. Call Notes: Customer filed hardship because of wage garnishment. I asked when he filed the hardship and he said December. He said the wage garnishment started in June 2019. He sent the application to DOE. He said that he has not been able to get in contact with anyone regarding this. He said (b)(6) was his case owner and he has not been able to get in contact with Coast Professional. I asked if he had been in contact with DMCS and asked what phone number he was calling for that office, he provided multiple phone numbers. He said that he has called DMCS with no answer or help with this matter. I advised him that I could escalate his case for further review. I informed him that a case worker will reach out to him within 1-15 days via email. His email address was verified and case number given.	To stop wage garnishment	4/17/2020 17:21
3/25/2020 17:26	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to get his loans out of default and have the right address on file Call Notes: The customer called and stated in October he saw there was a garnishment on payroll check from navient, had no idea about it, never received nothing about it. When he first applied for the loans he had a different address. They stated that they told the servicer about the address. But Navient never updated it so they never received any information about his billing on his loans. The servicer said to get him out of default he will nee to make 5 consecutive payments and then 2 more. I informed him that he would have to contact the Escalated line for Navient at 888-545-4199. And if they still do not help to give us a call back.	Would like to get his loans out of default and have the right address on file	3/25/2020 18:26

3/25/2020 15:01	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer wants his wage garnishment to stop due to applying for BDR. Call Notes: Customer said that he called a week ago to our office because his wages were being garnished. He was offered help for loan forgiveness. Told checks wouldn't be garnished but still are. I provided him information from studentaid.gov. What does stopped collections status mean? A. During any period that your loans are in default, if you choose to enter stopped collections status, collections on your loans will stop. For federal student loans that are placed into stopped collections status, the federal government or debt collection companies will stop attempting to collect on the loan, including by not withholding money from your wages or income tax refunds. This will continue until the borrower defense review process of your application is completed. If you previously defaulted on your federal student loan(s) and have entered a rehabilitation plan, please contact the collection agency that you have been working with to set up that plan in order to determine whether there may be any negative consequences if you choose to enter stopped collections status. I advised him that he will	To stop wage garnishment	3/27/2020 13:53
3/26/2020 10:00	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to do something about his wages being garnished and taxes being taken Call Notes: The customer called and stated that he has loans in default and his wages have been garnished. He said he received a letter about the garnishment in October or November of 2019 about his wages being garnished. He thought he had that fixed so he filed his taxes but then his taxes was taken as well. He states he already had a payment where he pays 5 dollars a month last year. I informed him that he will have to contact his sevice for these defaulted loans and see what they suggest his next step will be. I told him he can contact the Credit Adjustment at 419-782-3709	Would like to do something about his wages being garnished and taxes being taken	3/26/2020 12:11
3/25/2020 13:09	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding a notice he received regarding a wage garnishment. Call Notes: Customer called in stating that he was advised to contact our office if he was not able to work things out by working with the Default Resolution Group (DRG). He states that he received a notice that his wages were going to be garnished but he thought he had his loans resolved through EDNavient. While I was creating the case my system kicked me out and when I got it back up the call was disconnected and it had me on another call.	To resolve his loans	3/26/2020 19:07
3/26/2020 14:22	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I tried setting up payment plans with the collector. They said they would get ahold of me with options. They never did then I got hit with garnishment.	Stop the garnishment and let me feed my family until a lower payment option can be made	4/17/2020 16:15

3/26/2020 17:11	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Immediate Credit Recovery Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I am (b)(6) A single Parent of three children. I make 35,000 a year. I pay \$1,214.00 a month on rent, \$200.00 a month on light and gas bill, \$252.00 on a car note in order to get to work. \$256.00 a month on car insurance, \$100 a month on gas, \$600 a month on food. Still have to buy pads and other hygiene products and cleaning supplies. On top of miscellaneous items for sport's. \$50.00 telephone bill a month. I am already drowning to pay all of that. My best friend in whole wide world, My Mother (b)(6) died July 14, 2019. I am going crazy. So now in February 2020, MYICRACCOUNT started garnishing my wages for Federal Student loan debt. I've calling them and trying to make arraignments to setup volunteer payment under the Rehabilitation Program. I paid 2 months Volunteered of \$5.00. Faxed them over an</p>	The fair outcome for this issue it stop the garnishment from my wages and taxes. Let me complete my month payment for the Rehabilitation Program. Transfer my account to better Collection Agency.	5/4/2020 16:27
3/26/2020 19:21	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Central Research Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I currently have two loans in default and am trying to resolve the issue. I have tried on multiple occasions to contact the agency handling my account (Central Research, Inc - Student Loan Division) but am unable to get ahold of them. When I call, there is an automated message saying the call will be answered in the order in which it was received and then there is silence for >1 hour without an additional information or options.</p>	Offering me a direct method to get ahold of this agency so that I can begin the process of getting out of default.	4/10/2020 7:37
3/26/2020 22:15	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I am currently setting up my loans that defaulted, into a voluntary loan rehabilitation to get it on track. I was talking to a manager (b)(6) who told me that I was to set up payments of 46 dollars to satisfy the rehabilitation program and graduate me back to a non default loan officer. I asked him about the nine monthly payments and he told me it will be 12 monthly payments, stating I would have to pay more as I wait until they transfer my account to a new servicer. I agreed not knowing about the laws in place that were explained to me with a real servicer in the non default department of education representative I called to originally check on my tax refund return status. He informed me that it shall be no more than 9 monthly payments and what Malik had told me was deceptive and untrue. I am putting my trust into the coast professional credit company</p>	I want no more lies and deceptive practices during my time of loan rehabilitation and no wage garnishments while in rehabilitation. Either the company needs to be investigated and/or the manager Malik needs to be trained in the program rules.	5/4/2020 11:30

3/27/2020 8:24	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My agency is garnishing my wages but will no provide me with online access to view my account or any information about this debt. DERT MANAGEMENT AND COLLECTIONS SYSTEM DEFAULT RESOLUTION GROUP myeddebt.ed.gov	I want a full breakdown of all payments garnished and accurate amount owed reflected including my tax refunds which were not dispersed and held to reduce this debt.	3/30/2020 16:34
3/27/2020 14:20	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer said that his wages are being garnished after he had paid his loan in full. Call Notes: Customer said that his wages are being garnished but his loans were paid in full. He said that he made an agreement for the loan to be paid off. He said that he was making payments on the consolidated loan. He wanted to know why his check was still being garnished. I asked if he received PIF letter and he said that he hasn't received anything but confirmation that the check was cashed. I asked what company was garnishing his wages and he said DOE. I advised him to contact the DRG for the wage garnishment. I provided him with (800) 621-3115 and his case number.	To stop garnishment of wages	3/27/2020 16:36
3/27/2020 16:26	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer states that he has been laid off work due to the COVID-19 pandemic. He states he has been getting an AWG for his defaulted loans and wants to know if this will be stopped. Call Notes: I advised him he could contact DRG at 800-621-3115 in regards to information on what will happen with his loans due to pandemic.	Wants to know what will happen with his loans.	3/27/2020 16:34
3/27/2020 17:25	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I am short on money because of COVID 19. On 3/27/2020 Trellis Company is still calling my employer and trying to garnish my wages. All collection activity was suppose to be stopped for now.	Stop all collection activity until the crisis is over.	4/1/2020 13:01
3/27/2020 17:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer called and stated that he had some student loans taken out in his name. He said now his wages are being garnished. Call Notes: He filed a police report. I advised him to contact Pioneer Credit Recovery, (b)(6) at 585-492-3592 or (b)(6) at 585-237-7938 or (b)(6) at 585-492-3412. I advised him to get a fraud packet from them and fill it out. I gave the customer the case number, he thanked me and the call ended.	The customer would like to get these loans discharged since they are not his.	3/30/2020 10:47

3/27/2020 18:51	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding her tax return being offset which paid her loans in full but her wages are still being garnished even after the loans have been resolved. Call Notes: Customer called in stating that her tax return was offset to pay of her student loans, which she states that she was expecting but she states that she just got paid today and her wages were garnished for \$200 but the loans show paid in full at studentaid.gov. I advised that her loans are resolved, they show a paid in full status as of 03/17/2020. I advised that if her wages were garnished after the loans were resolved, then that was more than likely done in error and she should be able to request that back. I advised after doing some research that it appears that there was a notice to cancel the withholding dated 03/18/2020 but the employer may not have received it in time since the dates were so close. I advised that the balance shows \$59.13 and that due to that being over \$25 it would have to be paid. I advised that they may pay that through the garnishment and then refund her the remaining or they may refund her the entire amount since there was a stop on the garnishment. I</p>	To have the wage garnishment removed and refunded to her.	3/27/2020 20:26
3/28/2020 7:08	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Coast Professional in Louisiana is purposely delaying the approval of my loan repayment contract, therefore I continue to experience approximately \$400 taken from my SSA disability check. I have provided the following: *Social Security Award Letter *pay stubs from my part time job *pay stubs from my monthly pension payments That was all they asked for until they asked for an award letter for my pension payments. This is where the entire process came to a screeching halt. Kinder Morgan sends my monthly pension payments. \$124.56 and \$170.74 are the two payments I get from the pipeline. I don't have an award letter, Kinder Morgan isn't answering their phones so I'm unable to request an award letter, and now Coast Professional refuses to act. I have satisfied every time they request something, and they said they would send it to the decision makers</p>	Coast Professional has every piece of my financials, they must act immediately. I cannot afford another 20% deduction from my SSA security check. They aren't taking my calls either. Please, will someone please approve my repayment plan?	4/14/2020 11:50
3/30/2020 8:49	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He was told from BD to call our office about his dispute with defaulted student loans. He has been having issues with AWG. When he goes online studentaid.gov to review his loans the amount doesn't decrease and fears his AWG isn't being applied properly towards his account. He attempted to call the company that has put him in AWG with no response. Call Notes: I asked who is the PCA and he said Allied Interstate. I asked what number he has been calling for the PCA and he said per their website 800-811-4214 and email was advocacygroup@allied-interstate.com. How long he has been in AWG and he said the last 4 years. I asked why he was in dispute on the loans, such as balance and he said that he fears the payments are not being applied correctly. He asserts that his loans should be PIF by now. I asked if he has tried consolidation or rehabilitation and he said that he hadn't tried because of the payments. I asked if he was in TOP and he said he wasn't sure because he owes back taxes but for the last 4 years, he hadn't received refund. I asked when he last attempted to speak with the PCA and he said last week. He also questioned about the interest being stopped due to</p>	Better understanding of his debt, PCA needs to be responsive and forgiveness.	3/30/2020 9:12

3/30/2020 12:50	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer called in regarding loan forgiveness options because his wages are currently being garnished and he needs this removed. Call Notes: Customer called in stating that his wages are currently being garnished and he wishes to have this removed and check into loan forgiveness options he may be eligible for. I advised of the Public Servicer Loan Forgiveness (PSLF), Teacher Loan Forgiveness, Total and Permanent Disability (TPD) discharge, etc. from studentaid.gov. He wanted to know what about COVID-19, I advised that he cannot get his loans forgiven due to that but I did advise the information at studentaid.gov regarding the garnishment: If your wages continue to be garnished after the president's March 13, 2020, announcement, you should contact your employer's human resources department. If ED receives funds from your paycheck that should have been stopped as a result of the March 13 announcement, we will refund your garnished wages. I advised that he contact the Default Resolution Group (DRG) at (800) 621-3115 in order to request the refund. I advised that he can enter his social security number and that should take him to</p>	To have his wage garnishment removed and to get his student loans forgiven.	3/30/2020 20:06
3/30/2020 13:42	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Central Research Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My employer University of California or (UC Path) refuses to comply with President Trump's order to stop student loan garnishments during the COVID-19 order that was issued on March 23, 2020. The information on the US Department of Education states: The Department must rely on employers to make the change to borrowers' paychecks, so it will monitor employers' compliance with the request to stop wage garnishment. Borrowers whose wages continue to be garnished after March 13 should contact their employers' human resources department. https://www.ed.gov/news/press-releases/secretary-devos-directs-fsa-stop-wage-garnishment-collections-actions-student-loan-borrowers-will-refund-more-18-billion-students-families Myself along with thousands of other employees are only being told by UCPath that they</p>	I would like my money refunded back from the University of California immediately as they have already been advised by multiple employees that they are not abiding by the Presidential order.	5/28/2020 11:20
3/31/2020 8:35	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>I am currently working with Pioneer to restore my student loan through the credit rehab program. I reached out to them about deferring my student loan (garnishment) for the authorized 6 months. They stated that they have not been contacted by the department of education and can not approve the request. I have tried calling dept of ed and pioneer and have no luck with either of them. What do I need to do to get this resolved and moving forward? Thank you (b)(6)</p>		4/15/2020 11:41
3/31/2020 8:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Debt Management Collection System (DMCS/DRG) Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My March 15 and March 31 paychecks were garnished despite the order not to garnish paychecks. There is no timeline given for when that money will be refunded.</p>	Refund of money immediately and stop to all collections and wage/tax garnishments.	4/24/2020 8:14

3/31/2020 12:11	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding her student loan account. Call Notes: Customer states that she has a active wage garnishment on her account. she states that she has pulled up her ADP app and viewed all her check stubs and it shows that she has paid over \$900 on the balance. She states that she logged in and viewed the amount of the loans and the balance was around \$700. I advised her to call Reliant Capital Solutions and provided her the number and I also provided her the number to DRG and advised her to call them if Reliant was not able to assist her. I provided her the case number if she needed additional help. she thanked me and ended the call.	To get the balance of the loans cause they should already be paid off	3/31/2020 13:01
4/1/2020 13:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer wants her wage garnishment to be stopped. Call Notes: Customer said that she called her job due to wage garnishment. She said that President has ordered for the wage garnishment to be stopped. She wants our office to intervene to stop the garnishment. She said that her hours have been cut due to COVID-19 and she doesn't have enough money to pay her rent. I advised her that our office was not able to stop the garnishment but she can contact Department of Treasury: (800) 304-3107 and DRG https://myeddebt.ed.gov/borrower/contactusSubLINKs . Customer was given case number and the call ended.	To have wage garnishment stopped due to COVID-19	4/1/2020 18:47
4/1/2020 14:27	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	My wages were garnished. I am now in a different program. I am told that I should have a reimbursement for the last 3 garnishment amounts due to the COVID19. I only bring home \$2000 a month after the garnishment and my rent is \$1055. I need the money back please so I don't get evicted from my home. Please advise of the time line. Thank you		4/23/2020 13:48
4/1/2020 21:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? - Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. To Whom It May Concern: Greetings, my name is (b)(6) I work at a college and occasionally attend set College as a student. Prior to the effects of the economy brought on by Coronavirus (Covid-19), I was a full time working professional. I am currently at home, unsure of how I will continue to receive unaltered income. I have undergone many of the daily changes, and daily I make changes to adapt. I am writing this complaint about Michigan Guaranty agency and their Garnishment Department Manager Ross. They are unwilling to work with me in regards to removing the garnishment from my very limited funds during these uncertain times. They are focused on maintaining a standard that is unrealistic. A standard, that only individuals who have not been affected by the covid 19 pandemic can afford. As threatened as I feel of my livelihood forcefully	Due to the current pandemic crisis, a temporary hold to the collection agency garnishing individuals. Especially individuals with sick relatives.	4/14/2020 11:32

4/2/2020 13:11	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your servicer? Others Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. 1. We should have the option to select more than one problem. 2. You are garnishing my check during the CORONAVIRUS pandemic. How are you getting away with this? 3. I need a forbearance due to financial hardship	Stop garnishing my check. Provide me forbearance	5/22/2020 12:45
4/2/2020 13:22	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? Yes Please describe the issue you have repaying your loans or grants. He is already being garnished he had never entered into an agreement yet they claimed he had and that he will always be in default. He had all of his taxes offset 6,0995 and we were actively in foreclosure! So we filed hardship. We copied all documents and submitted to DRG we also forwarded and faxed senators Schumer and Gillibrand as well. Then the dept of ed claimed they didnt receive everything so AGAIN we overnighted and cc'd Schumer and Gillibrand that once again we re submitted documents. Then dept of ed said we do not need anymore you are getting your refund back. We just dont know when. By this time we were close to losing the house completely as the 6,0995 was to help us in arrangements to keep the . So we wait. We lost the house. we call and call trying to get help because (b)(6) fought for our country. He took lives in war so he and his brothers in service were	we aren't asking for a handout. Just what should be his already. We waited since January 2020. Now we are just literally days from not even being able to pay for a room. Please get his check to him asap. He doesnt have 30-60 "or more" his life is at risk	4/20/2020 11:31
4/3/2020 7:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	My name is (b)(6) (SS#) My defaulted student loan account is being handled by National Recoveries, Incorporated. I have my paystub for April 3rd, and it appears that \$317.19 was garnished from my paycheck; I was under the impression that all student loan garnishments were to stop immediately. Is there anyone at the US Department of Education who is willing to investigate this matter?		4/15/2020 14:01
4/3/2020 13:10	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Someone used my personal information to attend school at this organization, I have no way of knowing who did it or anything. I did not attend school, but someone fraudulently secured funds to attend this organization under my name and social security number, now my wages are being garnished for something I didn't get the benefit of. Shouldn't a persons ID be verified, before the funds are secured, like with a notary or something? There has to be a process that would protect me as a consumer. Please see attached document for further information from OIG	to get these loans taken out of his name.	4/9/2020 19:42
4/4/2020 9:24	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Coast Professional Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My loan is from 35 years ago!!!	Consider paid in full. You have garnished over \$1000 in re returns this year and last year. Recently a collection agency has garnished \$700 without ever contacting me to inform me of the garnishment!!!! I feel paid in full is fair.	5/22/2020 12:19

4/6/2020 11:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to get his loans out of default so he can get his refund. Call Notes: The customer called and stated that he received a letter in the mail. The letter states that he does not get his refund due to his wages being garnished. He is not for sure how this is. I pulled him up in NSLDS and seen he has 4 loans in default. I informed him and he said someone reached out to his servicer a few years back from where he is in the military and tried to put these loans under the military act. He has been in the Military for 3 years, and has been living in Japan, he wasn't aware these loans was in the a repayment status. I informed him that we will have to get him in touch with his servicer DRG so that he can discuss these loans with them. I provided their number 800-671-3115	Would like to get his loans out of default so he can get his refund.	4/6/2020 11:57
4/6/2020 12:47	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue:Yes Have you contacted the Department of Education regarding this issue:No Please describe details of your issue:Customer wants to know when the letters and refunds are going to be sent out with the Cares Act. Call Notes:Customer stated that he was under an AWG and wanted to know when the letters would go out stating that they would stop. He also wanted to know when he would be getting this money sent back to him as a refund for the money that has already been garnished. I was able to explain to him that as of right now we do not have a time line for that process. I do know that they are going out but I do not have the correct time table as to when he would get his information or refunds. I explained that for updated information he would be able to check studnetaid.gov for any announcements on the matter. As of right now that would be all that we would be able to advise him of since we ourselves have not been given the time table as well. I was able to give the case number and EDC.	Customer wants to know when he will get the documentation about the cares act and the refund of his garnished wages.	4/6/2020 12:59
4/6/2020 20:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My wages are being garnished to pay back my student loans and they were supposed to be stopped due to the covid-19 crisis but as of this week they are still garnishing my wages. Navient was who my loan was through, I've been trying to find out who I should contact to get help with this and everybody I've contacted says I have to contact someone else so I'm here.	That my wage garnishment stopped like the president said it should happen and what they've taken out since the garnishment was supposed to stop should be given back to me.	4/17/2020 17:25
4/7/2020 8:32	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	I am (b)(6) I live off of (b)(6) assistance a month from the government while waiting on disability. My loan provider or well at least one of the garnished my wages without properly notifying me. They have also somehow gotten control of this year's tax refund. This is not supposed to be legal due to national emergency and covid. Please let me know what you can do to help. I have a son and making payments or having my taxes taken or wages garnished will cause my family undue hardships.		4/8/2020 17:43

4/7/2020 13:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Have you contacted your collection agency regarding this issue? Yes Please describe the issue you have repaying your loans or grants. Due to this pandemic I was told that under federal order all wage garnishments would be suspended March 13th 2020 for six months. My wages are still being garnished at the max amount 15% and it's making extremely difficult times to stay afloat now that I'm the sole income in my household. My work hours have been drastically cut, although I am grateful that at least still have my job, however I need more relief and was told that would be provided. I haven't been able to even pay my rent and insurance and other Bill's trying to stock my home on essential things to survive this pandemic and im still having 5400 taken from me every two weeks. How can my family and I survive? Please help!!!!</p>	<p>There's should be a temporary pause on my wage garnishment until the month is September. That was promised to us, many of us are really struggling and need all resources possible to rebound from all of this. I'm a sinking ship right now.</p>	4/17/2020 10:37
4/7/2020 13:48	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>To Whom it may concern, My wages are being garnished and for the last 2 years since the garnishment, I have depleted my 401K savings to provide for my family. This garnishment is a hardship for my family, even before this Pandemic. I have asked for an income contingency plan from the loan servicer GS Services, but they have said I must make payments in addition to the wage garnishment for 10 consecutive months before they lift the wage garnishment. If the wage garnishments is a hardship, how can I possibly make additional payments.</p>	<p>I request the wage garnishment stop at this time. If the wage garnishment continues at this time I will not be able to support my family.</p>	4/15/2020 18:35
4/8/2020 11:10	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He needs to stop AWG. Call Notes: The customer stated that he was in AWG and never received any correspondence. AWG started recently because he started a new company. He was in rehabilitation but when he ended employment he continued making the payments. I asked if he missed payments and he said a couple due to being unemployed. He needs to stop AWG. I explained that his AWG started because he was in default. I said that if he was on a rehabilitation program and missed payments, then he will have to call FCA National Credit Services to make arrangements to start the program again. I said the AWG should stop after 5 payments but payments will still need to be made until the program was complete. I provided him with (425)-939-1037 to call for PCA.</p>	<p>He needs to stop AWG.</p>	4/8/2020 11:18

4/8/2020 11:24	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>From: (b)(6) Sent: Tuesday, April 7, 2020 7:23 PM To: ombudsman@ascendiumeducation.org; advocate@navient.com; jack.remondi@navient.com; DeVos, Betsy <Betsy.DeVos@ed.gov> Cc: (b)(6) CorporateSecretary@navient.com; FSA Ombudsman Office <FSAOmbudsmanOffice@ed.gov>; christi.hewes@navient.com; tim.hynes@navient.com; CFPBOmbudsman@cfpb.gov; Diana_Baron@brown.senate.gov; Hafsa_Khan@brown.senate.gov; joe_gilligan@brown.senate.gov; john_ryan@brown.senate.gov; matthew_keyes@brown.senate.gov; mike_spahn@murray.senate.gov; shawn_bills@murray.senate.gov; michael.linden@murray.senate.gov; Katie_Thomas@sanders.senate.gov; Katie_Thomas@sanders.senate.gov; Matthew_Duss@sanders.senate.gov; Oumou_Ly@schumer.senate.gov; Tre_Easton@murray.senate.gov; Adam_Goodwin@murray.senate.gov;</p>		4/14/2020 15:43
4/8/2020 16:19	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: She said that she is being garnished for her loans being in Default she said that she is disabled and lives off of Social Security and that it is being garnished she said that she cant afford to live she said that she does not have any money to get food and its a bad time to be garnishing her loans she said that she barley has any money at all to pay for hat she has to she said that this garnishment needs to be put on hold for her at least until this stuff with the COVID-19 is over. Call Notes: I advised for her to give me a few moments to look into this information so i can see what we can do for her. I asked her if she had thought about TPD she said that she had but Nelnet had told her it would be harder for her to get it were she has a 3 year review were most of the ones that get approved are the 5-7 year reviews she said that she just wants to be able to have this garnishment stopped until all of this COVID-19 stuff is over and then she would try to figure all of this out she said that this is hurting her being able to pay for food and other necessities especially with all this going on.I advised that i would do more research on this for her but as i was doing the research the call</p>	to get the garnishments stopped.	4/8/2020 16:25
4/8/2020 16:21	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Others Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I have contacted the correct agencies, and I am currently in repayment and rehabilitation of my loans. I recently had my wages garnished on March 31, 2020. In accordance with the latest statement from Secretary DeVos, and the direction to the FSA to stop all wage garnishment, I am looking for some answers. I have tried contacting the Default Resolution Group and they provided me with absolutely no information or answers.</p>	Please see the attached letter.	4/20/2020 9:18

4/8/2020 20:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Central Research Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I was just notified by an rep. for Central Research Inc. who is my loan servicer that someone from there administration office cancelled a settlement we agreed on 1/29/2020, I was not aware of the cancellation because we agreed to settle 1/29/2020 and have made all the voluntary payments and garnishments within 30 days of our 90 settlement agreement. The education department told me I cannot settle out because Central Research have me in the system under a 5 dollar agreement which was change to the new settlement on 1/29/2020 and have been taken voluntary payments over the phone and told me by a supervisor Joyanna 4/2/2020 that it's was not my fault and she would make a note in the system to fix this and she did not. I called for an update 4/8/2020 and I'm being told my account cannot be close out because of</p>	Void the complaint someone from Central Research added to my file and reprimand the individual/individuals responsible for this stress and anger at a sensitive time like this in the world with COVID-19.	4/17/2020 13:37
4/9/2020 10:19	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Wage Garnishment Call Notes: Customer called and stated that her wages started being garnished. She stated that she talk to someone at the end of March and they told her that the garnishment would stop due to the virus bills that has been signed. They also informed her that what had been garnished would be returned. She states that she got paid today and they still took her money. I verified the customer and pulled her up in the system. I gave her the number to Coast Professionals to find out the time line of how long this would take to get the notice to her employer to stop the garnishment.</p>	Wants the garnishment to stop and her money returned to her.	6/29/2020 14:41
4/9/2020 11:59	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: National Credit Services she can not come up with a payment agreement with them. She said she made a complaint on them before and someone contacted them about it, but no one ever contacted her. She feels like she started working with them in September of 2019. She said since that time she has been on 3 different payment schedules. She said they keep telling her that they need her to send in more paper work and she does but every time they get back with her and something else has gone wrong. She said 2 weeks ago they said her payments were \$350 then she was contacted and they said her payment will be \$500. They tell her that it will be \$500 because her income changed but she said it has been the same for the past 3 years. Her wages are also being garnished. She is trying to get on the loan rehabilitation program. She said she has sent it in by email, fax, and mail. Call Notes: I let her know that I can see that her loans are in default with DRG and on Titanium the PCA is National Credit Services. She said she wants to be on the loan rehabilitation program so she can eventually stop the wage garnishment. I let her know that we will escalate the case for her for</p>	Make a payment agreement with National Credit Services to get out of default.	5/18/2020 16:30

4/10/2020 10:07	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue. The customer states due to the COVID-19 epidemic AWG has been stopped for ED held loans until August. However, he is still getting an AWG for the past three pay checks and recently got one today also. Call Notes: He has spoken with his employer and they advised they have not received anything from DRG. His PCA, Action Financial Services, told him DRG should have sent over documentation to his employer to get the AWG stopped. I advised our office would have his case escalated for further review to address his concerns and provided his case number.	Stop AWG and get refund for the past there garnishments	4/20/2020 9:58
4/10/2020 10:26	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to know why his wages are being garnished Call Notes: The customer called and stated that he has been making payments on his loans, and believed he paid them off. He has been paying 855. His wife is trying to help him because for some reason his wages are still being garnished. I informed them that his loan is in default and that could be as to why his wages are being garnished. I stated that he will have to get in touch with his servicer Nelnet at 888-486-4722 an they can help him with this default.	Would like to know why his wages are being garnished	4/10/2020 10:45
4/10/2020 15:03	General Inquiry		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue?No Have you contacted the Department of Education about your issue?No Please describe details of your issue: Customer wanted to know if wage garnishment for one of his employees should be stopped during the COVID-19 crisis. Call Notes: Customer wanted to know if wage garnishment for one of his employees should be stopped during the COVID-19 crisis. I advised to him that it would depend on if he has ED held loans, and if he does not, it would be up to the servicer. I advised him to have the employee call us directly and we could pull up his loan information and assist him. I verified that if the employee was okay with him being on the line at the same time, we could speak freely about the information. He thanked me and the call ended.	To know if wage garnishment should be stopped due to COVID-19.	4/10/2020 15:06
4/10/2020 18:27	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding her student loan account information. Call Notes: Customer called in regarding her student loan account. She states that she has called the PCA and they advised her that they can not stop the garnishment. She states that she has not worked in over a month. I advised her that I can escalate the case for her and I provided her the time frames. I also provided the case number, she thanked me and ended the call.	To stop the WG on her check since she is not working.	4/20/2020 10:09

4/11/2020 9:16	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted your collection agency regarding this issue? No What is the name of your collection agency? West Asset Management (Global Receivables) Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I wasn't notified by mail at my address where I live the agency said they sent mail to an address that I didn't live at and was never contacted by phone. The first I learned about the agency was when they began garnishment of my wages. If they can find out where I work I'm sure they can find my correct address or my phone number, When I got the agency phone number from my payroll department and contacted them they said it wasn't fault of theirs that they couldn't send it to my correct address.	setup a payment arrangement and dismiss the garnishment. They are taking 12 to 13 percent of my pay each week.	4/23/2020 10:48
4/13/2020 11:44	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Good morning I am trying to stop the loan money coming out of my pay, I work at Chavez High school (b)(6) is my ID#. Who do I need to speak to so that they can stop pulling the money during this time of Covid 19. Please help the following information was giving to me. They are telling me I need a release of Suspension. Can you help Please		4/29/2020 11:43
4/13/2020 13:25	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Professional Bureau of Collections of MD Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I am trying to contact the Professional Bureau of Collections of Maryland on a wage garnishment that I thought was supposed to have temporarily stopped on March 13, but they continuously hang up and refuse to send letter to temporarily stop the wage garnishment.	Force this company to do what is right by the order of Secretary DeVos and then pull their contract.	4/22/2020 15:10
4/14/2020 9:19	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer indicates that his wages are being garnished and he would like for them to stop. Call Notes: I reviewed NSLDS and they loans were with DRG I then I reviewed Titanium. I advised that I did see where the garnishment happened. I also advised it was sent to FSA for approval to be returned due to COVID-19. I advised he contact the PCA at (720) -200-0326 ext 4310	TO have the AWG stopped	4/14/2020 9:25

4/14/2020 12:32	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Wage Garnishment Call Notes: The customer called and stated that he is on a wage garnishment and wanting to stop the garnishment. I informed the customer that he will need to contact Central Research Heather Brown 479-419-4091 to get the loans placed into a rehabilitation program to get those loans out of default. I informed the customer of the CARES ACT. I informed the customer that this is to provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until Sept. 30, 2020, but you can still make payments if you choose.	Stop Wage Garnishment.	4/14/2020 17:23
4/14/2020 14:24	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: covid-19 Call Notes: The client says that she is an employee and her employees who have federal loans and who are being garnishing want to know when they will receive the letters from ED notifying the company that they cannot deduct the check these months until September or until the COVID-19 program is over. Customer did not want to give any other personal PII for the case. I told the customer to go to studentaid.gov for all explanations on the COVID-19 program but customer says that she has already gone there and that there is no specific information. I told her that we still could not give specific information and that it was on studentaid.gov where we should send customers with questions on the program. I told the custom that we don't have that specific information but that she can go to myeddebt.gov and ask that question because of the federal loans are in default and that is the department that it may have an answer for her. Customer thanks me and we end call. I didn't have a case number for her at the time.	COVID-19 letter to the customers.	4/14/2020 18:23
4/14/2020 15:47	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer called and stated that she works for a company that does garnishments for student loans. Call Notes: She wanted to know if they need to wait for the private collections to send over a suspension order so they can suspend the garnishments they have in place. Or are they allowed to stop the garnishments. I advised the customer to contact the loan holder they are sending the garnishment payments to concerning that. The customer would not give me her personal information. I gave the customer the case number, she thanked me and the call ended.	The customer would like to know if her company can suspend wage garnishments.	4/15/2020 11:20

4/14/2020 16:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called in regarding her wages still being garnished and she is the only one in the household employed at this time and would like this to be removed. Call Notes: Customer called in stating that her wages are still being garnished but she is the only one working in her household right now. She states that she has two kids and would like to have this garnishment removed. She states that they also offset her tax return for 57,000 which is fine but she states that she thought they were supposed to stop due to COVID19. I advised that it appears she has three defaulted loans with the Default Resolution Group (DRG) and the PCA is Action Financial Services. I advised the information at studentaid.gov regarding the wage garnishment; Your human resources department will receive a letter from ED instructing them to stop your wage garnishment. If ED receives funds from a garnishment between March 13, 2020, and Sept. 30, 2020, we will refund your garnished wages. I advised that she contact Action Financial Services at (888) 253-4239 Ext 7702 to have the AWG stopped and to get the refund for any garnishment after 03/13/2020. I advised that if she</p>	To have the wage garnishment stopped at least until after the COVID19.	4/14/2020 17:32
4/14/2020 19:34	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Wage Garnishment Call Notes: The customer called and stated that she is wanting to stop her wage garnishment with ECMC and they have also taken a tax offset. I contacted ECMC because the disability income is all I have and they are garnishing from that and can not stop the garnishment until I make my payments for 10 months. They are telling her that she can enter a repayment plan after the 10 months is paid consecutive. ECMC is stating that she did not pay consecutive for 10 months and the payments were voluntary. I have been on disability since 2013 and she was told that she can apply for the TPD discharge. She also said that she wants more info on the CARE ACT due to the COVID 19. I ask the customer if she is 100% disabled? She states that she is disabled, but she also states that she is not blind or deaf so she is not sure that it would be 100% disabled. She states that ECMC had an address that was over 10 years old and got a court order to garnish her disability income now. There is no paper work stating they even have the correct mailing address and have been getting wage garnishment from an incorrect address. They even got a court.</p>	Stop wage garnishment.	4/14/2020 20:14
4/15/2020 14:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that she was having her wages garnished and wanted to know how she could have that stopped. Call Notes: Customer called and stated that she was receiving wage garnishment and wanted to know how she would have that stopped. I advised the customer that from March 13th - September 30th the CARES act was in place and they would not be collecting on the loan. I advised the customer that they should be in the process of refunding any money that was taken between those dates and also in the process of stopping her wage garnishment. I advised the customer that it was noted that there was an email sent to her regarding the CARES act. I advised the customer that her HR department should be getting a letter from the DOE regarding this. I advised the customer that she could also set up a rehabilitation agreement and provided her with (877) 221-9729.</p>	Customer would like this garnishment to be stopped.	4/17/2020 17:24

4/15/2020 16:10	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Loan Accuracy Call Notes: The customer called and stated that she has loans that was given to the school during a time that she was in prison and did not get the checks from the school. She states that she has documentation stating that she was in prison during the time these loans were disbursed. I ask the customer to send us the documents that she has about the dates and times that she was in prison. I ask her if she has contacted DRG to get an identity theft packet? She stated that she has filed a report with the local police and has gotten an identity theft packet and send us a copy as well. I gave her the email fsombudsmanoffice@ed.gov to send us the documents. The customer states that she did enroll in the school, but went to jail before the money was disbursed. The customer states that she is on disability and they are garnishing her wages due to these loans. They have been taking garnishments since OCT 2019. She wants that refunded to her. I informed the customer that if they discharge the loans the garnishments should be refunded to her as well.</p>	These are not my loans.	4/15/2020 19:00
4/16/2020 12:12	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to stop her wages from being garnished. Call Notes: The customer called and stated she was transferred to speak with us about her account. She claims the IRS have been offsetting her taxes every year which lead to her wages being garnished. She also saw there was a Pell grant issued when she was in school but she never received it. The Pell grant shows it is still being awarded. She was notified they would remove the garnishment but a few days later she was informed that they still had the order to garnish her wages. She would like to fix this garnishment and also see why she never got that Pell Grant. I informed her we will have to get her in touch with National Recoveries at 877-221-9729 for the defaulted loans, and also with her school to see what happened with this Pell Grant.</p>	Would like to stop her wages from being garnished.	4/16/2020 12:44
4/16/2020 17:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that she was still receiving wage garnishments even though they are not supposed to be collecting on her loans right now. Call Notes: Customer called and stated that she saw that because of the CARES act they were supposed to stop collecting on her loans. Customer stated that she has had 3 paychecks garnished since then and wanted to know how to have it stopped. I advised the customer that they should be in the process of having that money refunded to her if it was taken after March 13, 2020. I advised the customer that the HR department at her employer would have been sent a letter advising to cease all garnishments until September. I advised the customer that if she finds that it still is not stopped or she is not refunded her money she will need to call our office back.</p>	Customer would like her money refunded to her.	4/17/2020 19:31

4/17/2020 13:27	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue. The customer called and stated that he has a student loan in default that is being garnished. He called them concerning her offset to see if it would be applied to him now due to the Corona virus. He is trying to find out if it will apply to him. He said the company that is holding his loans is Coast Professional. Call Notes: I gave the customer the number to Coast professional (b)(6) at 585-519-5240 and (b)(6) at 318-807-6431. I advised him that he will need to contact them to see if that will happen or not. I gave the customer the case number, he thanked me and the call ended.		4/22/2020 11:30
4/17/2020 13:29	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: yes Please describe details of your issue: Would like to make a complaint with ECMC and wants to know how to get her wages from being garnished Call Notes: The customer called and stated her wages are being garnished. She has a few loans in default. And some of those loans have a different servicer. She decided she wanted to consolidate so she can have 1 servicer for her loans, and to get these out of default. She does not like having to pay more than one servicer. She started the consolidation and has been making payments toward that. At the same time they are also taking money out of her account and garnished her wages. I informed her that she would need to contact ECMC and see how many more payments she needs to make. And also DRG to discuss the default with them both again and see why her money is being taken from all sides.	Would like to make a complaint with ECMC and wants to know how to get her wages from being garnished	4/17/2020 16:43
4/20/2020 15:06	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer wanted to speak with Nelnet regarding wage garnishments. Call Notes: Customer called and asked if she was speaking with Nelnet. I told her no and asked why she was contacting them. She said she had a student loan and she wants to contact them about wage garnishments. She said that she has the wrong number and she is going to try to call Nelnet. I offered her the number and she accepted. I asked for her information and she said she wasn't comfortable giving it out. EOC	Speak with Nelnet	4/20/2020 16:18
4/22/2020 10:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Wage Garnishment Call Notes: Customer called about her wage garnishment. She stated that she had talked to the collection agency and they told her that a stop had been made to the garnishment. She stated that she has had two checks garnished since then. I verified the customer and pulled her up in the system. I advised that they had sent a stop wage garnishment to her employer on 04/19. She ask about getting a refund of what they did garnish. I ask her if she had talked to the collection agency about a refund. They told her that she would have to request that from the DOE. I advised her that would be DRG. I gave her contact information to be able to get in contact with DRG and request that refund.	Wants garnishment to stop	4/22/2020 10:43

4/22/2020 11:30	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Mother defaulted on her Parent PLUS loan, made payments under rehabilitation but was still under AWG until the defaulted status was resolved. Call Notes: Her mother's Parent PLUS loan defaulted. She was on \$5,00 rehabilitation but started AWG from her social security. She was in AWG while making the rehab payments. She was told to make one more rehab payment around November then the loan would go back to DOE. I asked if the loan was still defaulted and she said no, it went back to DOE and paying \$30 monthly. She questioned why \$200 was being taken when rehab was set up. I explained if that person was in default, then AWG could happen while making rehab payments. **No email was provided for mother I explained there wouldn't be much information that we can provide if the mother (who was the borrower) wasn't on the line. I explained that even though the money was used for her education, the mother was still the borrower. I apologized and explained that I wasn't understood what the issue was. She said that it was agreed that \$5,00 would be paid but she was in AWG. I explained that if communications are needed it will be made to</p>		4/22/2020 11:40
4/22/2020 12:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer is being garnished at her place of work even though she received notification that it should be stopping. Call Notes: Customer stated that they have been garnishing her wages for the last month. She also said that they need to send the order to her work to end the garnishments on her wages. She spoke with her employer and said that they cannot stop the garnishments until they received a letter saying they can stop. She stated that she received a letter from DOE stating that the garnishments should stop. I advised customer that the servicer is the one that is overseeing those garnishments. I advised her that she can contact FH Carr & Associates through Michael Beaty at (978) 645-2010. She can request that they send confirmation of the halt of garnishments through email or postal mail if not already sent. I gave her the case number and advised that the rest of the situation should be resolved through them.</p>	Customer is wanting the garnishments to stop.	4/22/2020 14:47
4/22/2020 13:47	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that she had her wages garnished and tried to speak with her GA but they stated that they were not going to be returning her funds. Call Notes: Customer called and stated that she had loans in default and she was working with the DOE and performant which was the collection agency for her loans held with ASA. Customer stated that she was laid off in January but her job gave her a severance package for the time that she was employed. Customer stated that she was having that garnished and the DOE stated that they would be returning that for her but ASA and performant stated that they would not be and when customer asked why they just advised that they were not required to. Customer stated that they would stop the current garnishment but they would not be returning any funds to the customer. I advised the customer that this was because they were a commercial lender not under the DOE and it was voluntarily based with them if they chose to return funds. I advised the customer that I could do a referral on her behalf to try an assist with this and advised that she would be contacted in the next 7-10 days.</p>	Customer would like her money returned.	4/22/2020 17:22

4/23/2020 10:50	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	COAST PROFESSIONAL INC COMPANY IS GUILTY OF USING UN ETHICAL PROCEDURES TO AGGRESSIVELY ATTACKED LOW INCOME STUDENTS. I FEEL AND PREY UPON ON AS A STRUGGLING STUDENT WITHIN A KEY WINDOW OF THIS COMPANY OPPORTUNITY TO PROFIT. THE REPRESENTATIVES THAT WORK FOR THIS COMPANY ARE TRAINED TO MIS GUIDE AND MISLEAD KEY FINANCIAL INFORMATION REGARDING A STUDENT WAGE GARNISHMENT TO ENFORCE REMOVAL FOR HARDSHIP. GUIDANCE OF PROCEDURES REGARDING DOCUMENTATION HEARINGS, HARDSHIP SUBMISSIONS ARE NOT ISSUED WITHIN FIRST NOTIFICATION OF RESPONSE. I HAVE CIVIL RIGHTS REGARDING MY WORKED INCOME ENTITLEMENT AND TAX WITHOLDING OWED TO ME WORKED FOR THE TAX YEAR 2019. THIS COMPANY IS GUILY OF DELAYING RECORDS TO THE US DEPT OF EDUCATION AND CORRESPONDING WITH DEFAULT DEBT RESOLUTION GROUP OF MY CURRENT COMPLYING STATUS OF THERE REHABILITATION PROGRAM. INQUIRY WAS NOT TRANSFERRED TO THE DATA SYSTEMS OF THE US DEPT OF EDUCATION DEFAULT LOAN RESOLUTION GROUP.. I HAVE DOCUMENT ON RECORD HAVING ASKED GENERAL INQUIRY PRECAUTION TO COAST PROFESSIONAL INC CORP REGARDING DN STEPS ON HOW TO AVDID AN OFFSET EXPLAINING HARDSHIP		5/22/2020 13:55
4/24/2020 17:49	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that his wages were being garnished and wanted to know why. Call Notes: Customer called and stated that he had his wages garnished and he wanted to know why as he didn't know his loans were in default. I advised the customer that his loans were defaulted as of 2017, and that's why he had his wages garnished. I advised the customer that any amount taken from March 13th through September 30th would be returned to him. I advised the customer that he can resolve the default on his account and provided him with (800) 621-3115 and (614) -452-6063 (Office) and (b)(6) (b)(6) Mobile) for his PCA.	Customer would like his money back.	4/24/2020 17:57
4/27/2020 14:28	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer received a letter from myeddebt.ed.gov Call Notes: Customer called and stated that she received a letter from myeddebt.ed.gov that stated that she was getting a refund. She stated that it gave her a number and a website to find out how why will be getting this refund. She stated that she did not know if this was legitimate or now. She states that she gets so much spam, she is not sure. I verified the customer and pulled her up in Titanium. I ask her if her wages were being garnished and she stated that they were. I ask her if they had taken any after 03/13 and she stated that they did. I advised that more then likely they were going to refund what garnishments that they had taken after 03/13. I advised that it was the DRG trying to contact her about this refund and they were real.	Wanted to know if the letter was legit	4/27/2020 15:40
4/28/2020 13:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer received a letter from DOE and doesn't understand it. Call Notes: She stated that they received a letter from DOE and it said something about taking his SSI. She wanted to ensure that they would not take that from him. But then she disconnected the call before I could create the case or give her any information on it and said (b)(6) would call us back.	To figure out what the letter was about.	4/28/2020 16:14

4/28/2020 15:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Loans were taken out in my name from 2013 for \$56,000. My wages are now currently being garnished for loans that are not mine. I have received zero paperwork from either the department of education, or Bass and associates regarding this issue, or past due balance. I received a letter stating they would be garnishing my wages for loans that were unknown to my knowledge. Please review attached document from DIG for additional information		4/29/2020 17:29	
4/29/2020 12:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Loan Hardship Call Notes: The customer called and stated that she got a letter from DOE about a hardship for her wage garnishment. I ask the customer if the letter is stating that the wage garnishment is going to stop due to a hearing that was done within DOE Pioneer credit recovery. She stated that she sent in for the hardship and now the wage garnishment has stopped as well so she wanted to thank the DOE for her help and thank them for sending the police to her door to check on her. She stated she made some suicidal comments to Pioneer Credit Recovery and they sent the police to check on her. I informed the customer that if we hear things like that in the DOE we have to send someone to check on them due to us not wanting anyone to hurt themselves. She stated that she was so thankful that we did due to the officer that came was also a veteran and sit for a long time with her and brightened her day. I informed the customer that I am so thankful that we could help her in her time of need. She stated that she hopes I have a good day and she ended the all.	Wage Garnishment stopped		4/29/2020 14:23
4/20/2020 15:18	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Caller received letter stating that her wages will be garnished. Call Notes: Customer called and stated that her taxes came back and the government took 15005. She said she received a 15005 refund. She then got a letter saying that her wages will be garnished, I got her information. The customer disconnected while on hold.	Have loans back in good standing	4/21/2020 12:44	
4/20/2020 19:19	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She said she is needing help disputing a loan that her daughter has under her name. She said she spoke with someone named Madison Friday and they told her to go to feedback.studentaid.ed.gov to make a complaint, but she said she is not able to access it she said it told her to wait 3 days. She said that she did not take out the loans that her daughter did and her wages are now being garnished. She said the loan was taken out in May of 2015. She said she started receiving letters from the IRS but kinda blew them off because she thought it was for something she probably owed. Call Notes: I verified the loan information on NSLDS and I told her that the loan is a plus loan and it was taken out in January of 2010. I let her know that since she did not take out the loans she will need to contact the servicer for a fraud packet and with a fraud packet they need a police report also so she would have to press charges against the person that took out the loan. She said that is fine. I told her that the loan is with DRG and she can contact them at 1-800-621-3115. I told her that she will contact them for the fraud packet. I gave her the case number and we ended.	Wants to know what to do about the loans since she didn't take it out.		4/22/2020 14:28

4/20/2020 22:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Reliant Capital Solutions Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My wages are currently being garnished by Landstar. I contacted my HR department and they said that they have not heard from the Department of Education. I have been on disability and they garnished my wages despite my advising them that they are no longer allowed to garnish my wages due to the CARE ACT.	Please contact my employer, Landstar 13410 Sutton Park Dr. S., Jacksonville, FL 32224 (904) 398-9400.	4/22/2020 14:49
4/23/2020 14:22	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	The customer submitted documents requesting a wage garnishment hearing. Please review attached documents for additional information		5/7/2020 14:28
4/21/2020 18:39	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Central Research Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I reached a settlement in the amount of 2850.00 on 1/28/2020 and have paid it in full as of 4/3/2020 yet the Education department still says I'm in an agreement for \$5.00 a month yet after 1/23/2020 theirs is no other time a \$5.00 deduction was made on my debit card proves I agreed on 1/28/2020 the settlement over the previous agreement. I have been told by several supervisors and reps over at Central Research Inc. that it was something in there system preventing an update after someone in there system changed it against my wishes. Yet it is still in the system for the settlement which is confusing because the Education department will not close my account because it shows up as the \$5.00 agreement which should have been cancelled by 1/29/2020. I spoke with a representative at the education who against my wishes sent me to the payment specialist	Fix my account and close the account because I have honored my settlement agreement of 2850.00 with Central Research Inc. and have paid the full settlement amount 4/3/2020. Everyone who promised and did not fix it should be fired and pay for my stress!	4/27/2020 14:19
4/22/2020 16:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	To whom it may concern: I have requested payment arrangements with Central Research for less than 15% of my monthly pay. I was told that my total income is higher than the threshold to qualify for a lower payment. Unfortunately, based on additional debts that I'm obligated to pay as part of a repayment plan. I am unable to meet the 15% monthly payment to Central Research. I've enclosed a spreadsheet representing these additional obligations. These debts that are in repayment plan had fallen behind due to a hardship that took place beginning 2015 through mid-year 2019 My request is to provide a lump sum payment on March 30, 2020 in the amount of \$7,000 followed by monthly repayments of \$300 per month until paid in full This is based on the settlement offered to me in the amount of \$16,900. Please consider my request and contact me with your decision. Wage garnishment is set to begin this month which will cause a terrible hardship for me and my family. I will do whatever I need to get caught up but need to cover my other financial obligations as well. Any consideration you can offer would be greatly appreciated Please contact me at (b)(6)		5/19/2020 16:09

4/30/2020 16:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? Yes Please describe details of your issue: Customers wages are being garnished for a loan that she did not take out. Call Notes: Customer said she is calling because her wages are being garnished for over two years. She hasn't been able to do much about it. She is paying the student loan back but she never attended the school. She tried to send all the info to prove that it wasn't her. They said she went to school in 2014 and in that time she was working at Walmart in Charleston. She said that whoever went to that school wasn't her. She wants to know how much longer will they garnish for a school she never went to. Was told they don't have anything on file to show. Her loan was sold to collection agency. They sent paperwork to her job saying her wages would be garnished. She called them and asked what's up and they said they have records saying that she attended the school. She kept telling them that she didn't attend. She wanted them to prove it was her that attended before garnishing her wages. They said it was up to her to prove. She sent all the paperwork they requested. They said they received it but she didn't send enough proof that it wasn't her. She doesn't understand how they would</p>	Have loan removed and garnishments stopped.	5/4/2020 14:19
4/30/2020 20:39	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Windham Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I tried to make payments on top of what is being garnished from my wages. When I changed my debit card information, due to fraud charges on my account, the collection service said that I defaulted on the the repayment program. The young lady actually told me that I will pay for the rest of my life. I am 50 years old and can't buy a home over a loan that I have more than paid off. The way they did this is unlawful.</p>	I want the garnishment removed and the case reviewed so that I can actually show this as paid.	5/7/2020 12:51
5/6/2020 15:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Have you contacted the Department of Education regarding this issue? Please describe details of your issue: Customer said that his ex-wife took out loans under his name without his knowledge. Call Notes: Customer said that his previous wife signed for student loans without his knowledge. He said that he didn't know about the loans until he filed for divorce. He said that his wages have been garnished for 4 years because of these loans. He said that he has been in contact with OIG and they have sent his case to our office. I advised him that I was not able to see a case from OIG at this time. I advised him that he would need to contact the loan servicer to request a fraud packet for the loans. I advised him that he has 2 loans that are reporting in NSLDS in a defaulted status. I provided him with Nelnet (866) 463-5638 and Collections of Maryland (720) 200-0326 ext 4310 & 4212. He said that he tried to get a police report and was not able to get one. I advised him that he would get the packet from the servicer and fill out what information that he could and send that back in. Customer was given case number and the call ended.</p>		5/6/2020 17:39

5/7/2020 16:02	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. It is now May 7, 2020 and I am still being harassed by Trellis Company about my student loans! They keep calling my job and are still trying to garnish my check. I can barely feed my family and we are about to be homeless. Please make it stop!	Have Trellis Company stop harassing me and trying to garnish my wages until this Covid 19 mess is over with!	5/14/2020 12:37
5/12/2020 12:08	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to take care of these loans. Call Notes: The customer called and stated that she has loans on her account, for a big amount. She states they are in default and her wages has been garnished. She would like to know what she can possibly do to get these loans taken care of, and who she needs to talk to regarding these. She said they left out a 5,000 dollar loan but then they re-consolidated and charged 50,000 dollars more. I informed her that we will have to get her in touch with her servicer. I informed her that it is with Immediate Credit Recovery and provided their number 866-401-7187.	Would like to take care of these loans.	5/12/2020 12:30
5/18/2020 15:54	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that he got a notice that he was going to be garnished. Call Notes: Customer stated that he got a notice in the mail that he was going to be garnished. He stated that it was impossible since he paid off his loan in 2013. I was able to look in the NSLDS and found that he has 2 loans that were in default and tried to have been rehabbed in 2013 and 2019. I stated this to the customer and he stated that he did not know anything about the loans. I asked if he has been on contact with the servicer and the PCA and he stated that he has never gotten anything from anyone. He stated that he got the notice from his employer. I explained that I would be getting that contact information to him so that he would be able to explain to them that he has paid this amount off. I stated that he would also be able to send that letter for the paid in full to us if he needed to have this case escalated. I was able to state that his servicer was DRG and their number was 800-621-3115 and they contracted a PCA called Credit Adjustments and their number is (419) 782-3709 ext 127. I stated that he would need to contact the PCA to move forward. I also gave him the email address of	Customer wants to get his loans paid off	5/18/2020 16:07

5/19/2020 8:48	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She is calling with a general question but not about her loans. She works for employer (Reproductive Biology) and they received a notification to stop the AWG due to CARES Act. Call Notes: They received another notification to stop AWG. Both letters are for the same person. It requests to send email while the other (first letter) didn't. She tried to call the number on the letter and receives a VM. She has called 800-621-3115. I asked if she already had a case in our office and she said no. I explained that phone number was associated with the defaulted servicer DRG. I explained they were not accepting calls due to call volume. I advised that I didn't feel they would need to call and say they have stopped the AWG, if the notice says it needed to be stopped, that action would need to be taken. I suggested to send inquiry to DRG via online. myeddebt.ed.gov.</p>	Confirmation to report stopped AWG	5/19/2020 9:41
5/19/2020 17:57	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Customer said that when she opened her refund check from DOE she tore it and sent it back. She wanted to know if the check was received and when a new one would be issued. Call Notes: Customer said that her loans were in default and had been getting wage garnishment. She said that she received her refund check from the DOE but when she was opening it she tore the check. She said that she returned the check to the DOE and wanted to know if that had been received and when another one would be issued. I asked if she had called the department of treasury or DRG. She said that she had been in contact with DRG many times and they are telling her that they do not have her loans that she will need to contact DOE. I advised her that she could visit the website for DRG if she was not getting through by phone. She said that she didn't understand why she had to work with them because they were not the DOE. I advised her they are an outside party of DOE and that they are her current loan servicer. Customer was given myeddebt.ed.gov along with case number and the call ended.</p>	to determine when another check would be issued	5/19/2020 19:31
5/20/2020 11:06	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Employer called regarding wage garnishment for an employee. He wanted to send in acknowledgement that the garnishment had been stopped. Call Notes: Customer called and said that he is an employer. He said that one of his employees was experiencing wage garnishment. He said that he received a letter and was informed that the garnishment needed to be stopped from DOE. He said that the email that was provided he wasn't able to access. He wanted to know if he could make the acknowledgment over the phone that the garnishment had stopped. I advised him that he would need to contact the company that issues the garnishment. I provided him with (800) 621-3115 and advised him to call that office. Case number was provided and the call ended.</p>	to acknowledge that garnishment had stopped	5/20/2020 19:46

5/20/2020 13:33	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to fix her wages from being garnished. Call Notes: The customer called and stated before this pandemic happened she had a garnishment at her job, she said her wages are being garnished. And she said she set up a payment plan but then another company came in and trying to garnish her wages again. So now she has 2 people she has this garnishment with and would like to get this fixed. I informed her that I do see the loans are in default with Navient and told her the GA information, she said she already has that. And provided her with her servicer's information. Mentioned she will need to work with them for the default, she thought about consolidation so I provided her with COD 800-557-7394.</p>	Would like to fix her wages from being garnished.	5/20/2020 14:13
5/20/2020 14:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Loan Repayments Call Notes: The customer called and stated that she is getting a check monthly for retirement and her loan went into default and got enrolled into a rehab program and paid the consecutive payments per month and is not wanting her loans not to come out of her check but for her to be able to send those into the servicer. I ask the customer if she was aware of who her loan servicer is and she stated that she don't. I informed the customer that her loans are still showing in default and she would need to contact DRG since she has paid the consecutive rehab payments than she can contact DRG (800) 621-3115. I informed the customer of PCA Bass and Associates and ask if that is who she had spoken to about the rehab program? She states that she don't remember who she spoke to about the rehab program but they have taken their payments and she wants the wage garnishments to stop and I informed the customer to contact DRG to find out if they have reporting of the payments made by her.</p>	Stop the wage garnishment.	5/20/2020 14:57
5/21/2020 6:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I got an email saying with the care act I would have my garnishment stopped till sept but they are still being taken out.</p>	Having them stopped like I was told they would be	6/15/2020 14:34

5/22/2020 10:00	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: The customer is supposed to be issued 5 reimbursement checks due to COVID-19 pandemic. There is a fraudulent defaulted loans in her name as was receiving an AWG. The checks that were issued to her by the Department of Treasury were lost in the mail and sent to an incorrect address. The Department of Treasury advised the checks would need to be cancelled and reissued, Call Notes: She applied to a design school and was told she had an outstanding loan in her name. She found out the loan was fraud and a loan had been taken out for a school she did not attend. The loan was for \$400 and has gone up to \$700 with penalties. She filed a police report and took the next steps necessary. Her wages started being garnished for the defaulted loan. Due to the garnishment the loan was finally paid off and sent a letter. A few days later the COVID-19 pandemic happened and was advised any garnishments from certain dates would be returned due to hardship. The checks were lost and she contacted the department of treasury various times. The department of treasury told her they would more than likely not be receiving the checks because someone is more than likely trying to cash	Get checks cancelled and reissued to her.	7/6/2020 17:21
5/28/2020 9:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	From (h)(6) sent: Wednesday, May 27, 2020 9:36 PM To: FSA Ombudsman Office Subject: False Certification, ability to benefit discharge app. filed 10/23/19, but never decided Please find the above. Can you please determined whether it was ever received. My client advises me that he has not heard a word about it, but the wage garnishment has stopped due to covid 19 (b)(6) Senior Consumer Attorney Brooklyn Legal Services (b)(6) (h)(6) (h)(6) fax 718-237-5548 (office, but no during pandemic (h)(6)		6/30/2020 14:38
5/28/2020 9:10	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Wage Garnishment Call Notes: Customer called and wanted to know if her wages were being garnished. She stated that she knew that she was way behind on her student loans. She stated that they took so much that she can't even pay her rent this month. I verified the customer and advised that she has been on wage garnishment but a stop notice had been sent to her employer. I provided her the contact information to DRG and advised her to give them a call.	Wage garnishment to stop	5/28/2020 9:10
6/1/2020 9:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Tax Refund Call Notes: Customer called and wanted to know when she would get her tax offset returned to her. I verified the customer and pulled her up in the system. I advised that I could not determine a certain date but provided her with contact information to the DRG and they could advised her on the date that it would be sent out.	Wants her tax offset returned to her	6/1/2020 10:01

5/1/2020 10:30	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer contacted our office concerning his defaulted loans. Call Notes: Customer called in stating that he is trying to get his loans out of default. He stated that he got a settlement amount on the loan and was wondering if he can pay that little by little or does that have to be paid all at once. I advised that if he got a settlement on the loans that it would have to be paid in full all at the same time. I advised that he can contact the servicer about other options that he may have on the loans. I provided him the number to DRG. He thanked me for my help and we ended the call.	Get options to get the loan out of default.	6/1/2020 10:38
6/2/2020 19:50	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer called and stated that her wages are being garnished. She is wondering if this is due to her student loans. Call Notes: I advised the customer that her loans are in forbearance with ED/Netnet and I do not find any defaults with them. I advised the customer to check her credit report and contact the credit bureau to see if she can find out where that is coming from. I gave the customer the case number, she thanked me and the call ended.	The customer would like for her wages to stop being garnished.	6/4/2020 13:02
6/4/2020 11:18	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He was in AWG, it should have stopped due to virus but didn't. Refund was sent to the wrong address and needs the checks cancelled and resent. Call Notes: He was calling to report Suspicious Activity. The account was on forbearance since the virus started. Money was still being garnished from his check, AWG twice. He was told that he would be reimbursed and the checks were sent to his permanent address, where his mother resides. She mailed the checks directly to him but he hadn't received them. He needs the checks to be cancelled and reset to him directly. I asked when the checks was sent and received and he said they were sent from his mother on 05/27/20 but wasn't sure when they was received. I asked who he has reached out to and he said only us and didn't have the check amounts. I explained that I could see in the system that he was approved for refund on 05/07/20. I explained that we wouldn't be the correct department that would need to cancel and reissue the check. I said that because no PCA was assigned he would need to reach out to servicer DRG. I said due to call volume they may not be accepting calls or advised that he may be on hold for a long period.	Reissue checks and receive refund.	6/4/2020 11:27
6/9/2020 12:19	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer was to receive a refund check for garnished wages that she was able to get back due to COVID-related legislation. Check has not been received and wants to check on status. Call Notes: Customer is awaiting a refund check on wages that were garnished due to defaulted loans. She received notice that the garnished wages were able to be refunded to her due to coronavirus-related legislation, and she had received notice that the check had been sent, but it has been some time and the customer believes the check had been returned to sender. Since the defaulted loans are currently with DMCS, customer was advised that case would be escalated to DMCS and was given DRG's phone number in case she wanted to contact them directly.	Customer is hoping to have refund check reissued by DMCS.	6/23/2020 16:47

6/10/2020 12:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer is requesting a replacement check for an over-garnishment of wages related to a defaulted loan, as the check was damaged by water and not likely to be accepted. Call Notes: Caller had received a check from the Dept. of Treasury stating that they had garnished too much money on her taxes due to a defaulted loan. This check was damaged by water and unlikely to be accepted for deposit or cashing out, so the customer wanted to know how and where to request a replacement. Customer was referred to DRG since they had originated they are responsible for the defaulted loans that led to the garnishment.</p>	<p>Caller is requesting a replacement check on a refund.</p>	6/12/2020 10:47
6/10/2020 15:02	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Credit Adjustment Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My loan was in default/garnishment before Cares Act, so it was temporarily put on hold (garnishment). In October of 2019, I was able to consolidate most of my loans through Fedloan except for the one with Credit Adjustments/ Debt Management. When the Cares Act took place, I asked my attorney to try consolidating this loan again with my others, but was unsuccessful two more times. Credit Adjustments has denied that they received any paperwork for consolidation. On the two denial letters I received from Fedloan, the loan holder part states Debt management not Credit Adjustments, so I've called multiple times to Debt Management and again no one knew what I was talking about. So, I'm very frustrated with the process and all the misinformation give to me to try and resolve this debt so I'm not garnished again starting in Sept. I've wrote letters to my state.</p>	<p>Fair outcome would be to let me consolidate the remaining loans that have a garnishment order on and I want to use my loan servicer I have now which is Fedloan. If need be I will send documents to support my claim with the denial letters.</p>	6/19/2020 15:51
6/10/2020 18:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: The caller is the recipient of multiple checks appearing to be from The United States Treasury and when attempted to deposit, the bank deemed them fraudulent and closed the customer's account, barring them from further account holding. Call Notes: The caller identified herself as the recipient of multiple checks appearing to be from The United States Treasury and when attempted to deposit, the bank deemed them fraudulent and closed the customer's account, barring them from further account holding. The customer verified PI and disclosed the checks were to be refunds of amounts withheld from her paychecks while her loans were in Default. The agent created the case, researched the customer loan history, and advised the customer of the need to contact the US Department of Treasury to address the authenticity of the checks and to see if recourse exists for the banking scenario. The agent provided a contact number for the Pittsburgh, PA location (412) 395-6755 and the call ended.</p>	<p>The customer wants to verify if checks received from the US Department of Treasury to reimburse withheld pay are authentic.</p>	6/11/2020 12:08

6/11/2020 18:14	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I am on SSDI beginning 2008. All of my student loans were forgiven due to my disability EXCEPT my federal loans. My disability income was garnished which was a hardship to say the least. After I apparently paid off one after four years they added an additional garnishment for loans that legally should have been forgiven. I spoke with someone in February who told me that if I had my doctor fill out paperwork stating that I was disabled the entire time my wages were garnished that I would receive my money back as legally they never should have been garnished. Due to the pandemic I haven't heard anything, but now that things are reopening I would like an answer. It's a lot of money that was illegally held and I need to know if I need to consult with an attorney to get my money back.</p>	To repay the garnished payments that were erroneously taken from my SSDI.	7/10/2020 9:27
6/11/2020 19:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to see if he can get his loans forgiven. Call Notes: The customer called and stated that he would like to get his loans forgiven or get some sort of help on his loans. He stated that they have garnished more than half of his wages. And they keep garnishing them. He is hoping to get this taken care of and not have his wages garnished. I informed him that he can get in touch with his servicer and see what options he has. I provided him with American Education Services number 800-233-0557.</p>	Would like to see if he can get his loans forgiven.	6/11/2020 19:16
6/12/2020 23:38	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? ConServe Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. In 2019 you garnished my taxes which I believe was \$1349. I did not get my taxes until early March but I was considered totally disabled on exactly Feb 4 2019.</p>	As you know I'm completely disabled and will die from my disability. I'm no longer capable of working so that money would really help with food and bills at the moment. I would never ask for anything back unless I thought it was unfair and desperately need	6/7/2020 16:07
6/17/2020 10:06	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Employer needs updated paperwork to continue wage garnishment on an employee. Call Notes: Employer calling for customer that was receiving wage garnishment. She said that she needed updated paperwork for the wage garnishment to continue. She said the last documentation their office has is from 2017. I advised her she will need to contact DRG for updated paperwork regarding the wage garnishment. I provided her with DRG (800) 621-3115. Customer was given the case number and the call ended.</p>	to get updated paperwork for wage garnishment	6/17/2020 11:47

6/17/2020 15:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education? No Customer's issue: Customer wanted to locate a loan that her wages were garnished for. Call Notes: Customer wanted to locate a loan that her wages were garnished for. She stated she called another department and was able to verify one loan, but there is a second loan she has not been able to verify. I was able to verify two defaulted loans after confirming the last name listed was a previous last name of hers. I told her that these loans are both held with the Debt Resolution Group, and are most likely with a collection agency. She asked if I could see the Principal Balance, and I let her know I could not, but her collection agency, Action Financial Services, could see that at 888-253-4239 Ext 7702. I gave her case number, she thanked me, and the call ended.	To verify the loans that her wages were garnished for:	6/17/2020 15:11
6/19/2020 16:16	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to stop her wages from being garnished. Call Notes: The customer called and stated that he loan is in default and it is being garnished. She tried to contact ECMC but she is in a different time zone. But she checked and they should still be opened at this time. I viewed her loan in NSLDS to confirm the servicer and also to check on the number she is calling. The number she has was incorrect. I then provided her with their correct number 888-221-3262. I gave her the case number then ended the call.	Would like to stop her wages from being garnished.	6/19/2020 16:33
6/22/2020 5:57	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Central Research Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue: you have repaying your loans or grants. The amount owed Has my wages being garnished for the next 10 yrs for an amount under 2,700\$ back in 1990-91. The amounts being garnished are making for hardship.	That all payments towards this \$2,700 be accumulated as I have had offsets of my taxes as far back as 1998. This garnishment be removed permanently as this school was to have a placement rate which was never met but loan has followed me for 30+ yrs.	6/29/2020 11:34
6/22/2020 19:30	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer was checking on where he would be able to get confirmation that the wages that are being garnished due to a defaulted student loan are actually being applied to the loan debt. Call Notes: Customer called because his wages are being garnished due to an defaulted student loan. This has been going on for some time and the customer was hoping to get some kind of documentation/verification that his garnished wages are actually going towards paying off this loan and not for some other reason. NSLDS search showed the Guarantee Agency on this loan to be National Student Loan Program, so the customer was referred to their telephone number (800-735-8778 Ext. 6380) to see if they could provide the documentation he is seeking.	Customer is hoping to get documentation from the guarantee agency on his defaulted loan confirming that the wages that are being garnished from the customer are actually going towards the outstanding student loan debt.	6/24/2020 13:48

6/23/2020 15:45	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. No real issue. You are claiming I'm in default even though my wages have been garnished for over two years. Where is my money going? I have a collection agency? I have no contact information.	Find out where my money is going.	7/1/2020 15:27
7/2/2020 10:59	General Inquiry		Repaying Student Financial Aid - In Default	Wage Garnishment	Which website were you on? StudentAid.gov Please describe your website or online experience. I am looking for a form to download and fill out to allow you to talk to my employer about status of wage garnishee payments and where we are on balances.	A form in PDF format that I can print.	7/9/2020 15:27
7/7/2020 15:24	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Needs to know who has gotten her loans Call Notes: The customer called and stated that she is wanting to know who her loan servicer is at this time. She states that her loans are in default and they are garnishing her wages and needs to get in contact the servicer. I informed the customer that her loans are with DRG (800) 621-3115 and she has a PCA of Central Research 479-419-4308. I informed the customer that she would need to contact Central Research to get the loan out of default by a loan rehab. To rehabilitate your loans, you must enter an agreeable repayment plan with your loan servicer and sign a Rehabilitation Agreement. You will be required to make nine on time monthly payments. These payments will be calculated based upon your current income. After the ninth payment is received, your account should transfer to a new servicer for you to continue your monthly payments with them. You must continue making payments until you receive notice of your new loan servicers. If you complete the loan rehabilitation program, the defaulted status will be removed from your credit report; however, delinquencies that led to the default will remain.	Get the wage garnishment to stop	7/7/2020 15:49
7/17/2020 9:31	Complaint		Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer does not understand how she has been garnished for this long and still has a balance of 17,000 Call Notes: Customer was getting some type of garnishment and thought that due to the garnishment, she was close to having her loans paid off. She went online and found that her servicer Navient and that she still had a balance of \$17,000, and that they were being sued for overcharging and now she wants to look into that option. I went over her loan account with her and explained how the payments and balance can be effected. I advised the customer that the issue they are having will not be overseen within our department and that they would have to contact their servicer for additional information regarding the issue. I advised them to contact DRG at 800-621-3115 and request a declining payment history. I provided their case number and disconnected.	To understand how the balance has not went down	7/17/2020 9:47

7/21/2020 17:36	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer requested assistance in obtaining a replacement check related to funds withheld from her tax return Call Notes: Customer indicated that she had received a check from the IRS in the amount of about \$2,200 related to funds that were withheld from her tax refund due to defaulted student loans. Apparently the wrong amount of funds were withheld so the check was issued, but there was an error on the check which caused her bank to refuse the check. Customer had contacted the IRS about 1-2 months ago to get a replacement check but still had not received one. Supervisor obtained the Titanium information and found that the original check had gotten canceled on 5/15/20, and that a new check had been generated just recently. I passed along this information to the customer, along with the caveat passed along by the supervisor that the check may take up to 90 days to arrive since it will likely have to go back through the Dept. of Treasury before being sent out to the customer. I also referred the customer to the IRS web page as they had options for checking on the status of replacement checks.	Customer is hoping to receive her replacement check in the near future, as supervisor was able to confirm that a replacement check had been generated.	7/22/2020 10:30
7/22/2020 8:16	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He was in AWG, was receiving refunds due to COVID then the last check wasn't received as it was lost. He needs the check reissued. Call Notes: He said that we were in AWG, then receive refund check via postal mail. He received refund around 07/13 and the check was lost. He spoke with Treasury they can reissue another check. I asked what refund was for and he said AWG. He started getting checks when COVID hit, I explained that it wouldn't have been with our office that would have sent the check or stated AWG, but assured that we can try to help because we help with student loan issues/concerns. He has called treasury and DOE as well. He has called 888-336-8930. He wasn't sure of the refund amount. I asked how often he receives the refund and he said bi-weekly because he gets paid every 2 weeks. He said AWG and refund was the same amount at \$230.06. I explained that systems show that he was approved for \$230.06 on 07/20/20. I said that since being in default as of 12/10/13 the account has been assigned to PCA called Pioneer Credit Recovery, Inc. I explained the number that he called was to a office called G5 with was ED's electronic system for grants	Return AWG refund	7/22/2020 8:30
7/22/2020 20:45	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My wages have been garnished throughout the COVID related stoppages of payments and interest. Thank you	Please stop the garnishments or please tell me why I am not eligible. Thank you	7/27/2020 19:09
7/23/2020 16:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Refund check re-issued Call Notes: Customer called and stated that DRG had refunded her a check where the garnishments had not stopped when they were suppose to. There was a mistake at the Post Office and the checks were sent back. She was told to request those checks be reissued because they had cancelled the original ones. I verified the customer and pulled her up in the system and advised that she needed to request those checks from DRG and I provided her with their contact information	Refund check re-issued	7/23/2020 16:40

7/23/2020 20:27	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Immediate Credit Recovery Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I have tried to work out a repayment plan with my loan - debt collector. I even gave them my debit card info so they could take payment and yet my loan still went into wage garnishment.	I would appreciate a rep to call me and see what possibility I have in repaying my loans with my cost of living and to get out of wage garnishment. I have lost one source of income and will not be able to survive once wage garnishment starts back.	7/31/2020 10:45
7/28/2020 13:22	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer said that he was calling in for someone that received a letter regarding wage garnishment. Call Notes: Customer said that he was calling in for someone else and did not want to provide their information. He said that she had received a letter regarding wage garnishment and wanted to know if the company was Action Financial Services. I advised him that was a collection agency. He said that she is not currently working and doesn't understand why she received something related to wage garnishment. He said that she was on a leave for illness when the school closed. I advised him if she was enrolled when the school closed or was on an approved leave of absence then she could complete the closed school discharge. He wanted to know where she would get her transcripts to show her enrollment. I advised him that she would need to contact the State Higher Education Agency to receive those. I asked what school she was attended when it closed and he said Art Institute of Philadelphia. He said that he would have to contact our office back to ask questions and review the loans. I provided the case number and the call ended.	to get information related to loans and wage garnishment	7/28/2020 13:44
7/29/2020 11:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: DRG will not send entitled CARES Act refund from AWG Call Notes: She has been trying to submit a complaint online and receives a technical issue. I explained that we were aware of the issue and it has been reported to try to get resolved as soon as possible. I suggested that she can speak with me and I would file the complaint. She said the complaint was against DRG and that she had documentation to submit. I said that once the complaint was on file and I was able to provide case number that I could give email for her documentation. She said due to the CARES Act they were supposed to refund her AWG payment. AWG occurred end of March (March 25-April 03) and early April (April 07-21). The AWG was \$314.56 then another AWG was \$314.56. She was never refunded when she knows that she was eligible for the AWG March 25-April 03 but she received refund for the other AWG. She was told that it was escalated, confirmed that it was owed to her and wait a couple weeks. She was told that she wasn't eligible and she asked why. She asserts the CARES Act applies to her. She has called DRG numerous times and escalated to supervisor. She also spoke with an AWG department	Get entitled refund of AWG due to CARES Act.	9/18/2020 11:19
7/29/2020 16:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Needing to get his loans out of default Call Notes: The customer called and stated that his loans are in default and he is getting wage garnishments and wants to get his loans in a rehab at this time. I ask the customer if he knows the servicer of the loans and he stated no. I informed the customer that his loans are with DRG with no PCA at this time. I informed the customer to contact DRG (800) 621-3115 to get the loan rehabilitation started so he will be able to stop the wage garnishments	Get loans out of default	7/29/2020 16:59

8/6/2020 23:13	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>March 11, 2020 US Department of Education/FSA Ombudsman Group 830 1st St. NE 4th Fl M/S: S144 Washington, DC 20202-5144 RE: US Department of Education File # (b)(6) Dear US Department of Education/FSA Ombudsman Group Enclosed, please find information our office received as a consumer complaint. We determined the nature of the information appears to involve a matter that would best be addressed by your agency. We are forwarding this to you to process in accordance with your agency's procedures. We will retain a copy of the consumer complaint and referral information as a public record. If you have questions our email address is CRC@ATG.WA.GOV. Please include the complaint number given above on any complaint correspondence. Sincerely, (b)(6) Consumer Services Coordinator Consumer Protection Division 1-800-551-4636 for in state callers 1-206-464-6684 for out-of-state callers Enclosure(s) Complaint Summary Consumer Information Name: (b)(6) address: (b)(6) Day Phone: (b)(6) (b)(6) Evening Phone: Email Address: (b)(6) Age Group (optional): 59+ Are you a member or former member of the U.S. Armed Forces, Guard, Reserves or a dependent (optional): No If English is not your</p>	8/24/2020 12:51	
8/14/2020 14:25	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? Yes Please describe the issue you have repaying your loans or grants. I have tried multiple times to get back current speaking to the collections agency and they stole my money. For 6 months I paid \$5/month to get my student loans out of collections. I furnished all paperwork required but they always said something is wrong or I didnt sign in the right spot or they cant read my signature. I discontinue the process and once I was able to get back at it they changed their name and the original debt holder as well. They went from Kaplan College to Brightwood College.</p>	<p>Stop garnishing my wages specially with this pandemic going on. Ill be more than happy to do a payment plan. But right now garnishing my wages making it harder for people like me who have student loans to be able to pay back and still make rent buy food.</p>	8/18/2020 14:20
8/4/2020 11:09	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: He has been in default from loans taken out in 1970's and needs assistance to resolve the defaulted status. Call Notes: He was calling because he has a student loan that has been in collections since 1973. He has been with AWG on and off for years around 50. He recently learned the original borrowed was \$5600. He has paid about \$10,000 and still owes a high balance of \$25,000. He was drawing Social Security and working part time with both jobs having AWG applied. AWG had stopped from part time job but still continues from 55. He attended New Haven College now called University of New Haven. I asked if he has applied for loan forgiveness in the past and he said that he has spoken with someone about forgiveness. Around 2007/2008 he was working and told he was going to be laid off. He called because he was in AWG at this time and questioned settlement and offered \$6800 because he owed about \$7000-\$9000 and told that he would have to pay off the entire amount in the full amount. He never made the payment because he was going to be out of job and needed that money. He was on 99 weeks of unemployment with no AWG. He started working</p>	Resolve the default	8/4/2020 11:38

8/17/2020 15:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue. The customer called and stated that she has a student loan from a college from 12 years ago. She said the school closed down a few years after she went there. Her wages were being garnished and she would like to know what she can do to stop this. Call Notes: The customer said she used to go under the name of [REDACTED] advised the customer of the three ways to get out of default. And that she can read about that at studentaid.gov. I advised her that her loans are with DRG and she can contact them at drghelp@ed.gov and (800) 621-3115. She wants to apply for closed school discharge. I advised her that she would need to get that application from them as well, I advised her that she can read about what qualifies for that on studentaid.gov. I gave the customer the case number, they thanked me and the call ended.</p>	The customer would like to receive closed school discharge.	8/17/2020 15:17
8/21/2020 13:34	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: calling in to stop wage garnishment Call Notes: Caller states that his past 3-4 paychecks have been getting garnished by his servicer. Caller states his garnishment should have stopped by now according to FH Carrn Associates due to Dept of Ed sending his employer a letter. I advised the caller to contact DRG at (800) 621-3115 to request the letter be sent to his employer.</p>	to stop the garnishment	8/21/2020 14:35
8/24/2020 12:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education? No Customer's Issue: Customer was upset that his wages were garnished during a time period where they should not have been. Call Notes: Customer was upset that his wages were garnished during a time period where they should not have been. He immediately asked to speak with a supervisor, and I advised none were available, that I could assist. He stated he received a notification that his wages were garnished during the CARES Act by the Department of Education. I kept trying to advise that our office did not take do the wage garnishment, that would have been his servicer. He stated that he tried to call the number to the Debt Resolution Group and they kept saying they would provide a refund, but have not. I verified his loans are eligible for the CARES Act, and his wages should not have been taken during this time. I advised I could have his case escalated to provide a resolution. I told him he would be contacted within 15 business days, and to allow 60 days for a resolution. He was very dissatisfied with the time frames, and asked to speak with a supervisor. I advised one would be on the line, and call was transferred.</p>	To inquire about a refund.	9/4/2020 13:00

8/25/2020 11:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She wants to pay her student loans but needs options to resolve the defaulted status. She provided wrong information in error to PCA and now because they are requesting documentation she fears she can't continue with the rehabilitation program for the same amount Call Notes: She was calling with questions. She has called FA office and obtained our number. She needs consolidation information. She was in a defaulted status with PCA. She is having garnishment. She needs help to get a resolution. She feels as her issue put limits on her. She can't move forward with rehab or consolidation because information can't be changed. She isn't being treated fairly. She was told DOE wasn't doing any type hearing and feels as the only option was to rehabilitate or consolidate. She doesn't feel like she should have to submit her documentation by the 08/28 because she was paying the Dept. of Revenue. She was told to submit some information but then told it wouldn't count. She was told wrong information about her tax status. She called to provide correct information and send tax information and they won't change it. They change what documentation she would need to</p>	Resolve the defaulted status	8/25/2020 12:03
8/26/2020 15:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Rehabilitation Plan for Loans Call Notes: The customer called and stated that he has a loan in default and needs to set up a rehab for his loans. I ask the customer if he has a loan in default. He said I am not sure if I do or not. I accessed his loan history on NSLDS and see 10 loans with DRG. I ask the customer if he has contacted DRG to get the loans put into a forbearance due to The CARES ACT? He said no. I ask the customer if he has a wage garnishment and he stated he did have until the COVID thing and they stopped taking my money. I informed the customer that his PCA is Central Research 479-419-4308 that he can contact them to get the rehab setup for his loans, also he can contact DRG (800) 621-3115 to get loans put into a forbearance.</p>	Get loans out of default	8/26/2020 15:23
9/3/2020 14:48	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: The customer called and stated that she is trying to get assistance with student loans. Her loans are being garnished. She would like to know how to stop that. Call Notes: I advised the customer of the three ways to get out of default. I advised her that she can read about that at studentaid.gov. I advised her that her loans are with TEXAS GUARANTEED STUDENT LOAN CORP. (Trellis) and she can reach them at (b)(6) (800) 252-9743; ext. 4782 to work on getting her loans out of default. I gave the customer the case number, they thanked me and the call ended.</p>	The customer would like to get her loans out of default.	9/3/2020 15:04

9/3/2020 19:11	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue. The customer called and stated that she was referred to us through a company that her loans are with. Her wages are being garnished. Call Notes: I advised the customer of the three ways to get out of default. I advised her that she can read about that at studentaid.gov. She received a letter saying that they denied her request for consolidation due to her loans not being eligible since they are in default. I advised the customer that she will need to contact DRG at drghelp@ed.gov or (800) 621-3115 to get her loans out of default. I gave the customer the case number, they thanked me and the call ended.</p>	The customer would like to get her loans out of default.	9/3/2020 19:24
9/17/2020 12:49	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the U.S. Department of Education? No Customer's Issue: Customer wanted to dispute the fact that her collection agency will not assist her with taking her loans out of default. Call Notes: Customer wanted to dispute the fact that her collection agency will not assist her with taking her loans out of default. he stated that she did a loan consolidation and there were 4 loans not included in the consolidation, as they were under a wage garnishment. She stated the collection agency told her she would have to pay the loans in full or start up on a repayment plan that she had already been on, but missed a payment for. She stated she also started a hearing process regarding the wage garnishment in 11/2019, and even contacted the Debt Resolution Group to follow up on that when COVID-19 hit, and they were not able to get into contact with the collection agency, so suspended the garnishment. She stated she has been trying to buy a home and she was listed on the CAIVER'S list and has not gotten assistance with this issue from these departments. I advised I could have her case escalated to provide a resolution. I told her she would be contacted within 15 business days by the case owner. I gave her case number, she thanked me, and the call ended.</p>	To resolve the issue with her defaulted loans that are affecting her current situation with buying a home.	11/25/2020 8:07
9/18/2020 9:30	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>What is the name of your collection agency? Action Financial Services Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Unable to maintain my household expenses due to the amount withdrawn from my income. (Before CARES ACT). I submitted hardship paperwork from January 2020 to February 2020.</p>	I think it should have been looked at instead of just relying on CARES ACT for suspension. I'm still having to deal with this once its over. If my situation would have been viewed before then I wouldn't have to stress once it expires in December.	9/29/2020 7:28

9/28/2020 13:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Debt Management Collection System (DMCS/DRG) Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. My loan was clearly paid off. Thousands of dollars were taking from me through garnishments to pay this off. It put a strain on the ability to feed my family and pay my bills. I have gone since May believing they were paid off. Then i re apply to school trying to further my education to make more money. I completed all the steps and applied. Then found out i am not eligible for aid because \$519 was left on my loan. This is after i recieved an overpayment refund. Now i have to come up with \$519 that i dont have to pay my loan in full so i can go back to school when it was already paid off in the first place.</p>	I do not have a problem paying the money again if it is added into a current loan i may recieve so that i can continue my education. This situation is unfair because my loan was paid off and now it is not.	9/30/2020 9:49
10/2/2020 18:30	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Others Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Previously before covid 19 in december i contacted this servercier numerous times to set up payment arrangements on my account .each time i was sent to voice mail , never had a call returned during a time where i was able to speak to someone . then the servicer started garnishing my wedges . I have tried to set up voluntary repayment arrangements with no avail . I am still trying to set up arrangements and im getting different answers from different people .</p>	being able to have my wedges stopped being garnished and to set up payment arrangements .	11/10/2020 12:22
10/8/2020 10:14	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer states that she can not receive aid due to being told she is in default. Call Notes: Customer states that she can not receive aid due to being in default. She states that she was in wage garnishment and that the loans should have been paid off. I ask her if she received a paid in full letter, but she stated she did not know as she has moved a few times since then. I obtained PI and NSLDS shows that she has 2 loans in default with DRG. I explained that she would not be able to receive aid due to the default. I explained how to resolve the default and advised her to contact DRG. She stated that she had the phone number. I provided the case number.</p>	To be able to receive aid.	10/8/2020 10:25

10/8/2020 11:27	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He was still being placed in AWG that should have stopped due to COVID-19. Call Notes: He has been checking his paystubs and he was still in AWG by ?us?. He thought that it was on hold. I explained that our office doesn't initiate the AWG but can help especially if was involved in federal student loans. I asked if he meant on hold because of COVID-19 and he said yes. AWG has been going on for the last couple months. I asked if he has been contacted since CARES Act started from PCA in any communication phone, email or mail and he said no. I asked if he was getting bills for payment on the loan and he said no. I asked how long he has been with the employer and he said since 2018. I explained the CARES Act should have stopped AWG. I also let him know that his HR should have been contacted by DOE to stop AWG. I said that DOE still gets the funds from AWG from 03/13/20-12/31/20 they should still be able to be refunded. I said that I can't say for certain why he was still in AWG unless it was error. I said that it could be in error or anything. I asked if he received letter of CARES Act telling him it was going to stop and he said that he hadn't got any communication and had no contact</p>	Stop AWG	10/8/2020 11:44
10/13/2020 15:14	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to have her wages not garnished. Call Notes: The customer called and stated that she received notice that her wages are being garnished. That it is because she missed payments on her federal student loans. But she claims that she doesn't have any loans. I stated I do see some loans for her with a Strayer University, she stated she never knew she had them loans an she never get a notice about payments. I stated she will need to contact the servicer and inform them and see what they can do with fixing this. I stated she has 2 servicer's one is Navient and I gave her their number 888-545-4199. The other servicer is ECMC and I gave her the number 1-800-621-3115. I then gave her the case number, she thanked me and ended the call.</p>	Would like to have her wages not garnished.	10/13/2020 15:27
10/21/2020 21:29	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>What is the name of your collection agency? Central Research Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My concern is the collection Agency Garnished my wage they took \$20,064.64 from me and only a percent has been paid over to the department of education.</p>	I need a copy of the break down of how much was paid over to the department of education.	10/29/2020 15:25

10/26/2020 14:35	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer stated that he wanted to get refunded for the wage garnishments he received as his loans had been discharged through BDR. Call Notes: Customer called and stated that he had his loans discharged through the BDR discharge and it was cleared on his credit report and on his account but he wanted to see if he would be able to request a refund from the wage garnishment he received on his account. Customer stated that it was close to around \$3,000 that was taken. I advised that we could escalate a case for him and see if that was something we could assist him with and I informed them the case resolution time frame is up to 60 days and 1-15 days for the first outreach whether that be email or phone and advised them to check the junk/spam folder of their email as they can reply without changing the subject line for it to go directly to the case worker as we escalate these case out of our office and work off the case and don't have access to the case worker's information. I provided their case number and advised if they haven't received anything within 1-15 days they can contact our office to check the status of the case.	Customer would like his garnishments refunded.	10/25/2020 11:30
12/4/2020 13:28	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: wage garnishment questions. Call Notes: Caller states she works for Home Furniture. Caller states she just started new pay roll system in November with paylocisty. Caller states they set up all of their garnishments for them and when she ran them they didn't realize they never stopped the student loan garnishments. Caller states this week she was auditing them and realized her employees pay check had a student loan took out twice in the month of November. Caller is wanting to know if the U.S department of education is going to refund her department so they can refund the employee due to wage garnishment being on hold. I advised the caller to contact the Treasury Department to see if they can refund the company back. I advised the caller to contact the Treasury Department at (202) 756-6468. Caller understood and the call ended.	to know if the U.S department of education is going to refund her department so they can refund the employee due to wage garnishment being on hold.	12/4/2020 14:34
12/4/2020 17:25	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called and stated that her employer is garnishing her wages for a loan. she said she has never attended school to have a loan. Call Notes: Customer called and stated that her employer is garnishing her wages for a loan. she said she has never attended school to have a loan. I explained that the NSLDS is not showing any loans for her SSN that they must be private loans. She said that when she went to speak with the accounting Dept they told her it was ED Financial. I provided her with the number of 800-337-6884 as nothing is showing with the SSN she gave us.	Customer wants to have the wage garnishment stopped she never attended school.	12/4/2020 17:38

12/10/2020 11:51	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Bass & Associates, P.C. Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? Yes Please describe the issue you have repaying your loans or grants. It has come to my attention that prior to a student loan going into garnishment, you are entitled to a hearing. I would have benefited from the opportunity to arrange a payment method however I was unaware of such. I did not receive any documentation in regards to this or was contacted via phone, email, or home. Now I have moved several times over the course of the years, and I have many student loans and bills. This was misinformation that I could have resolved. The loan that is in garnishment was a Parent PLUS loan, so I had no idea about that status as I am not in contact with my parents. It can be confusing and hard for many people.</p>	<p>I would like the garnishment removed so I can continue to consolidate the loans and make one payment to get my student loans in good standing. I currently am in school and need to have this resolved by the start of the Spring Semester to further my education.</p>	12/21/2020 14:55
10/28/2020 19:24	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? Yes Please describe the issue you have repaying your loans or grants. The garnishment was unfairly enforced. Here is an excerpt from the studentaid.gov website: "There are certain things that private collection agencies are prohibited from doing in connection with their efforts to collect on a defaulted loan. Prohibited actions include, but are not limited to, harassing or abusing any person in connection with the collection of a debt; making false, deceptive, or misleading claims in connection with the collection of a debt; and using unfair or unreasonable means to collect or attempt to collect any debt. If you believe that a private collection agency has engaged in prohibited practices, you can file a formal complaint."...I believe that anyone alive, with an intelligence level above that of a 3rd grader, would be fully aware that garnishing a poverty-level wage forces an individual deeper into poverty, and as a result, any job being worked would immediately</p>	<p>I think it would be fair that all the wages they collected while I was employed at Walmart be returned, plus interest, fines, fees, penalties, and anything else applicable within the confines of the law as calculated by a qualified professional.</p>	11/9/2020 8:27
10/28/2020 23:38	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Allied Interstate Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My tax return was seized after the CARES act was passed and I still have not gotten my tax return back from you. My paycheck is still being garnished! I've called and gotten the run around. How is this legal?</p>	<p>I want my tax return funds returned to me. I want all of my wage garnishments from March until present to be returned to me. I want my wage garnishment to stop. You sold my loans to another collection agency anyways, why are you still taking my money???</p>	10/30/2020 11:48

11/2/2020 15:55	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? National Recoveries, Inc. Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Hello - I just called my collection agency (National Recoveries) and requested that they send me a copy of the paperwork required to stop wage garnishment. They delayed me and delayed me further on the phone before finally telling me that they would not send me the forms - their explanation was that my wages were not currently being garnished, so they claimed that their guidance from Dept of Education is that they cannot send anything to me. This is a totally inappropriate response. My wages are subject to garnishment again in less than two months, and I need the lead time to complete the forms to properly defend myself from unfair wage garnishment. My request to National Recoveries for these forms was very reasonable, and they very unreasonably denied my request.</p>	<p>A fair outcome would be for National Recoveries to send me the required forms as soon as possible. Short of that, they are denying me my right to defend myself from unfair wage garnishment. This will elicit further complaints on my part to my Senators.</p>	11/3/2020 8:14
11/16/2020 8:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Wage Garnishment Call Notes: Customer is complaining that her check was garnish again even though she made payment arrangements with the collection agency. Customer says that she called Ascendum and that they told her that they are not the ones garnishing her check and DRG also says that they are not. I asked the customer with whom she spoke in Ascendum and customer says that she only received email and that this is how she has communicated with them, that they say they are not the ones who cashed the check this month. Customer has two accounts, one with DRG and FLOSA. I explained to the customer that to be sure who it is that is garnishing her check, she must contact DRG and the collection agency, I gave her the information and then call Ascendum again and ask for more explanation in the case and that if she did not find any helps to call us back. I was able to give the customer a case number and we end call.</p>	<p>Customer wants to know who is garnishing her check.</p>	11/16/2020 10:32
11/23/2020 11:54	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I have loans in wage garnishment with DEBT MANAGEMENT AND COLLECTIONS SYSTEM (https://myeddebt.ed.gov/). Their payment history does not show the full history of the wage garnishment, which includes garnishment in 2011-2016. I would like for that wage garnishment to be shown there so I can be sure it was being calculated in my repayment amount.</p>	<p>I would like the servicer to provide payment history that includes all wage garnishment amounts, including from 2011-2016, or for someone to let me know where I can find that.</p>	12/1/2020 10:47

11/27/2020 15:01	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: wage garnishment Call Notes: Caller states his wages have been getting garnished every 2 weeks since March 2020. Caller states for the last half year he was supposed to be under the cares act. I advised the caller from what I could see his wages had not been garnished since April. Caller states that is not right because he is being charged every 2 weeks. Caller states he cannot get them to answer the phone for him. I advised the caller we would escalate his case for him. I advised the caller it would take 10-15 days to hear back. Caller understood and the call ended.</p>	to have his wage garnishment stopped due to it being suspended under the cares act.	11/30/2020 16:48
12/14/2020 15:18	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Debt Management Collection System (DMCS/DRG) Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants: Found out in August 2019 that I had defaulted on my Student Loans, this was my fault and while I was angry at myself I was determined to get out of it. As soon as my employer told me about the garnishment I immediately called the company with my loan and discussed the rehabilitation process. The gentleman on the phone calculated my salary, expenses, etc... and gave me a suggested payment of \$50 and then suggested I go higher just in case and I agreed to the \$100 on top of the garnishments of my paycheck (almost \$200 per two weeks). I filled out the paperwork and mailed it back and got no response, completed it again and got no response, was asked to send through encrypted email but nothing was told to me. All this time I was making those good-faith payments starting in August all the way until March thinking I was getting somewhere.</p>	Considering I made my 9 straight payments along with the 8 months of garnishments, the CARES Act is going to credit the next two months anyway, I should be marked as completed in the Rehabilitation end considering I have done everything in my power.	1/25/2021 8:42
12/15/2020 11:38	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called and said that she is experiencing an issue with the collection agency she requested to speak to an ombudsman agent and they could not identify an ombudsman. Call Notes: Customer called and said that she is experiencing an issue with the collection agency she requested to speak to an ombudsman agent and they could not identify an ombudsman. She said that they should be able to identify an ombudsman agent to any customer. She finally got a female of (b)(6) that gave her to someone who is filling in named (b)(6). She said that she did not have a direct contact phone number because of COVID-19 he did not have access to a work phone that any questions would have to go through them she said that you shouldn't have to go through this when your having an issue with that collections agency. I explained that I do see in the NSLDS that DMCS is the servicer of her loans and that she can contact them directly at 800-621-3115. She then said that she is referring to her FFEL loans I told her that I do see FFEL Stafford loans with Michigan Finance Authority I'm showing in our contact list is 800-642-5626 and told her that their mailing address P.O.Box 300A7 Lansing</p>	Customer would like to be able to speak to someone at the gaunter agency with the ombudsman office.	12/15/2020 12:03

12/16/2020 9:02	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Permanently disabled, need student loans forgiven, cannot work due to Covid. Email provided (b)(6) by caller and stated she does not use it. Provided and verified PII. Had an injury at work and has been declared permanently disabled and cannot even use degree she obtained, Caller wants to know who she is to contact to get this completed. I provided caller with TPD (Nelnet) 1-888-303-7818 or disabilitydischarge.com and suggested she ask them the process and time frame. I also suggested when she gets one step completed to ask what the time frame is for the next step.	To have total disability and forgiveness of loans through total permanent disability.	12/16/2020 10:01
12/22/2020 15:37	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Description of task performed Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: NO Please describe details of your issue: Just received an email from the department of Education with our phone number, Call Notes: I asked the caller when she spoke with the loan servicer was March or April 2019 when she submitted the hardship documents and had not heard back from them. Caller was at the hospital with her preemie baby then, April 2019 following up on this issue because of the offset was coming out of her social security benefits, caller spoke with Social security. She assumed that it is her student loan servicer who had her December 2020 Social Security payment offset. I asked caller if she can go online and see the monthly installment and deductions from her social security. She said no. I provided caller with the phone number of Debt Management and Collection Services (800) 621-3115. I advised call to call this number and to follow up on the hardship documents she submitted in 2019 as well.	Wants to know about the status of her hardship documents she submitted in 2019 and if her social security payment received December 2019 was offset by the collection agency.	12/23/2020 11:39
12/22/2020 16:08	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the U.S. Department of Education? No Customer's Issue: Customer needed her wages to stop being garnished. Call Notes: Customer needed her wages to stop being garnished. She stated that she needed the money to pay her bills, and \$100 was continually being taken out. I pulled up her loan information and verified it. I told her that she would need to contact the Debt Resolution at 1-800-621-3115 to see about getting the garnishment stopped. I told her that if the collection agency did not help, she could put in all 0's in place of the ssn and get another department as well. I gave her case number, she thanked me, and the call ended.	To have wage garnishment stopped.	12/22/2020 16:17
12/23/2020 12:37	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Someone applied for online student loans with my information and now I'm my tax funds are being taken to repay the outstanding loan. I have never been to any college in person nor online.	The person if found should have to repay the loan, so my wages aren't garnished.	1/19/2021 13:54

12/31/2020 16:04	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: transferred from NelNet to rehabilitation, then given this number. Call Notes: Caller is worried about the status of the rehabilitation program and was garnishment of payroll wages. Garnishment will it begin again? Started March or April 2020. His loans are not showing in default but with Nelnet. So garnishment will not pick back up. Caller asked if he should call the Ombudsman group or Nelnet? I informed him to contact Nelnet at 888-486-4722.	Making sure garnishment of wages will not begin at end of Cares Act since in rehabilitation.	1/4/2021 13:18
1/4/2021 12:54	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? FH Cann & Associates Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. A complaint against servicer: The servicer/agent FH CAAN has repeatedly provided me with false information, withheld information, and failed to follow up as agreed or to send some requested documents. The servicer was supposed to end any garnishment activity on May 15, 2020 as told to me. In May when I called to make my last payment to end garnishment, the agent refused to take my payment, and stated Dept of Ed will be making the payment. I asked for documentation, which they replied they did not have yet. I also maintain that this garnishment should not have started, and part of this complaint is I received a letter saying I decided to drop my request for a hearing which I did NOT. I asked an agent (b)(6) at FH Caan on 12/29/2020 did FH Caan provide false information to the Dept of Ed that I requested or agreed to drop my hearing request,	The Dept of Ed resume handling my account & receive payments directly, & confirm no further garnishment is currently active. I want to submit a separate request the Dept of Ed resume handling my acct, and will attach appropriate documents. Couldn't here	1/19/2021 13:28
1/4/2021 13:46	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: The customer relates having thought she was under the impression she received grants , not loans, and that she had her wages garnished by Reliant Capital Solutions, but asks if the interest and fees they charged were allowed Call Notes: The caller verified and explained having loans that she thought were grants offered fro her schooling, but admitted not paying on the loans and when they defaulted were subjected to wage garnishment by the DRG and Reliant Capital Solutions at the time which she claims doubled the amount of her loans. The agent researched the loan history and advised the caller her loans were no longer in default and were assigned to Ed-Nelnet, but that her case would be escalated to the servicer to provide the breakdown of her loans and interest charged during the default	The customer relates having thought she was under the impression she received grants , not loans, and that she had her wages garnished by Reliant Capital Solutions, but asks if the interest and fees they charged were allowed.	1/8/2021 11:17
1/4/2021 14:26	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Confused about the email stating her wages are garnished and she said her loan was paid off. Call Notes: I asked caller when her wages were garnished last? 2016. The garnishment lasted through 2016. Student Loan sent an email to her stating her loans were in default. Caller spoke with Debt Management Collections and Systems, Inc. 800-621-3115. I recommended caller get her tax information for 2016 to get the employer's names and if the garnishment shows on her tax return. This will allow her to know how much she paid back and the accuracy of the stated loan balance.	To determine accuracy of loan balance.	1/4/2021 18:04

1/5/2021 13:52	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? Yes Have you contacted the U.S. Department of Education? No Customer's Issue: Customer needed help stopping a wage garnishment that should not be happening due to the CARES Act. Call Notes: Customer needed help stopping a wage garnishment that should not be happening due to the CARES Act regarding COVID-19. The customer had his wife on the line, which I confirmed was fine. They stated that funds were being taken out of his retirement fund for the garnishment. I pulled up and verified the loan in question. I confirmed that the FFEL Plus loan in question. I confirmed that the Debt Resolution Group, and should be eligible for the CARES Act. I advised that our office would be able to escalate this issue for him. I advised that if he ever wanted his wife to speak on his behalf, they would need to submit a certificate of identity and consent to fsaombudsmanoffice@ed.gov with the case number in the subject line. I advised that they can go to ed.gov to get the form. I advised that with the escalation they will be contacted within 15 business days and allow 60 days for a resolution. I also provided the PCA's number at 425-939-1037 for more information. I gave his case number, he thanked me, and the call ended.	To stop a wage garnishment.	1/7/2021 11:46
1/6/2021 9:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	opened in error	to not have her social security garnished anymore.	1/6/2021 9:57
1/8/2021 16:16	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Have a loan that was forgiven through the Ombudsman. Call Notes: Caller provided and verified PII. Caller needs to get the letter for proof as she volunteered garnishment since 2018. Caller states she received a letter that stated she made faithful payments through garnishment and is now completed. Caller needs to call Debt Management and collections System at 800-621-3115 to discuss the garnishment. Caller asked about the four loans and I gave the balances showing on NSLDS. Caller needs to call to find who is garnishing her wages, either DMCS or Ascendium-800-331-2314. Loans are showing in default that have Ascendium as the GA.	Wants copy of letter showing she paid her loan.	1/11/2021 14:58
1/11/2021 14:09	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: caller wants to make sure that her taxes are not taken Call Notes: Caller states that she is calling to say that she does not have a job and she wants to make sure that she does not owe any student loans and to make sure her taxes are not taken. I advised the caller that she would have to contact Immediate Credit Recovery and let them know the situation and they would be able to further assist her she needs to do. I provided the number to (b)(6) at (866) 401-7187 ext 121	caller is wanting to make sure her taxes are not taken	1/11/2021 14:39

1/12/2021 8:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>From (b)(6) Sent: Friday, January 8, 2021 10:42 AM To: OCR <OCR@ed.gov> Subject: Unknowledgable Staff Sir/Ma'am I have called the US Dept. Of Edu approx 35 times and noone could assist me. I need a copy of my original order from 2010 that states that my wages will be garnished at 15% of my salary. I was constantly given the phone number 404 374 9490 stating that that was Region 4 and they are the only ones that can help you with this. Everytime I called that number it put me back to the folks I was originally speaking to telling me to call Region 4. I tell the staff member I am talking to the from the Region 4 number and one basically called me a liar and another called the number with me on 3way and seen it keep coming back to them and then still did not attempt to assist me. I need this documentation ASAP. THANKS</p>	Customer wants a copy of the original wage garnishment notice.	2/9/2021 15:17
1/19/2021 11:09	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. The Collection Agency is starting wage garnishment again when the Department of Education has extended the date for repayment to January 31st, 2021.</p>	Putting all payments on hold until the dates have actually expired.	1/28/2021 11:15
1/26/2021 15:27	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I was contacted through my employer a week ago with a resume withholding on my wages. I contacted Ascendium immediately to acquire information with intent to resolve. Upon speaking with the operator that was hard to understand and repeatedly asked to repeat. She asked questions that went on my application to consolidate with Pioneer Credit. I had to contact her 3 times as there were errors. I was told also since I was in default the Corona Cares Act does not apply. I do not have any paperwork, was never served at my employer nor lived at the address on the correspondence received at my current employer. I felt like this was an expedited situation and tried to handle as best as I could. I can be contacted at (b)(6)</p>	I am willing to attempt to resolve this situation as I honestly thought it was paid off. To my best knowledge, I completed the necessary information. If possible I would like to make payments (non garnishment) to the collection agency then consolidate.	2/1/2021 16:51
1/28/2021 15:47	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? Yes Please describe details of your issue: customers wages were garnished for a defaulted loan and she thought she was covered under the CARES Act Call Notes: I review her loans on NSLDS and she has several PFEL loans and a Perkins loan in default. She asked if there was anything that she could do. I advised her that she could consolidate her loans with Great Lakes and that would pull her loans out of default and qualify for the CARES Act. I provided her with the escalated line for Great Lakes (800) 236 4300</p>	customer does not want her wages garnished	1/28/2021 16:06

1/29/2021 15:56	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like help with removing this default off of her loans. Call Notes: The customer called and stated that she has these loans that are in default and her wages keep being garnished. She has tried discussing this with her servicer ECMC, and see if they can help with the getting her out of default but they keep referring her to other places and not willing to help her. She was hoping i could help her with these defaulted loans. I stated that she can try to contact ECMC at the number i provided 888-221-3262. I also gave her the case number, and stated if she still has any issues to give our office a call back and we will then escalate the case. She then thanked me and ended the call.	Would like help with removing this default off of her loans.	1/29/2021 16:25
2/1/2021 14:30	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? - yes Have you contacted the Department of Education regarding this issue? - yes Please describe details of you issue: Father wants loan forgiveness for his defaulted loan since his wages are being garnished. Call Notes: Customer is trying to assist her father with a loan. His wages were garnished. She wants to know if there is any loan forgiveness programs that her father would be eligible for. He has been making payments since they went into default. I advised that in order to speak to her about her father's account information we would have to speak to him or she would have to submit the third-party release form and provided the email fsombudsmoffice@ed.gov. Caller wanted to know if there was a website that had information about loan forgiveness and I provided her with studentaid.gov. Caller wanted more general information such as if there was a forgiveness program for disabled people. I advised that there was and it was caller TPD. Caller stated that they are going to send in the third party authorization form so that she could handle her father's loan information.	Father wants loan forgiveness for his defaulted loan since his wages are being garnished.	2/2/2021 10:13
2/3/2021 8:57	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: NO Have you contacted the Department of Education regarding this issue: NO Please describe details of your issue: Customer called thinking she had already paid off Pioneer and yet their calling telling her that she owes them more- like 300 something dollars, but she wants to know if that is accurate. Call Notes: CSR advised caller she more than likely has 2 default servicers two of her defaulted loans are with Central Research 479-419-4091, two of them she will need to contact ECMC 888-221-3262 to see who they hired as the default servicer. Advised caller she will have to handle both of these loans CSR advised caller she has a consolidated loan, and then two FFEL loans, advised caller the consolidated loan she has already accepted claim for BC she consolidated it and that means she accepted responsibility for the loans, advised caller the 2 loans she got after that she almost has paid in full and she can speak with that servicer to see of if she can get some forgiveness for the remainder of the loans. Customer said ok fine bye and no case number was able to be given.	To find out if she actually owes anymore on her defaulted loan.	2/3/2021 11:24

2/3/2021 12:21	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Allied Interstate Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My loans seem to have moved from Navient to Allied Interstate LLC. I have called and spoken to an agent at this establishment named James Collins. I asked why are my paychecks being Garnished during this Global pandemic when it has been mandated by the President of the US that ALL student Loans be placed in a 0% interest and not Default during the Pandemic I agreed to pay 69.25 from my checking acct every month and would do so for 6 consecutive months to move the loans to good standing. Unannounced to me the company had also sent in a request to my husbands employer to Garnish wages of 358.00 per pay period. the Garnishment started the same day as the Garnish wages of 358.00 per pay period. the Garnishment started the same day as the 69.25 agreement was made. My questions are 1- why is Garnishment happening when I had a payment plan set up with</p>	refund the garnishment payments, place the loan in forbearance under the CARES ACT	2/5/2021 17:08
2/3/2021 12:54	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Allied Interstate Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My loans seem to have moved from Navient to Allied Interstate LLC. I have called and spoken to an agent at this establishment named James Collins. I asked why are my paychecks being Garnished during this Global pandemic when it has been mandated by the President of the US that ALL student Loans be placed in a 0% interest and not Default during the Pandemic I agreed to pay 69.25 from my checking acct every month and would do so for 6 consecutive months to move the loans to good standing. Unannounced to me the company had also sent in a request to my husbands employer to Garnish wages of 358.00 per pay period. the Garnishment started the same day as the Garnish wages of 358.00 per pay period. the Garnishment started the same day as the 69.25 agreement was made. My questions are 1- why is Garnishment happening when I had a payment plan set up with</p>	refund the garnished wages during the COVID Cares ACT period of time, place the acct in the forbearance under the CARES ACT.	2/17/2021 7:55
2/4/2021 10:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer called to see why she wouldn't fall under the CARES Act for 2021 for wage garnishment. Call Notes: Customer called regarding wage garnishment for defaulted loan and how it didn't fall under the CARES act. Verified customer's PII. Customer contacted the guaranty agency and was told she wasn't covered under CARES but her employer told her that was not true because she spoke with the North Carolina Department of Education Assistance Authority and was told that her loans did qualify. Customer stated that during 2020 she did not incur wage garnishments due to the HR department of her company working with NC on her behalf. Customer indicated that she also received a refund for one garnishment in 2020 and then the garnishments ceased. Customer stated that all documentation had been sent to her HR department and had to request that it be sent to her home address. Customer stated that she was contacted by her HR department advising her that the wage garnishments would begin again this week and they had reached out to NC as well but were told that wage garnishments would begin again for 2021. Advised customer that commercial entities can</p>	Customer called to see why she wouldn't fall under the CARES Act for 2021 for wage garnishment.	2/4/2021 15:11

2/4/2021 13:48	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called and stated she said that her Federal loans are all good but she states that on the state end she received a letter stating that her wages are still going to be taken Call Notes: Customer called and stated she said that her Federal loans are all good but she states that on the state end she received a letter stating that her wages are still going to be taken. She doesn't understand how they can continue to take her wages when the President said that all that must stop. I explained that she can go to studentaid.gov and read about the CARES act there. I told her that there might be somewhere to call to stop the garnishment do to a hardship to let me do some research. she said ok I told her that she can do a hardship hearing with the Guarantee.	Customer is having a hard time and can't afford to have her wages garnished anymore	2/4/2021 14:43
2/4/2021 19:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Pioneer Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Why are my wages getting garnished when president Biden put payments on pause.	My money back	2/19/2021 15:26
2/5/2021 15:05	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: yes Please describe details of your issue: Would like to see who is reporting her information into collections. Call Notes: The customer called and stated that's she received her check and she seen that some of her money was taken. She looked to see why it was taken and it has federal loans beside it. She thinks her wages was garnished and that her account was placed under collections. She was hoping we could view into her account and see who is garnishing her. I stated that i see her loans are currently in forbearance but that she can contact Navient and see if they can look into this for her. She stated she has called them, i stated that i have an escalated line for them. And instead of her taking the number she wanted to be transferred. I gave her the case number and stated to call us back if she has any further issues and we can escalate her case. She then thanked me and ended the call.	Would like to see who is reporting her information into collections.	2/5/2021 15:19

2/8/2021 10:34	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: She was calling about her husband's student loans. They have a document from Nelnet stating there is a balance with past due amount. Call Notes: She has general questions. He is being garnished from another company including 2020 interest that was added. I asked who started the AWG on 06/05/18 and she said Ascendium. He started payment with them about 2 years ago. He was in TOP just the PCA. Account was assigned to Pioneer Credit Recovery. As of 01/05/21 his balance was \$18,866.69. I asked if he was in collections with Nelnet and she said yes. Nelnet has current balance at \$28,129.80 and \$975.85. She said the PCA said they can do whatever they want. They thought that payments were stopped until September and was later told they were being nice and they have added the interest. She said that she wants to know if they were doing the correct thing with his account (charging collection fees), they want to pay off the loans (long term goal). She needs conformation of the validity of the debt and who needs to be paid. He wasn't available at this time. I explained that we do have to have him on the line for us to be able to speak with her on his behalf because those are his</p>	She needs the total amount due and who needs to be paid.	3/5/2021 13:50
2/9/2021 17:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Michigan Guaratee Agency has been garnishing my checks for weeks now as a result of my defaulted Federal student loans. I received an email stating that the suspension of garnishment was extended to September.</p>	They need to abide by the department of education's decision to not garnish federal wages during this pandemic. I'm a single mother of 4 and have been restricted to 1 job as a result of the pandemic and I need at least 2 jobs to support my children.	2/12/2021 17:55
2/11/2021 10:28	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? - yes Have you contacted the Department of Education regarding this issue? - yes Please describe details of your issue: Customer has defaulted student loans that are being garnished. Call Notes: The company she contacted she that due to the pandemic her they were not garnishing her wages. She had spoken with her employer and they had been garnishing her wages. They had started in December of 2020 and they stated that they were going to reimburse her for the garnishments that they had taken out while under the Cares Act. The last time she had spoken with her employer was a week and a half to two weeks ago. She stated that she is being garnished over 50% of her check. It says student on the paystub. They didn't even tell her that they were going to garnish her wages. She stated that she had no warning at all. I advised that we would look into this further with debt management and collections. I also advised the caller to continue speaking with the payroll garnishment department where she is working.</p>	Wants the garnishments to stop.	2/16/2021 10:51

2/13/2021 11:23	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? - no Have you contacted the Department of Education regarding this issue? - no Please describe details of your issue: Customer wants to get her loans placed into deferment status. Call Notes: She stated that her loans are showing up on her credit report as defaulted. She stated that it is showing as seriously past due and has been sent to collections. I advised that the customer loans are currently in default. I advised that she would need to get in contact with the servicer if she wanted to get her loans placed in a deferment status. I also let the customer know that before they could be placed into deferment she would need to get the loans out of default first and her servicer would be able to work out a payment plan with her. I provided caller with DRG 1-800-621-3115 to contact concerning her loans.</p>	customer wanted to place her loans in a deferment status so they do not affect her credit	2/11/2021 15:06
2/16/2021 14:19	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer called and stated that she received papers that her wages would be garnished but that it has not gone through yet. he told her that she should go on this payment of nine payments and then also keep her wage garnishment and then it would take five months to get it reported. Call Notes: Customer called and stated that she received papers that her wages would be garnished but that it has not gone through yet. he told her that she should go on this payment of nine payments and then also keep her wage garnishment and then it would take five months to get it reported. she said that its not right for her and she told the gentleman that she had to contact her Ombudsman she said she spoke with an attorney yesterday about bankruptcy he told her to wait a little longer due to the information that was submitted in November to wait for that as some of her loan may be lowered. I explained that I'm seeing that in the NSLDS her loan provider is Navient Solutions LLC and that she can contact them at 888-545-4199.</p>	Customer would like to work with someone to make lower payments.	2/16/2021 14:29
2/17/2021 9:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer has defaulted loans that are in the process of rehabilitation. Customer just wanted to confirm that she had no other outstanding loans, and to check on her current servicer. She also asked why her wages were being garnished during a time period when she was a full time student. Call Notes: Customer called because she wanted to check the status of her loan consolidation, which had gone into default and is currently in the process of rehabilitation. Customer wanted to make sure she had no other outstanding federal student loans, and I indicated that she did not, as all other loans under her profile in NSLDS showed a status of being paid in full through a consolidation loan. Customer also wondered why her wages were garnished in 2017, since she was a full time student at the time. I did see that the Direct consolidated loans did go into default in February 2017, and I indicated that she should request records from her school showing her full time status at the time and forward them to DRG so that they could correct the issue. Internet connectivity issues caused the call to drop as I was referring her to DRG.</p>	Customer can contact DRG to confirm the current status of her loans and to request more information about challenging the delinquency of the loans in 2017, as she states that she was a full time student during this time period.	2/18/2021 12:27

2/18/2021 6:47	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Others Have you contacted your servicer regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Unable TO afford repayment at this time and this is the second paycheck that ascendium has garnished my wages and from what I understand this was haulted til september of tjs year through pandemic relief, how is this currently happening, I have received no info from the company other than they were reporting negative info to my credit rating during pandemic</p>	<p>That the payments be haulted per the covid releif bill in current place and they refund the money they Are stealing from my paychecks</p>	2/19/2021 13:40
2/19/2021 9:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. on 1/20 President Biden extended the freeze on collections. As of the start of February my payroll has once more been garnished. My employer received notice on 1/21 to again resume garnishment. As the loans had been 0% interest and no collections under the Trump administration that would make them federal loans as the trump policy was for also for federal student loans. Biden policy should also apply here. The illegal seizure of funds should be reversed. The predatory practice of loan servicers needs to be controlled.</p>	<p>resumption of 0% interest and abatement of garnishment.</p>	2/23/2021 14:48
2/22/2021 14:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer called in about his loans and why he was garnished when the CARES Act was still going on until September. Call Notes: Customer called in about his loans and why he was garnished when the CARES Act was still going on until September. I advised the customer that since your loans were taken out so long ago, the DOE was still assigning servicers that did not work directly underneath them. Since they were a 3rd party servicer, the DOE does not have the power to enforce the same guidelines on their servicing methods as they do their own. The Cares act was affiliated only with DOE Ed held loans and those are the only types of loans that are eligible for the benefits of the Cares Act. I provided the case number and call was disconnected. I went over the loan account with them and I advised the customer that the issue they are having will not be overseen within our department and that they would have to contact their servicer for additional information regarding the issue. I advised them to contact Great Lakes at 866-348-0708, aesombudsman@aessuccess.org for AES, and (800) 642-5626 for Michigan.</p>	<p>to get his loans not garnished.</p>	2/22/2021 14:52

2/23/2021 9:39	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Getting the payments put on hold due to hardship Call Notes. The customer called and stated that he is needing to get the loan payments put on hold due to a hardship due to sickness and not being able to work. I accessed NSLDS to see one loan with DRG and informed the customer that he would need to contact DRG (800) 621-3115 to get the loan rehab done or the hardship done at that time. I inquired about the PCA and no PCA available for the loan. I informed the customer to contact DRG to get the loan out of default or ask for the hardship waiver. He stated that his wages are being garnished and he is wanting to stop that.	Get a hardship waiver completed or the loan rehab to stop the garnishments.	2/23/2021 9:39
2/24/2021 9:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Pioneer Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My student loan garnishments have restarted this week even though the president has extended the relief until September 30,2021	Suspend garnishment until September 30, 2021	2/26/2021 15:42
7/26/2021 10:51	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My father is currently in a nursing home. It has come to our attention that \$326.40 is being deducted from his SSI every month. This was not the case several months ago when he was admitted to the ALF (at which point I had to take over his finances. 100% of his current SSI goes to pay the cost of the ALF. All recent stimulus monies were ALSO taken at 100%. It is also our understanding that this debt relates to student loans originating almost 40 years ago, and that the garnishments are not even applied to principle. I have attempted to contact Trellis (I think they are the servicing agency). They will not speak to me, despite providing them with the attached fully executed POA. The telephone number provided on the Dept of Treasury notification for Trellis, does not work.	Discharge or abate current garnishments.	3/11/2021 16:39

3/10/2021 14:56	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: Yes Please describe details of your issue: Caller regarding the BD - application being received and a letter sent to NY Higher level education to release garnishment: Pioneer still too her money and the garnishment was stopped Call Notes: Caller provided and verified PII. I provided caller with case #. Release of Garnishment sent to Pioneer on 02/28/2021 and the release was processed on Monday, March 8, 2021. Garnishment is scheduled to take \$500.00 out of her check for this Friday, March 12, 2021. Caller really needs her funds. I asked caller if she had the case # from Borrower's Defense. She does not have that number and she called in and was given the information. Pioneer kept giving caller the run around. Her employer stated they did not have the cease and caller reached back out to Pioneer and was informed that her employer was suppose to reach out to Pioneer. Caller kept reaching out to her employer and Pioneer to try to get this garnishment cease document to her employer. Caller reached out to her employer this morning and her employer to make sure Pioneer has faxed the document to her employer. Her employer provided Pioneer the fax number today, Wednesday, 03/10/2021. Caller is</p>	To get the garnishment and her money back due to the cease letter from Borrower's Defense.	4/21/2021 17:46
3/15/2021 9:06	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: He completed an application with Great Lakes to put all his loans with one servicer. He is being contacted by another company who is threatening AWG. Call Notes: He received a call about one year ago requesting payment. He completed an application with Great Lakes to put all his loans with one servicer. He was told that it was done but they service \$10,000. He was never informed about debt being owed to another company. He is in good standing on his loans. He isn't making payments due to COVID-19. He has requested documentation, MPN then received letter of AWG in 30 days. He provided his mailing address at least 3 times to them. This is GC Services. He googled the company and saw they were sued by govt. for fraud activities. He said that he was never communications and I explained that a borrower does have to keep track of their loans as it was their responsibility. He said that he has done all that he needed to do. He will pay what is owed but should have had all his loans included. He doesn't have any private loans and didn't think that he was in default during the time. He has called 844-842-8256 **Contact Info Verified He questioned about if his</p>	He wants to know his rights, if this was a legit debt and who it could have been transferred with no communications being made to him. Stop pending AWG.	3/15/2021 9:48
3/16/2021 14:02	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Needs help with viewing into her account and checking on the status Call Notes: The customer called and stated that she had all of her loans taken care of years ago. Now she is getting some mail from a group she has never heard of before called Ascendium and they are stating that she needs to pay them. But she shouldn't have to pay any one and was hoping we can look into her account for her. I stated i see her loans and it shows some of them are in default with Purdue University, she then stated she never attended this school. That her school might have been bought out, but she never heard of this. I stated we will need to have her get in touch with her servicer which is DRG and request the Identity Theft Packet. I then provided her with their number 1-800-621-3115. She also stated Ascendium said she can view it with her FSA ID but she doesn't know what that is, i stated she can contact COD for help with that account. She then stated for Devry University, they are stating they had her enrolled pass June of 2008, but that is when she withdrew, she would like records of that and her amount she had for aid. I stated that she can contact the school's FAA and see if they can help her</p>	Needs help with viewing into her account and checking on the status	3/16/2021 15:07

3/18/2021 21:03	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>What is the name of your collection agency? Pioneer Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or atsq known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Ascendium suspended all payments for all my student loans in 2020 due to the CAREs Act. The CAREs Act was extended to Sept 2021. In January 2021 Pioneer who was hired by Ascendium started to garnish my check without notice. When I asked Ascendium why my wages were being garnished they told me it was a business decision.</p>	<p>Stop the garnishment and repay back any amount that was garnished. Suspend all payments until the CAREs Act ends. Meantime I would like to discuss what options I have after the CAREs Act ends and possible repayment plans.</p>	3/23/2021 15:53
3/20/2021 17:39	Complaint	(b)(6)	Repaying Student Financial Aid In Default	Wage Garnishment	<p>What is the name of your collection agency? Performant Have you contacted your collection agency regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. Until the Covid 19 pandemic started, my wages were being garnished in order to repay my student loans. Garnishment stopped when the pandemic started. Recently, I was informed (via email) that collection attempts would not resume until September, 2021. However, my wages are now once again being garnished for repayment.</p>	<p>If I was given accurate information, that collection attempts would not resume until September, then I believe that garnishment should not resume.</p>	3/25/2021 14:24
3/22/2021 16:07	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Loan Accuracy is incorrect, Call Notes: The customer called and stated that he is getting contacted by collection agency (pioneer credit company) and wage garnishments to his employer. He contacted the company and they refused to give him any information on the loan or amount or anything else about him. He stated that they threatened him and he was not comfortable giving them the information. I accessed NSLDS to inform the customer of the 2 loans that he is showing on his SSN. He stated that all his loans has went through Nelnet. The customer stated that he has emails from 2011 and 2015-2016 from Nelnet and he has been making payments to Nelnet the entire time and never consented for any of his loans to be consolidated with Wells Fargo Bank. I ask the customer to send us the payment history with Nelnet since 2000 and he ask for Nelnet to place him under the forbearance. I ask the customer for the email address that was sent from Nelnet, donotreplynelnet.net. I ask the customer to send us those emails as well. He stated he applied with Nelnet in 2016 for the IDR plan. I gave him the email of fsaombudsmanoffice@ed.gov. He stated he ask</p>	<p>What is going on with my loans.</p>	3/22/2021 16:07

3/23/2021 16:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue. caller is trying to get a garnishment removed from account so she can just pay on her loans Call Notes: caller states that she received a letter from her employer about withholding wages and she didn't think that at this point in time that the wages could not be garnished right now and she has tried before to get it so she can pay her loans and the garnishment hit before she could set up anything and she is trying to get her garnishment removed she they are not taking the money out of her check and she will pay on her loans. she said she has had other family members work with this company and they had many problems with the company. I advised the call that she will need to make payments on top of her wage garnishment for it to be released. She can contact DRG directly and speak to someone and if she has issues we can escalate. I provided the number to DRG as 800-621-3115	caller is tryin got get a wage garnishment removed because she does not want to work with the collection agency	3/24/2021 8:21
3/24/2021 10:56	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	From: [REDACTED] Sent: Tuesday, March 23, 2021 2:18 PM To: OCR -OCR@ed.gov> Subject: loan Hi I am currently being garnished. I was told that i needed to get ahold of you and find out how to get it stopped what can i do? i hope you can help me. thank you [REDACTED] [REDACTED]		3/25/2021 14:35
3/25/2021 22:34	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Financial Management System Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? Yes Please describe the issue you have repaying your loans or grants. Was being garnished through my employer. None of the amounts have changed they are still the same as if i never paid anything.	To be free of any debt for abusive mishandling of financial records.	5/17/2021 9:53
3/26/2021 7:42	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your servicer? Others Have you contacted your servicer regarding this issue? No Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. Well I see that my pell grant has been garnished in the 7 years that i've been to school and it says I have used 3 pell grants issuers when i've only used 2 because i went through a whole semester at valley which is 2 issuers because when i went to chaffey i only went for 3 days and got dropped which means i didn't get my grant for going for getting dropped because we get it after mid-terms and finals.	Giving me the same amount of change in my pell grant as I used to have and letting corporate know i didn't make it through a half of semester at chaffey so they know i only used 2 issuers of my pell grant	3/26/2021 15:54

3/26/2021 17:20	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Delta Management Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. the Biden Administration American Rescue plan passed in March of 2020 provides for forbearance of garnishment of federal student loans for approximately 6 months. the Delta collection agency refuses to honor that forbearance and continues to collect garnishment on my federal student loans.</p>	I would like the Delta collection agency to stop garnishing my wages for 6 months and refund the last month of garnishments.	3/31/2021 15:21
3/29/2021 16:12	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: yes Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to prevent her wages from being garnished Call Notes: The customer called and stated that her wages are being taken, and possibly take it twice a month. If they do this then it will make her homeless. She has no way that she can make these payments at this time. And she thought her loans was placed in forbearance due to this pandemic. I stated her loan is a FFEL loan and it doesn't qualify. I stated that she can get in touch with COD and see if she might be able to consolidate her loans and see if she can then get them forgiven. I then gave her the number 1-800-557-7394. I also stated that she has her loan with Ascendium and she will need to call them at 866-486-7140 AES and see if they can help her with her loans. I then provided her with the case number, she then thanked me and ended the call.</p>	Would like to prevent her wages from being garnished	3/29/2021 16:56
3/30/2021 16:38	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Needs help with this loan so her wages won't be garnished. Call Notes: The customer called and stated that her wages are being garnished and it's over a loan that is years old. She stated she is just wanting some help, or some step as to what she needs to do to get this out of default. I viewed over the loan and stated which school this was with which shows Catherine Collège. That she never applied to this school or even heard of them before, she thought this was with a loan she had with a old school. I stated that we will need to get her in touch with her servicer and have her to request the Identity Theft Packet and see if they can discharge this loans off. I then stated that her servicer is ECMC, I then provided her with their number 888-221-3262. I also provided the case number, she then thanked me and i transferred her over to them.</p>	Needs help with this loan so her wages won't be garnished.	3/30/2021 16:48

3/31/2021 10:31	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>From: (b)(6) Sent: Monday, March 29, 2021 9:39 AM To: OCR <OCR@ed.gov> Subject: Fwd: REHABILITATION INCOME; AND EXPENSE FORM Good morning, My name is (b)(6) and I'm writing to express some concerns about some recent conversations I've had with the KHEAA. I currently have a student loan in default and my paychecks have been garnished since 2018 I believe. KHEAA is currently taking 15% of my income from each check. The garnishments used to be \$98.00 per check. In 2020, my company (like most companies) established a "reduced hours" policy which caused me to lose 10% of my income each check for 5 months due to the coronavirus. I lost quite a bit of income. My normal gross income is \$50,000 annually. Last year, it was \$45,000. In the summer of 2020, KHEAA sent a letter stating that under the CARES ACT, my garnishment was being deferred. That helped tremendously because frankly, this garnishment has been a thorn in my side for quite some time now. I didn't know then, but things with the KHEAA were about to get worse. In January 2021, my company approved our raise to begin instead of making us wait until April of this year so we can recover from the lost wages. I was horrified when I received my first paycheck after my</p>		4/2/2021 14:38
3/31/2021 10:57	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer expressed concern that Ascendium has yet to send completed paperwork to Pioneer Collections to halt garnishments. Call Notes: Customer stated she was given our number by BD, to file a complaint against Ascendium who holds her loans. She has a pending BD case, and according to BD rep (b)(6) everything was completed on March 3, 2021 by Ascendium. She spoke with the Pioneer collections agency they hadn't received the Ascendium paperwork to stop garnishment. Garnishments have taken place on 3/17/21 and today (3/31/21). She called Ascendium today and they showed the account is in suspension status, but the paperwork still needs to be sent to the collection agency. **PII verified** I stated that I will refer her case to be further reviewed for a resolution. I advised her that she should be contacted within 7-10 days. I provided her case number for reference. She thanked me. EDC</p>	to have Ascendium paperwork sent to the collection agency to stop garnishment	3/31/2021 13:08
4/1/2021 13:09	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She is currently in AWG but hadn't had payments taken due to COVID-19. She was told from her HR office that on 08/02/2018 a check was submitted for \$80.42 that was never cashed. She needs to know what to do about this. Call Notes: I asked how she knew it wasn't cashed and she said that she was told by her HR Office. I asked how long she has been in AWG and she wasn't sure. Loans may be under (b)(6) I asked if she had other questions and she said that she did, but would callback at a later time. I suggested that she would have to call DRG about this issue. I provided 800-621-3115 for her to call. I said that she can callback with us for her additional questions if she would like but could also speak with them as well.</p>	Payment be applied to her account.	4/1/2021 13:17

4/2/2021 10:35	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: Yes Have you contacted the Department of Education regarding this issue: yes Please describe details of your issue: Would like to be refunded this amount that was taken from him and have the TPD applied to his loans. Call Notes: The customer called and stated that he is still having money being taken out of his account. He stated that he would like his account to be corrected and in good standing. He stated he would also like to be refunded for the money that was taken and also for his TPD that he applied for a year ago to be added to his account already. I have him the number for the New York SHESC at 888-697-4372 and he stated he has already called them and gotten no help. So I stated he can also contact TPD-Netnet and see if they can help him with his application and why its hasn't been applied. I then gave him their number 888-303-7818, which he then stated he also discussed this with them and said nothing but to call us. I stated that we can try to escalate his case and I explained the process since he stated he is in a hard ship. I then gave him the case number, he then thanked me and ended the call.	Would like to be refunded this amount that was taken from him and have the TPD applied to his loans.	4/23/2021 12:17
4/5/2021 10:45	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	From: (b)(6) Sent: Friday, April 2, 2021 2:08 PM To: OCR <OCR@ed.gov> Subject: Student loan fraud Hello not sure if right office. This week I separated from my boss got my last check and there was a garnishment for a student loan even though I've never had one. ? So just trying to figure out if need to call police or how to go about it. Thanks for any help you can give me.	Get AWG information	4/8/2021 7:58
4/6/2021 12:29	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	(b)(6) (b)(6) issue- US Department Of Education "Wage Garnishment" a duplication attending soon the University Montreal, Canada Requirements proof Official Copy forward University Montreal, Canada 2900 Edouard Montpetit Blvd, Montreal, Quebec H3T 1J4, Canada and copy for self. ? Thank you!	Wants to know how much was garnished from his check in 2006/2007.	5/17/2021 11:33
4/6/2021 19:00	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Needs help with getting her loans out of default Call Notes: The customer called and stated that she hasn't gotten her stimulus yet and she is worried she won't and that her wages will be garnished. She stated in 2019 her taxes was taken and she is really worried this will happen again. She stated she is not sure how they became in default and I stated it could have been from missing payments, but she will need to discuss this with her servicer, and see if they can also get her out of default. I stated that her servicer is DRG and that she can contact them at 1-800-557-7394, I also gave her the case number. She then thanked me and I transferred her over to them.	Needs help with getting her loans out of default	4/6/2021 19:21
4/8/2021 14:15	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	The customer submitted documents regarding her loans. She states she has been garnished and offset for over 30,000 dollars and the principal is not coming down and the interest just keeps going up. The customer stated that she paid \$30,000 in wage and IRS garnishments since 2006. The principal is not decreasing, and the interest is increasing. The DOE/student loan agencies applied every penny to fees and interest. Legislation needs to be passed immediately to change this system. Please stand by your promise to change the system.	Get loan payments to count for the principal of the loan	4/12/2021 13:47

4/21/2021 14:53	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Performant Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants, I am not having a problem with repaying, I have a problem with the agency garnishing my wages in spite of the federal order by President Biden to pause all federal school loan collections and payments until September 30, 2021.	The collection agency and my finance department stop all wage garnishment of my paycheck for a direct federal school loan until September 30, 2021 and refund that monies that have been garnished so far this year.	5/21/2021 16:11
4/28/2021 16:06	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customers wages are being garnished and she wants to know if she qualified for PSLF. Call Notes: Customer called in and told me that here wages were being garnished and she wanted to see if she could get some help getting a repayment plan or if she qualified for PSLF. I asked the customer if she had contacted out office before: She stated no, I asked her if i could get her information and create her a contact and case in our system she said okay, I advised the customer that because her loans were in default that she would not be able to qualify for PSLF, but she could if she got her loan in good standing, and i advised that she could look at studentaid.gov to see which one would best fit her. I also advised that she would need to contact her Servicer to set up a repayment option that was affordable for her. I provided her with the number for National Credit Services (877-221-9729)	Wants to set a payment plan.	4/28/2021 17:58
5/5/2021 9:58	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue: Customer said that his wages are being garnished and he wants this to stop happening. Call Notes: Customer said that his wages are being garnished and he wants this to stop happening. I went over the loan account with them and I advised the customer that the issue they are having will not be overseen within our department and that they would have to contact their servicer for additional information regarding the issue. I advised them to contact servicer at (888) 221-3262 and (800) 621-3115 or through ECMC at Ombudsman@ecmc.org. I provided the case number and call was disconnected.	to get the wage garnishments to stop	5/5/2021 10:04

6/30/2021 10:59	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Please give provide details of your issue? Caller wants to make a complaint with a loan servicer North Carolina EAA in regards to treasury offset and wage garnishments not refunded. Notes: Caller provided and verified PII and PCM: Email. One loan servicer she is not in default but the second servicer, North Carolina EAA states she is in default and her wages were garnished. Her garnishment went from from \$66.00 to \$270 in January 2021. Caller was informed that the garnishment would end and would be refunded what was taken. Caller states her garnishment began January 2018 and then stopped after September 2020 then began January 2021 and continued thru March 2021. Caller's income taxes for 2018 submitted in 2019 and 2019 submitted 2020 were offset as well. The offset for 2020 was not refunded to the caller. I asked caller if they offset her taxes this year and she stated no. Caller stated she owed the IRS \$ from 2015 and the IRS took that. Caller first noticed that the garnishment stopped October 2020 thru December 2020. Caller stated she was trying to consolidate July 2020 and was informed she did not qualify. Caller spoke with NCEAA January 2021 once her garnishment showed up again for \$270.00 and informed caller garnishment would be refunded from March 2020 to September 2020 and January , February and March</p>	To make a complaint against GA NCSEAA.	6/30/2021 11:39
5/25/2021 10:18	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>1. What is the name of your servicer? FLOSA/ Miami Dade College 2. Have you contacted your servicer regarding this issue? No 3. Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No 4. Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? If yes, proceed with TPDR script. N/A Please describe details of your issue: The borrower states she has received two wage garnishments for defaulted loans, but is unsure who she needs to contact to have this stopped. She thought that payments and garnishments had been temporarily stopped due to Cares Act. Call Notes: I advised NSLDS reflects she has three defaulted loans total. Two with FLOSA and one Perkins loan with Miami Dade College. She asserts that the latest garnishment was done with month on the 14th. I advised her that defaulted FFEL loans should not be receiving an garnishment due to Cares Act, but could contact both agencies to see where the garnishment is coming from. I also advised that the Perkins loan with Miami Dade could be the ones garnishing her wages as they have different regulations from ED. She may contact FLOSA at (833) 592-0048 or their general number 1-800-366-3475 if they cannot get a</p>	Resolve default	5/25/2021 10:26
6/2/2021 9:43	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? - no Have you contacted the Department of Education regarding this issue? - no Please describe details of you issue: Customer wants to know if her wages are being garnished on the loan as it is in default. Call Notes: Customer stated that they had taken out a student loan. Customer wants to know if her wages are being garnished on the loan as it is in default. She thinks that she may have paid a third party company. She does not recall the name of the company as it was in 2014 that she had paid them. I advised the caller that her loans are currently being held by a collection agency called National Recoveries and provided customer with their number of 877-221-9729. I advised the customer of the Cares act and that her wages would not be garnished at this time. Customer thanked me and ended the call.</p>	Customer wants to know if her wages are being garnished on the loan as it is in default.	6/2/2021 9:54

6/3/2021 15:15	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Immediate Credit Recovery Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I paid this loan and no one listens based on your own account ledger it would have been paid already before the pandemic and return of funds from the cares act. It was stated that a total of 15,122.84 cents has been collected. My last payment is shown as \$5.00 02/05/16. Garnishments started 11/18/2019. Payments were made 06/13/16,7/11/16,8/10/16,9/13/16,10/12/16,11/1/16,12/13/16,6/26/17,8/22/17--12/13/16 and 5/4/2017 the last two were for \$100 and the rest were \$50. There were other payments made from a different account prior through BofA but that account was closed. These amounts aren't included in the total of payments made on the account ledger provided. The letter I was sent stated that my employer was sent a garnishment notice 10/14/16 but I wasn't in default I was paying. It also states 01/29/19 I was sent a notice but immediate credit</p>	Dismiss if too many inconsistencies. Absolutely unfair	6/18/2021 15:07
6/4/2021 13:03	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? DMCS 2. Have you contacted your servicer regarding this issue? No 3. Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No 4. Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? If yes, proceed with TPDR script. No Call Notes: Customer called on his wife behalf. Customer stated that his wife was served by a sheriffs officer on June 2, 2021 for old loans from 15-16 years ago. Customer was calling to see what they needed to do about this because they are start garnishing her wages 30% and they are already really stressed for money right now. I had the customer to verify his PII information because he already had a contact in our system. Since he was calling on his wife behalf I had him to tell me his wife information. I advised the customer that since his wife was not there that I would not be able to discuss any of the loan amounts with him. Customer stated that he understood. I advised the customer to contact the servicer of the loans (DMCS) and I provided him with that phone number (800-621-3115). I also advised the customer that if they wanted to call back when his wife got home from work they could that way she would be there so that</p>	Customer wants to know if there is anything that he and his wife can do about this	6/4/2021 17:35
6/7/2021 10:59	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>1. What is the name of your servicer? Higher Education Assistance Authority 2. Have you contacted your servicer regarding this issue? Yes 3. Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No 4. Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? If yes, proceed with TPDR script. No Customer called and stated that her loans were in default. She stated that her wages had been being garnished and then it stopped. She called the ones that held her defaulted loans and they advised her that they were in the process of refunding the money that had been garnished from her. She stated that this was two months ago and she does not have that refund. I placed the customer on hold to research her issue. Customer ended the call while on hold.</p>	Wants her refund	6/7/2021 14:25

6/8/2021 10:14	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Unknown Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? Yes Please describe the issue you have repaying your loans or grants. I fell on hard times financially after leaving school and COVID didn't help. In the last few months, my fortunes have changed and I am looking to get my loans out of default and get back into school. I have left several messages with my loan servicer's default department and they return a promise that they will promptly give me a call back. This has not happened and it has been about 2 years of attempting. It is becoming extremely apparent that this company is more interested in trying to garnish my wages than to resolve the issue amicably. To make matters more complicated, this debt keeps moving around and I have no clue who, for certain, has this.</p>	I just want my loans pulled out of default status so I can make some good faith payments or set up an IDR and reapply for school.	6/9/2021 14:05
6/14/2021 16:40	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? No Have you contacted the Department of Education regarding this issue? No Please describe details of your issue; Customer called and said that he has loans that are being garnished on since in default, but he has been paying on them. Call Notes: Customer called and said that he has loans that are being garnished on since in default, but he has been paying on them. I advised that he would have to be in contact with his servicer to do this. He would need to get a payment history from his servicer and also work with them to get out of default.</p>	to get garnishment to stop	6/14/2021 16:48
6/18/2021 21:14	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? North Carolina SEAA Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. This is in regards to a loan that I had with college foundation of NC and the predatory actions of their collection team. Due to them making it nearly impossible to make payments, this account went into default and they then began withholding from my paycheck (about \$850 a month) Covid happened and the withholding stopped, so I contacted them directly to see what I could do to get the account current/active so that I could pay directly vs. it being in withholding. I was told I would need to make a \$175 monthly payment (which I have been doing, this was set to auto-draft monthly) and that would bring it to a current active account. This week I have found out that 1. They're not supposed to be collecting right now in the first place, I was told that I was required to make payments right now. 2. They are charging nearly 20% in collections fees for every single payment, this is not</p>	1. I should be given the option to pay the current account balance with the fees that were originally assessed when they took ownership of the dept without that adding an additional collections fee on the payment.	6/22/2021 11:29

7/7/2021 18:33	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Professional Bureau of Collections of MD Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. The details listed on the site show my account has a balance of \$5716 and that my account was turned over to a collection agency. My wages were garnished beginning on 1/19/2011 and the payment history shows the last wage garnishment was on 10/29/2013; however, my wages were still being garnished and did not stop being garnished until 6/30/2018 when the balance was fulfilled. I had the same employer Cox Communications from 2009-2020 and close to \$40,0000 was garnished from 2011-2018.</p>	I'd like to verify that you guys have no record of receiving any wage garnishment after 10/29/2013. I reached out to the Cox Communications Human Resources and was advised that there were no changes on their side.	7/9/2021 14:03
7/9/2021 14:41	Complaint	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Please give provide details of your issue? Fafsa for last semester never went through and Wisconsin dept of revenue has taken funds from her checking account and removed her entire pay check. Notes: Caller provided and verified PII and PCM: Email I checked NSLDS and see all loans in Forbearance and not seeing history of in default. I advised caller to contact Wisconsin dept of Rev. Caller stated she received a letter from Wisconsin dept of Revenue stating it was for \$3000.00 from the University of Wisconsin River Falls, which could be institutional debt. I checked caller's FAFSA for last semester and it hasn't been accepted as parent's signature is missing and selected for verification. I provided caller with school's FAA, (b)(6) PH: 715-425-3141 to get assistance with the fafsa and then to call the Wisconsin Dept of Revenue. 1. What is the name of your servicer? Dept of Ed 2. Have you contacted your servicer regarding this issue? No 3. Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No 4. Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? NA</p>	To get the garnishment stopped of her banking account.	7/9/2021 15:05
7/16/2021 19:14	General Inquiry	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Not Listed Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. I went to school at the university of Phoenix and they applied for aid on my behalf. I feel that I shouldn't have to repay 10 loans that I did not need or want. I have not used the degree I received from them and feel they are not in it to educate people just to steal from us. I do not feel garnishing my wage is fair for a Associate of Arts degree from 2010 was worth about 40,000\$.</p>	I feel canceling my loans would be a good start and holding the University of Phoenix accountable for them.	7/19/2021 12:31

3/2/2020 18:40	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: no Have you contacted the Department of Education regarding this issue: no Please describe details of your issue: Would like to check on his account to see the status of his loans Call Notes: The customer called and stated that he paid his loans in full 2 years ago. Now his wages are being garnished because apparently he has loans in default. He is confused how he has loans in default when he never heard anything about a payment or because he Paid them in full himself. He states he paid them in full and he got a refund check. I informed him if he can provide us with any documentation showing that he has paid them in full then we can escalate his case. if not, the loans are with the school so he would have to follow up with them. Before I could tell him the phone disconnected.	Would like to check on his account to see the status of his loans	4/15/2020 14:19
3/3/2020 11:28	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: Garnish Please describe details of your issue: customer is being garnish of his SS check. Call Notes: Customer is a retired person who is 70 years old; customer says that since January 2016 he began to garnish the SS check and that he has tried by all means to seek help to know the reason for this garnishment and until today nobody has yet been able to help him with the problem. Customer says that nobody has been able to explain why he is being garnish, Customer says that he never went to the University and that he does not know how someone or who used his identity to receive this money. Customer says he was out of the USA in those years working in Panama Republic from 1971 to 1977, he was working with the La Borden company based in the USA. Customer says he just finished his high school and never attended any university. Customer wants this case investigated because it is already 4 years that ED is taking 322.05 monthly from the SS check. Customer says that he has asked for all kinds of evidence to show that he owns that debt but nobody sends him anything until today. Customer says that he was never notified again that he had these accounts before 2016 that the garnishment.	Loan in default and garnish to his SS check.	12/2/2020 8:10
3/18/2020 9:19	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	What is the name of your collection agency? Immediate Credit Recovery Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? Yes undefined I submitted a case in February that had a number and it disappeared out of your system. I submitted a second case that as of today is 14 days with no response. this is completely unacceptable	Immediately cease my garnishment - theres a global pandemic on by the way	10/23/2020 7:34

3/25/2020 14:47	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Please describe details of your issue: Customer states that she had paid her loans off around 2013 and now they sent a notice to her employer for AWG after so many years. Call Notes: Customer states that she was referred to us from BDR. Customer verified her PIF. Customer states that they are garnishing her wages and this will cause her to be terminated. Customer states that she went through a hearing as she had a judgement. Customer states that the case was in her favor and NY higher education did not appeal this and they came to a settlement. Customer states that they did not even had a MPN to provide to her. Customer states that she included a disclosure of the case and and the court order. Customer states that she is disabled, and a notice was sent to her. Customer responded to this notice and wanted a hearing. Customer states that instead they sent a notice to garnish her wages. Customer states that this will affect her job and she will be terminated. She will not be able to pay anything off. Customer states that she knows there is a disability thing but she is still working and she is not permanently disabled as she doesn't disclose this. Customer states that she has talked to lawyers and her loans go back to the 1990. Customer states that the paperwork was by hand and to gather all this documentation is really difficult. Customer		9/17/2020 16:01
4/6/2020 19:54	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: She said she was disputing the loan before her wages started being garnished. She said Delta Management has the loan and now they are garnishing her wages. She said that they are not honoring the CARES Act, they told her that they do not have to. She said when a company has a federal student loan and they are garnishing her wages are the payments only to go to the interest and collection fees or does any go towards the principal balance. They told her the only way to get out of default was to pay them \$40,000 plus interest that is owed then it will be transferred over to a new servicer. She doesn't feel like that amount is accurate and if she did pay that why would it be transferred to another servicer and not be fully paid off. She said they sent her a generic MPN and she said it was false. She said she feels like they make up their own rules and not follow federal guidelines. She said they told her that her interest rate is variable and I told her that on NSLDS it shows that her loans have a fixed interest rate of 6.80%. Call Notes: I explained that payments would first always go towards the interest that has accrues on the loan and then once it is paid it would go towards the	Wants a settlement so she can make one payment to pay off the entire loan...	4/2/2021 11:37
12/31/2020 15:46	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	Have you contacted the entity associated with your issue: No Have you contacted the Department of Education regarding this issue: No Please describe details of your issue: Customer said that his loan account was PIF but he is still receiving wage garnishment. Call Notes: Customer said for the last 4 years he has had wage garnishment. He said that he thought his loans were completely paid in full. He said that he has had 58,000+ taken and applied to his loans. He said that his loans were in forbearance and then he made the payoff amount. I asked when he paid the loans off and he said 4 years ago. He said that he doesn't understand why he is still getting wage garnishment and how it is even being applied. I advised him the wage garnishment was applied to each of the loans and I could request a dispute on the case of he paid the loans in full and is still receiving the garnishment. I advised him that I could also request a breakdown of the garnishment and how it was applied to his loans. I advised him once the new case owner was assigned they would reach out to him to go over the information on his case. **Email to be sent to customer with case number as requested.	to check the status of the loans	4/14/2021 14:22

1/13/2021 9:17	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>From: (b)(6) Sent: Tuesday, January 12, 2021 11:58 AM To: FSA Ombudsman Office</p> <p><FSAOmbudsmanOffice@ed.gov> Subject: Student Loan Garnishment Greetings My employer just received a notification that my student loan garnishment will begin again as of January 5, 2021. Of course, today is January 11, 2021. See the attached by means of URL press release regarding this below. My understanding is that Secretary DeVos extended the remedies provided under the Cares Act which ended 12/31/2020, to January 31, 2021, to give the new President, Biden, and the new congress time to enact new and additional legislation. What if anything should I do to advise the loan servicer that they are in the wrong to begin collections/garnishment actions again, before January 31, 2021. Thank you (b)(6) Secretary DeVos Extends Student Loan Forbearance Period Through January 31, 2021, in Response to COVID-19 National Emergency U.S. Department of Education Secretary DeVos Extends Student Loan Forbearance Period Through January ...</p>	Customer wants garnishment order suspended until after the CARES Act	3/23/2021 14:58
2/2/2021 15:23	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Pioneer Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? No Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? Yes Please describe the issue you have repaying your loans or grants. Pioneer Credit Recovery Inc is attempting to collect on a Federal Student Loan and has garnished my wages. Despite the implementation of the CARES act and a freeze on student loans per the Dept of Education, Pioneer claims that they are exempt from the CARES Act passed March 2020 And with Biden's EO. They have refused to remove the garnishment, and they claim they are exempt from Federal Law and New York State Law and will not remove the garnishment or reimburse me funds that they are attempting to collect. I spoke with multiple managers, and there was no equitable outcome.</p>	Remove any garnishments, refund me any money collected, and comply with the Federal Law signed within the CARES Act.	4/29/2021 16:26
2/24/2021 8:45	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>Have you contacted the entity associated with your issue? Yes Have you contacted the Department of Education regarding this issue? Yes Please describe details of your issue: Customer's wages being garnished. Call Notes: Customer called and stated that her wages were being garnished. She stated that that she thought the no payment was until 09/31/2021. She stated that her taxes were taken last year but they returned them when the CARES Act was signed. I verified the customer and pulled up the defaulted loan, it was a FFEL loan but held by DRG. I advised that we could file a feedback case and have it escalated for further review. I advised that normally FFEL loans did not qualify for the CARES Act but it was held by DRG so we would look into it for her.</p>	Wants to know why her wages are being garnished.	6/25/2021 9:59

4/24/2021 15:08	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your collection agency? Performant Have you contacted your collection agency regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company or also known as a third-party debt relief company, regarding this issue? No Please describe the issue you have repaying your loans or grants. My collection agency has not stopped garnishing my wages. Based on COVID Emergency Relief Flexibilities Extended Through at Least Sept. 30, 2021, this should not be occurring.</p>	<p>To have any refund garnished refunded to me and to stop the garnishments until the end of the flexibilities.</p>	5/20/2021 16:00
4/5/2021 16:38	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? ECMC Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? Yes Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. ECMC has resumed (March 2021) a garnishment on my wages on a ED-held FFEL student loan.</p>	<p>Stop the garnishment, reverse the interest and fees, and return the money taken. I uploaded the garnishment, documents from ECMC, and document from Federal Student Aid showing the correct amounts owed.</p>	6/10/2021 9:27
4/7/2021 20:11	Research	(b)(6)	Repaying Student Financial Aid - In Default	Wage Garnishment	<p>What is the name of your servicer? Great Lakes Educational Loan Services Have you contacted your servicer regarding this issue? Yes Have you reached out to the U.S. Department of Education or your guaranty agency (if applicable) regarding this issue? No Have you worked with another entity, such as a student loan debt relief company (also known as a third-party debt relief company), regarding this issue? No Please describe the issue you have repaying your loans or grants. I do not have issue with repayment/garnishment. I am having problems with Performant, as they have been garnishing my check for my last 5 paychecks (Feb 5, Feb 20, March 5, March 20, April 5). It is my understanding that on Jan 20, an Executive Order was signed to continue the halt of garnishment due to Covid. I was halted up until my Feb 5 paycheck, then the garnishment started again. I contacted Performant, and they told me they were just now stopping the garnishment, and they would likely return the amount garnished on April 5, 2021. They said they would not and did not have to return the Feb & March 2021 garnishments. From what I have researched, the halt should have continued on after Jan 31, and was extended through September. I am confused as to why they can keep the amounts from Feb and March, and decide to start now in April, when the</p>	<p>To have the payments for Feb & March refunded -as per the new Executive Order that was signed on 1-20-2021.</p>	5/12/2021 10:53

From: Kane, John
Sent: Wed, 28 Jul 2021 01:34:31 +0000
To: Piccolo, Marc;LaVia, Mark;Tyrrell, Pete;Bryant, Michael;Foss, Ian;Campbell, Colleen
Cc: Greene, Chris
Subject: Fresh Start Options Paper
Importance: High

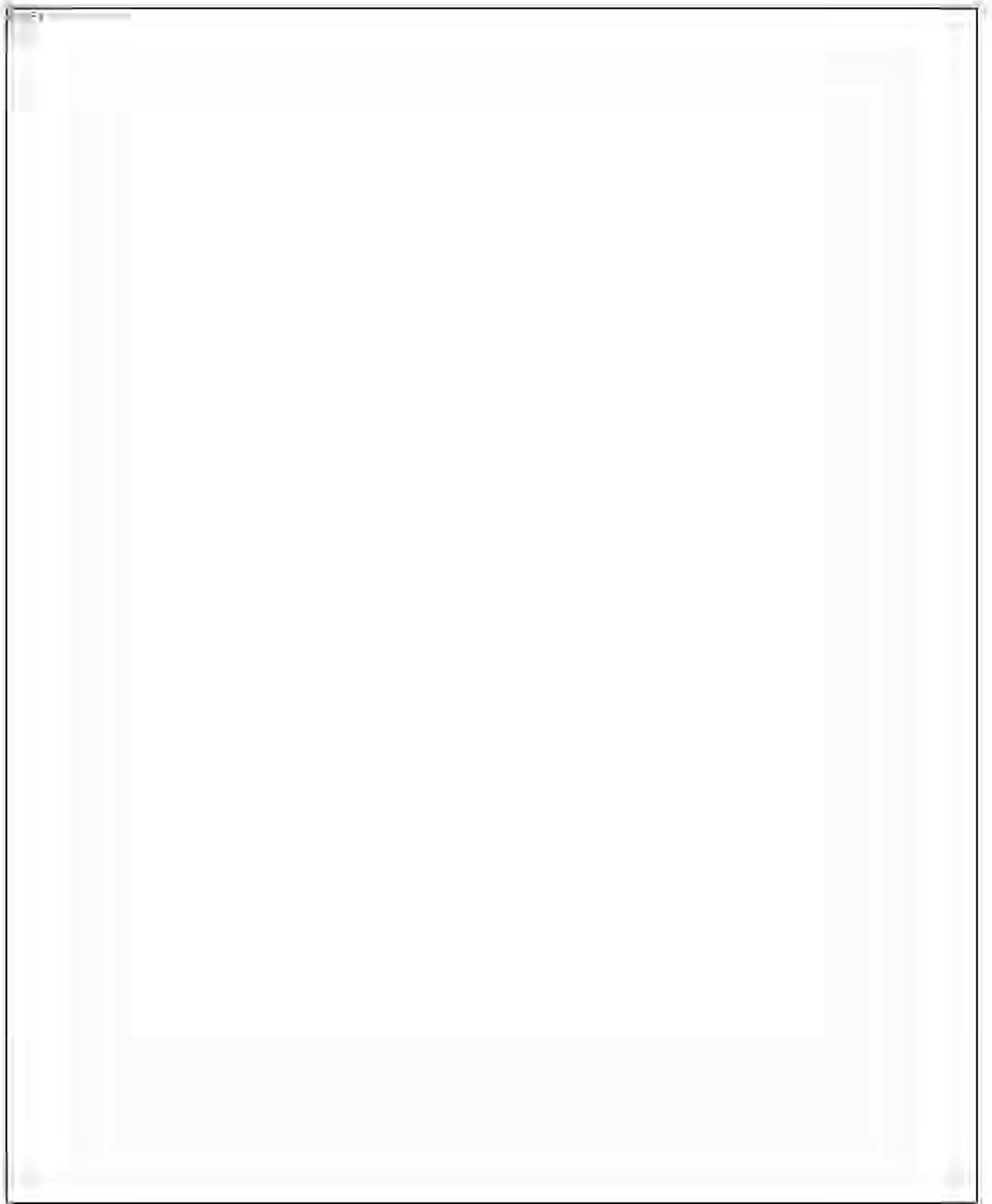
Ok, here's my close-to-final version, which I plan to drop into Word and accompany with an updated spreadsheet with administrative cost estimates. I think it addresses most of Rich's questions at the bottom of the thread. (b)(5)

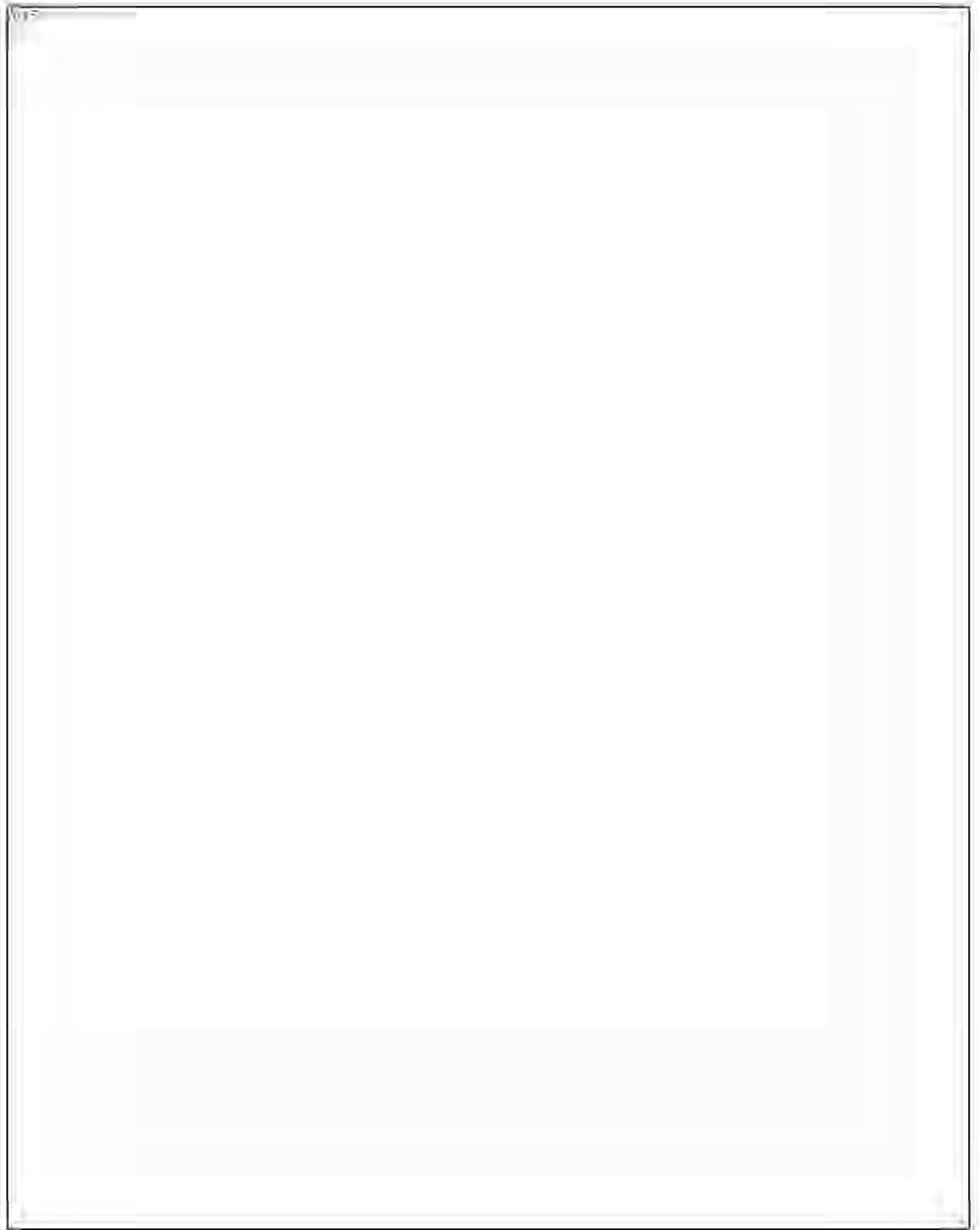
(b)(5)

Julie is really anxious to see this, so if folks could give me any feedback in the morning I would really appreciate it. Sorry for the fire drill and thanks very much. (And special thanks to Mark L for brainstorming some of this with me.)

**Fresh Start Loan Rehabilitation Initiative
Options**

(b)(5)





(b)(5)

From: Cordray, Richard <Richard.Cordray@ed.gov>
Sent: Friday, July 23, 2021 9:26 AM
To: Kane, John <John.Kane@ed.gov>; Alag, Sartaj <Sartaj.Alag@ed.gov>; Wiggins, Charles <Hunter.Wiggins@ed.gov>; Albers, David <david.albers@ed.gov>; Greene, Chris <Chris.Greene@ed.gov>; Piccolo, Marc <Marc.Piccolo@ed.gov>; LaVia, Mark <Mark.LaVia@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Foss, Ian <Ian.Foss@ed.gov>; Campbell, Colleen <Colleen.Campbell@ed.gov>; Morgan, Julie <Julie.Morgan@ed.gov>; Miller, Benjamin <Benjamin.Miller@ed.gov>; Lee, Nicholas <Nick.Lee@ed.gov>; Williams, Rich <Rich.Williams@ed.gov>; Campbell, Patrick <Patrick.Campbell@ed.gov>
Cc: McGinnis, Colleen <Colleen.McGinnis@ed.gov>
Subject: RE: Fresh Start

Thx for this, my comments below (none of which should be taken as Gospel) are in CAPS
RC

From: Kane, John <John.Kane@ed.gov>
Sent: Thursday, July 22, 2021 3:04 PM
To: Cordray, Richard <Richard.Cordray@ed.gov>; Alag, Sartaj <Sartaj.Alag@ed.gov>; Wiggins, Charles <Hunter.Wiggins@ed.gov>; Albers, David <david.albers@ed.gov>; Greene, Chris <Chris.Greene@ed.gov>; Piccolo, Marc <Marc.Piccolo@ed.gov>; LaVia, Mark <Mark.LaVia@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Foss, Ian <Ian.Foss@ed.gov>; Campbell, Colleen <Colleen.Campbell@ed.gov>; Morgan, Julie <Julie.Morgan@ed.gov>; Miller, Benjamin <Benjamin.Miller@ed.gov>; Lee, Nicholas <Nick.Lee@ed.gov>; Williams, Rich <Rich.Williams@ed.gov>; Campbell, Patrick <Patrick.Campbell@ed.gov>
Cc: McGinnis, Colleen <Colleen.McGinnis@ed.gov>
Subject: RE: Fresh Start

> -----Original Message-----

> From: Kane, John

> Sent: Wednesday, July 21, 2021 11:25 AM

> To: Cordray, Richard <Richard.Cordray@ed.gov>; Piccolo, Marc <Marc.Piccolo@ed.gov>; Greene, Chris <Chris.Greene@ed.gov>; Hardiman, Darrick <Darrick.Hardiman@ed.gov>; LaVia, Mark <Mark.LaVia@ed.gov>; Davis, James E. <James.E.Davis@ed.gov>; Bumgarner, Bradley <Bradley.Bumgarner@ed.gov>; McGinnis, Colleen <Colleen.McGinnis@ed.gov>; Campbell, Patrick <Patrick.Campbell@ed.gov>; Albers, David <david.albers@ed.gov>; Alag, Sartaj <Sartaj.Alag@ed.gov>; Hankish, James <James.Hankish@ed.gov>; Wiggins, Charles <Hunter.Wiggins@ed.gov>; Donoghue, Kristen <Kristen.Donoghue@ed.gov>

> Cc: Morgan, Julie <Julie.Morgan@ed.gov>; Miller, Benjamin <Benjamin.Miller@ed.gov>

> Subject: RE: No-doc IDR - Today's Daily Servicing Meeting

>

> The timing works out nicely as we have the responses back from the vendors on the IDR-related CRs.

(b)(5)

(b)(5)

>

> The other thing I would like to go back and address today -- time permitting -- is the discussion we started yesterday on Fresh Start. (b)(5)

(b)(5)

>

(b)(5)

>

(b)(5)

-----Original Appointment-----

From: Cordray, Richard <Richard.Cordray@ed.gov>

Sent: Thursday, July 22, 2021 12:47 PM

To: Cordray, Richard; Kane, John; Alag, Sartaj; Wiggins, Charles; Albers, David; Greene, Chris; Piccolo, Marc; LaVia, Mark; Tyrrell, Pete; Foss, Ian; Campbell, Colleen; Morgan, Julie; Miller, Benjamin; Lee, Nicholas; Williams, Rich; Campbell, Patrick

Cc: McGinnis, Colleen

Subject: Fresh Start

When: Thursday, July 22, 2021 3:00 PM-4:00 PM (UTC-05:00) Eastern Time (US & Canada).

Where: Microsoft Teams Meeting

Microsoft Teams meeting

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

(b)(5)

United States, Washington DC

Phone Conference ID

[Find a local number](#) | [Reset PIN](#)

[Learn More](#) | [Meeting options](#)

From: Piccolo, Marc
Sent: Thu, 6 Aug 2020 15:22:33 +0000
To: LaVia, Mark; Tyrrell, Pete; Fenwick, Benjamin
Subject: FSA Decision Memo on CARES Act 08062020
Attachments: FSA Decision Memo on CARES Act 08062020.docx

All – can we find 20 minutes later today to go over this one more time before we send it to Chris?

Thanks
Marc

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act.

Withheld pursuant to exemption

(b)(5)

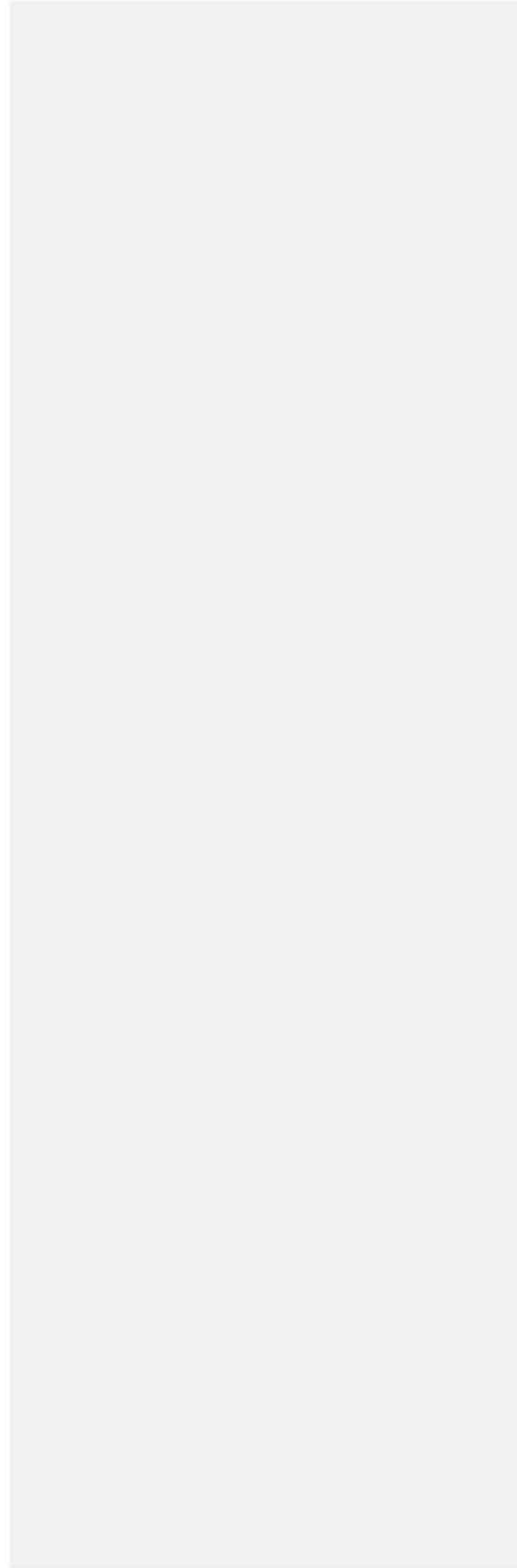
of the Freedom of Information and Privacy Act.

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act.

DRAFT (deliberative and Confidential)



From: Piccolo, Marc
Sent: Thu, 6 Aug 2020 15:22:33 +0000
To: LaVia, Mark;Tyrrell, Pete;Fenwick, Benjamin
Subject: FSA Decision Memo on CARES Act 08062020
Attachments: FSA Decision Memo on CARES Act 08062020.docx

All – can we find 20 minutes later today to go over this one more time before we send it to Chris?

Thanks
Marc

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act.

Withheld pursuant to exemption

(b)(5)

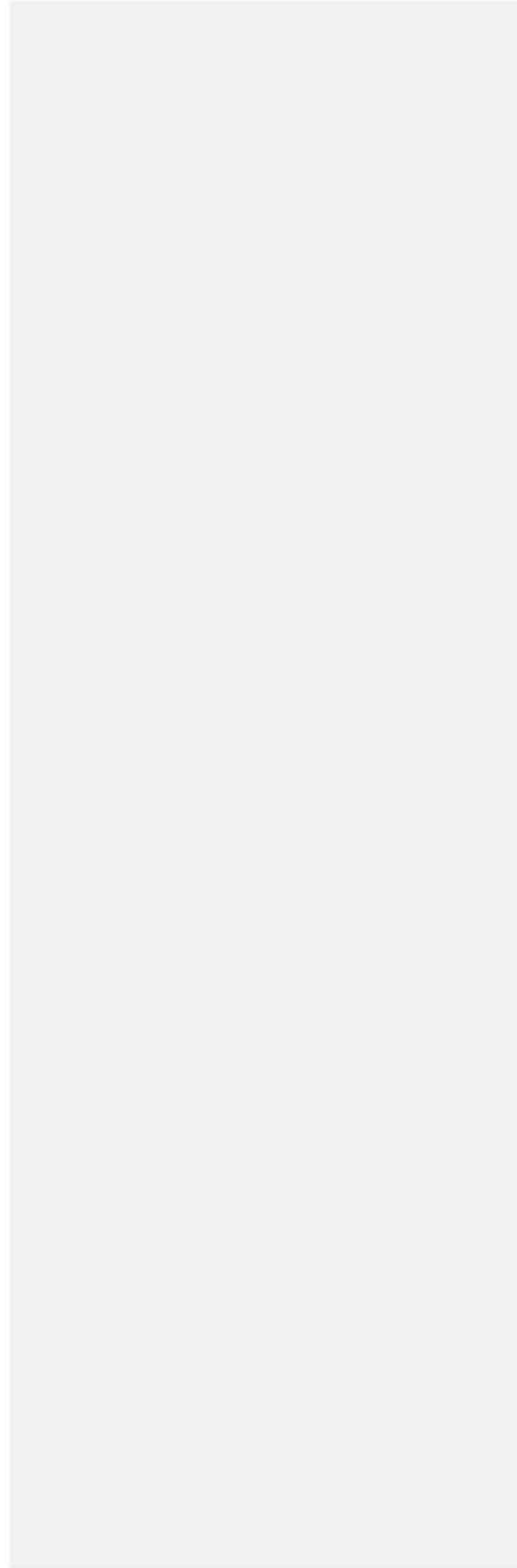
of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act.

DRAFT (deliberative and Confidential)



From: Bryant, Michael
Sent: Fri, 6 Nov 2020 16:57:04 +0000
To: Tyrrell, Pete;Piccolo, Marc;LaVia, Mark
Cc: Van Buren, Eric;Derrick, Annette
Subject: FW: 3 AWG payments effective after 10/30

Pete, et al.-

(b)(5) Eric's latest report showed we had received 3 AWG payments this week. Since we had closed the box last Friday, I identified the 3 payments in question and asked Maximus to confirm there wasn't a data entry error involved. What they found is that the AWG payments were sent to the voluntary payments PO Box but a Maximus employee identified them as AWG and corrected the payment type. (b)(5)
(b)(5)

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Friday, November 6, 2020 10:41 AM
To: Bryant, Michael <Michael.Bryant@ed.gov>
Cc: Derrick, Annette <Annette.Derrick@ed.gov>
Subject: RE: 3 AWG payments effective after 10/30

These are AWG payments that were sent to the voluntary PO box at the lockbox so posted as voluntary however when identified as AWG the payments we reversed and reapplied as AWG. I have added the remitter of the payments below in your chart.

Thank you,

Karen M Smith
Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal
5202 Presidents Court
Frederick, MD 21703
Mobile (b)(6)
Karenmsmith@maximus.com

From: Bryant, Michael <Michael.Bryant@ed.gov>
Sent: Friday, November 6, 2020 10:39 AM
To: Smith, Karen M <KarenMSmith@maximus.com>
Cc: Derrick, Annette <Annette.Derrick@ed.gov>
Subject: [EXTERNAL] 3 AWG payments effective after 10/30

Karen-

Can you have someone take a look at these 3 payments and confirm the effective date is correct? We shut down the AWG PO Box after 10/30 so I don't think there should be any AWG payments with effective dates later than that. These accounts all have a weird pattern of payments being reversed and re-applied so I wonder if this was a data entry error.

Borinum	CPI	Amount	Effective	MemoCode	Posted	Check Remitter
(b)(6)		154.21	11/3/20 20	LBXAWG	11/5/20 20	ADP El Pasco on behalf of CORNER BAR PARTNERS DBA MARLOW'S TAVERN
		144.92	11/3/20 20	LBXAWG	11/5/20 20	ADP El Pasco on behalf of INDUSTRIAL TECHNICAL SERVICES
		165.45	11/2/20 20	LBXAWG	11/4/20 20	ALTIMETRIK

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

From: Tyrrell, Pete
Sent: Thu, 22 Oct 2020 13:09:22 +0000
To: Bryant, Michael;Szathmary, Michael;Wise, Mark;Tu, Steve
Subject: FW: APPROVAL // Decision Memo - CARES Act Adjustments
Attachments: FSA Decision Memo on CARES Act_October 2020_CPU v2 (mab signed).pdf

Please see the attached decision memo – we will need to walk through next steps. I have already reached out to Treasury again to request a meeting for today....and we will need to also need to communicate with MFS. Probably best to have a call with them first once we've had an opportunity to meet internally.

Will set something up soon.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(5)

From: Piccolo, Marc <Marc.Piccolo@ed.gov>
Sent: Thursday, October 22, 2020 9:00 AM
To: LaVia, Mark <Mark.LaVia@ed.gov>; Riski, Mary <Mary.Riski@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Fenwick, Benjamin <benjamin.fenwick@ed.gov>
Subject: FW: APPROVAL // Decision Memo - CARES Act Adjustments

Mary – Let's discuss how best to communicate the decisions that impact the non-default population later this morning.

Pete – I need a timeline for shutting the PO Box.

marc

MEMORANDUM

DATE: October 19, 2020
TO: Mark A. Brown, Chief Operating Officer, Federal Student Aid
FROM: Chris Greene, Deputy Chief Operating Officer for SEAD, Federal Student Aid
SUBJECT: CARES Act Extension Ending Transition Decisions

This memorandum describes several issues and recommendations related to expiration of the CARES Act interest and payment suspension period, which is currently scheduled for December 31, 2020. In the event of an extension, we plan to make corresponding adjustments to any schedules approved in this document.

Issue #1: FSA is unable to initiate refunds to borrowers who are due a refund for involuntary payments (e.g., Treasure Offset Payment (TOP) and Administrative Wage Garnishment (AWG)) received during the CARES Act and extension period if valid mailing addresses are not provided. Should FSA apply the funds, that would otherwise be provided to the borrower as a refund, to outstanding defaulted loan balances as a payment?

Background: (b)(5)

(b)(5)

Recommendation: It is recommended that FSA discontinue proactive borrower outreach 90 days after the expiration of CARES Act benefits. FSA should continue to refund involuntary payments received during the CARES Act period for borrowers that are able to validate their mailing addresses prior to June 31, 2021 (or six months after the extension period ends, if extended). After that date, FSA will apply any involuntary payments collected to the borrowers outstanding defaulted student loan balance.

Issue #2: As a result of the CARES Act, unemployed citizens may be eligible for additional unemployment benefits of up to \$600 per week. Under the CARES Act, this additional benefit ended July 31, 2020. Existing interpretations of 34 CFR 685.209 and 685.221 require FSA to consider all taxable income that a borrower receives toward the calculation of the borrower's payment amount under an Income-Driven Repayment (IDR) plan, including unemployment benefits. Should FSA seek a waiver of these regulations under the HEROES Act to temporarily ignore all unemployment or additional unemployment benefits?

Background: (b)(5)

(b)(5)

Recommendation: FSA should not seek a waiver to the current regulations for the HEROES Act. Further, FSA should inform servicers to use the existing IDR instructions with the full amount of income represented by borrower documentation (including the 'increased' unemployment benefits if they are extended and a suspension in student loan payments is not). FSA should instruct servicers to update customer service representative scripts to include information to explain to borrowers they can submit updated income information when/if their income decreases/changes (b)(5)

(b)(5)

Issue #3: Should FSA automatically resume auto-debit agreements/auto match payment on the default portfolio?

Background: (b)(5)

(b)(5)

Recommendation: FSA should inform borrowers previously on auto-debit, prior to CARES Act cancellation, that auto-debit will automatically resume, and they will not need to reinitiate. This will be communicated to borrowers as part of the CARES Act notification process that will begin on or after December 15, 2020.

Issue #4: Despite outreach efforts from Maximus Federal Services (MFS), approximately 1,000 employers, representing 1% of the original employer population, continue to send administrative wage garnishment (AWG) payments to FSA. These AWG payments (physical check) are sent to a designated lockbox and payments received are processed by U.S. Bank via a contract managed by Treasury. These payments are then posted to the borrowers' account on the Debt Management Collections System (DMCS).

Background: (b)(5)

(b)(5)

Recommendation: FSA should instruct Treasury to temporarily close the AWG lockbox for AWG payments, effective November 1, 2020, until further notice and the extension of the CARES Act period. In support of this recommendation, FSA will work with MFS to send notifications to employers and impacted borrowers, notifying them of this decision.

(b)(5)

Issue #5: In a normal year, borrowers under an Income-Contingent Repayment (ICR) plan and in a negative amortization status are usually scheduled to have their balance capitalized. This generally occurs in August, unless a borrower has paid the balance by August 1, but this event was delayed until October 1 this year due to the April 2020 policy decision to delay the capitalization event.

Background: (b)(5)

(b)(5)

Recommendation: FSA should allow servicers to notify borrowers of their option to pay accrued interest in advance of it capitalizing.

Approve

Signature

(b)(6)

Disapprove

Signature

Needs more discussion

Signature

Modify

Signature

From: Piccolo, Marc
Sent: Thu, 22 Oct 2020 12:59:38 +0000
To: LaVia, Mark; Riski, Mary; Tyrrell, Pete
Cc: Fenwick, Benjamin
Subject: FW: APPROVAL // Decision Memo - CARES Act Adjustments
Attachments: FSA Decision Memo on CARES Act_October 2020_CPU v2 (mab signed).pdf

Mary – Let’s discuss how best to communicate the decisions that impact the non-default population later this morning.

Pete – I need a timeline for shutting the PO Box.

marc

MEMORANDUM

DATE: October 19, 2020
TO: Mark A. Brown, Chief Operating Officer, Federal Student Aid
FROM: Chris Greene, Deputy Chief Operating Officer for SEAD, Federal Student Aid
SUBJECT: CARES Act Extension Ending Transition Decisions

This memorandum describes several issues and recommendations related to expiration of the CARES Act interest and payment suspension period, which is currently scheduled for December 31, 2020. In the event of an extension, we plan to make corresponding adjustments to any schedules approved in this document.

Issue #1: FSA is unable to initiate refunds to borrowers who are due a refund for involuntary payments (e.g., Treasure Offset Payment (TOP) and Administrative Wage Garnishment (AWG)) received during the CARES Act and extension period if valid mailing addresses are not provided. Should FSA apply the funds, that would otherwise be provided to the borrower as a refund, to outstanding defaulted loan balances as a payment?

Background: (b)(5)

(b)(5)

Recommendation: It is recommended that FSA discontinue proactive borrower outreach 90 days after the expiration of CARES Act benefits. FSA should continue to refund involuntary payments received during the CARES Act period for borrowers that are able to validate their mailing addresses prior to June 31, 2021 (or six months after the extension period ends, if extended). After that date, FSA will apply any involuntary payments collected to the borrowers outstanding defaulted student loan balance.

Issue #2: As a result of the CARES Act, unemployed citizens may be eligible for additional unemployment benefits of up to \$600 per week. Under the CARES Act, this additional benefit ended July 31, 2020. Existing interpretations of 34 CFR 685.209 and 685.221 require FSA to consider all taxable income that a borrower receives toward the calculation of the borrower's payment amount under an Income-Driven Repayment (IDR) plan, including unemployment benefits. Should FSA seek a waiver of these regulations under the HEROES Act to temporarily ignore all unemployment or additional unemployment benefits?

Background: (b)(5)

(b)(5)

Recommendation: FSA should not seek a waiver to the current regulations for the HEROES Act. Further, FSA should inform servicers to use the existing IDR instructions with the full amount of income represented by borrower documentation (including the 'increased' unemployment benefits if they are extended and a suspension in student loan payments is not). FSA should instruct servicers to update customer service representative scripts to include information to explain to borrowers they can submit updated income information when/if their income decreases/changes. (b)(5)

(b)(5)

Issue #3: Should FSA automatically resume auto-debit agreements/auto match payment on the default portfolio?

Background: (b)(5)

(b)(5)

Recommendation: FSA should inform borrowers previously on auto-debit, prior to CARES Act cancellation, that auto-debit will automatically resume, and they will not need to reinitiate. This will be communicated to borrowers as part of the CARES Act notification process that will begin on or after December 15, 2020.

Issue #4: Despite outreach efforts from Maximus Federal Services (MFS), approximately 1,000 employers, representing 1% of the original employer population, continue to send administrative wage garnishment (AWG) payments to FSA. These AWG payments (physical check) are sent to a designated lockbox and payments received are processed by U.S. Bank via a contract managed by Treasury. These payments are then posted to the borrowers' account on the Debt Management Collections System (DMCS).

Background: (b)(5)

(b)(5)

Recommendation: FSA should instruct Treasury to temporarily close the AWG lockbox for AWG payments, effective November 1, 2020, until further notice and the extension of the CARES Act period. In support of this recommendation, FSA will work with MFS to send notifications to employers and impacted borrowers, notifying them of this decision.

(b)(5)

Issue #5: In a normal year, borrowers under an Income-Contingent Repayment (ICR) plan and in a negative amortization status are usually scheduled to have their balance capitalized. This generally occurs in August, unless a borrower has paid the balance by August 1, but this event was delayed until October 1 this year due to the April 2020 policy decision to delay the capitalization event.

Background: (b)(5)

(b)(5)

Recommendation: FSA should allow servicers to notify borrowers of their option to pay accrued interest in advance of it capitalizing.

Approve <input checked="" type="checkbox"/>	Signature (b)(6)
Disapprove <input type="checkbox"/>	Signature _____
Needs more discussion <input type="checkbox"/>	Signature _____
Modify <input type="checkbox"/>	Signature _____

From: Bryant, Michael
Sent: Thu, 29 Oct 2020 17:13:38 +0000
To: Tyrrell, Pete; Szathmary, Michael; Wise, Mark; Wohlfiel, Luz; Burris, Joshua
Subject: FW: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox
Attachments: CA05DV01 - Borrower CARES Act AWG Lockbox Closure Notice - Draft_10292020_v02.docx, WG86DV01 - Employer CARES Act AWG Lockbox Closure Notice - Final_v02.docx

I recommend we approve these notices for implementation.

From: Pugh, James <JamesPugh@maximus.com>
Sent: Thursday, October 29, 2020 12:10 PM
To: Bryant, Michael <Michael.Bryant@ed.gov>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>
Cc: Santos, Bob F <RobertSantos@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>
Subject: RE: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox

The effective date of the Lockbox closure has been updated on both letters to October 30, 2020. Attached for reference.

Thank you,

Jim Pugh, PMP®
Director, Software Delivery
Debt Management and Collections System (DMCS)

MAXIMUS Federal

Office: 240.772.3733

Mobile: (b)(6)

JamesPugh@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Bryant, Michael <Michael.Bryant@ed.gov>
Sent: Thursday, October 29, 2020 11:44 AM
To: Pugh, James <JamesPugh@maximus.com>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>
Cc: Santos, Bob F <RobertSantos@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Smith, Karen

M <KarenMSmith@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>
Subject: [EXTERNAL] RE: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox

Jim, these are good, but Treasury has confirmed the lockbox will be closed after tomorrow (October 30), so we should update these notices to say that any payments received after October 30 will be returned.

From: Pugh, James <JamesPugh@maximus.com>
Sent: Thursday, October 29, 2020 9:23 AM
To: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>
Cc: Santos, Bob F <RobertSantos@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>
Subject: RE: ATP New Notice under CR 5478 - Shutdown of AWG Lockbox

Attached are the 2 notice templates. The WG86 – Employer CARES Act AWG Lockbox Closure notice is a final and approved version based on the original message from FSA. We made an update for the CA05 - Borrower CARES Act AWG Lockbox Closure notice to include either the DRG or PCA name/telephone number. This will reduce borrowers that are assigned to a PCA being rerouted when they call the number included on the notice. The code is already in place as we leveraged it from other CARES Act letters.

Let us know if you have any comments or if the letters are approved.

Thank you,

Jim Pugh, PMP®
Director, Software Delivery
Debt Management and Collections System (DMCS)

MAXIMUS Federal

Office: 240 772 3733

Mob: (b)(6)

JamesPugh@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Szathmary, Michael <Michael.Szathmary@ed.gov>
Sent: Wednesday, October 28, 2020 11:22 AM
To: Lindbloom, Niev E <NievLindbloom@maximus.com>; Santos, Bob F <RobertSantos@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>; Razmadze, Sophio <SophioRazmadze@maximus.com>; DMCS Contracts <DMCScontracts@maximus.com>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>
Cc: Mark.Wise@ed.gov; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Burris, Joshua <Joshua.Burris@ed.gov>

Subject: [EXTERNAL] ATP New Notice under CR 5478 - Shutdown of AWG Lockbox
Importance: High

Maximus,

This email constitutes ATP to send out a new notice under CR 5478 for the Shutdown of the AWG Mailbox. Despite outreach efforts from Maximus Federal Services (MFS), approximately 1,700 employers, representing ~1% of the original employer population, continue to send administrative wage garnishment (AWG) payments to FSA impacting approximately 2400 borrowers. These AWG payments (physical check) are sent to a designated lockbox and payments received are processed by U.S. Bank via a contract managed by Treasury. These payments are then posted to the borrowers' account on the Debt Management Collections System (DMCS).

FSA has decided to instruct Treasury to temporarily close the AWG lockbox for AWG payments, effective November 1, 2020 through December 31, 2020 (or through any extension of the CARES Act period). In support of this recommendation, FSA requires that MFS send additional notifications to employers and impacted borrowers using funds available under CR 5478, notifying them of this decision.

Communications to Transmit:

- Communications to Employers – Send the attached letter to those employers from whom a payment has been received the past 30 days.
- Communications to Borrowers – Send the attached notice to those borrowers for whom an AWG payment was received from their employer in the past 30 days. Emails should be sent to the maximum extent practicable; otherwise postal letters are to be sent to those borrowers that have a valid mailing address. Finally, corresponding documentation should be placed on these borrower accounts.

Please acknowledge receipt of this ATP and let us know if you have any questions,

Mike Szathmary
DMCS Administrative Contracting Officer
FSA Acquisition Directorate

Duty Hours: 7:30AM-4:00PM

Office: (404) 974-9261

Cell: (b)(6)

Sam Nunn Atlanta Federal Center
61 Forsyth Street SW, Suite 18T30-6
Atlanta GA 30303

michael.szathmary@ed.gov

StudentAid.gov

From: Lindbloom, Niev E <NievLindbloom@maximus.com>
Sent: Tuesday, October 27, 2020 2:16 PM
To: Szathmary, Michael <Michael.Szathmary@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>; Razmadze, Sophio <SophioRazmadze@maximus.com>; DMCS Contracts <DMCScontracts@maximus.com>
Cc: Wise, Mark <Mark.Wise@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Johnston, Lamonica M <LamonicaJohnston@maximus.com>
Subject: RE: New Notice under CR 5478 - Shutdown of AWG Lockbox

Good afternoon Mike,

(b)(5)

Please let us know of any questions or concerns.

Best regards,

Niev Lindbloom

Director, Program Office
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Ct., Ste. 200
Frederick, MD 21703
610.246.5113

From: Szathmary, Michael <Michael.Szathmary@ed.gov>
Sent: Tuesday, October 27, 2020 8:02 AM
To: Santos, Bob F <RobertSantos@maximus.com>; Warmbrunn, Nicholas P <NicholasWarmbrunn@maximus.com>; Lindbloom, Niev E <NievLindbloom@maximus.com>; Razmadze, Sophio <SophioRazmadze@maximus.com>; DMCS Contracts <DMCScontracts@maximus.com>
Cc: Mark.Wise@ed.gov; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>
Subject: [EXTERNAL] FW: New Notice under CR 5478 - Shutdown of AWG Lockbox
Importance: High

Niev/Bob/Nick,

(b)(5)

Mike Szathmary

DMCS Administrative Contracting Officer
FSA Acquisition Directorate

Duty Hours: 7:30AM-4:00PM

Office: (404) 974-9261

Cel: (b)(6)

Sam Nunn Atlanta Federal Center
61 Forsyth Street SW, Suite 18T30-6
Atlanta GA 30303

michael.szathmary@ed.gov

StudentAid.gov



From: Pugh, James <JamesPugh@maximus.com>

Sent: Monday, October 26, 2020 4:40 PM

To: Bryant, Michael <Michael.Bryant@ed.gov>

Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Santos, Bob F

<RobertSantos@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; McNally, Paul

<PaulMcNally@maximus.com>

Subject: RE: New Notice under CR 5478 - Shutdown of AWG Lockbox

Mike - I put the letter into the template and included some minor updates for the last sentence. We understand this is a draft and will not be moving forward until we receive direction from FSA.

Thank you,

Jim Pugh, PMP®

Director, Software Delivery
Debt Management and Collections System (DMCS)

MAXIMUS Federal

Office: 240.772.3733

Mobile: (b)(6)

JamesPugh@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Bryant, Michael <Michael.Bryant@ed.gov>

Sent: Monday, October 26, 2020 4:26 PM

To: Pugh, James <JamesPugh@maximus.com>

Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Szathmary, Michael <Michael.Szathmary@ed.gov>; Wohlfiel, Luz <Luz.Wohlfiel@ed.gov>; Mark.Wise@ed.gov

Subject: [EXTERNAL] New Notice under CR 5478 - Shutdown of AWG Lockbox

Jim-

Here is the language FSA wants sent to the roughly 1700 employers who have remitted a garnishment payment in the past 30 days:

**ATTENTION: FUTURE GARNISHMENT PAYMENTS WILL BE RETURNED TO EMPLOYERS
UNCASHED**

Dear Employer:

In accordance with the CARES Act and its subsequent Presidential extension, we have sent you multiple notifications to stop garnishing employees in debt to the U.S. Department of Education, but we continue to receive payments from you.

Accordingly, we will be shutting down the P.O. Box to which you have been remitting payments, effective November 1, 2020. Any payments received after this date will be returned to you, unopened, by the U.S. Postal Service. Upon receipt of this returned mail, you should promptly restore the garnished funds to the employee.

If you have any questions about this notice, please contact us at 800-621-3115.

Let me know if you need anything further.

Mike Bryant, Federal Student Aid
319-333-8836

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

|||||
1000000000 *****AAAAA

FIRST NAME MI LAST NAME SUFFIX

ADDRESS 1-3

CITY ST ZIP CODE

COUNTRY (do not print if USA)

Month DD, CCYY

ACCOUNT #: 9999999999

ATTENTION: FUTURE GARNISHMENT PAYMENTS WILL BE RETURNED TO YOUR EMPLOYER UNOPENED

Dear Borrower:

In accordance with the CARES Act, and its subsequent extension by Presidential order, we have sent multiple notices to your employer ordering them to stop garnishing your wages. Despite this, your employer has continued to remit garnishment payments to us for your federally-held student loan account.

The purpose of this notice is to inform you that the Department of Education will no longer accept wage garnishment payments from your employer after October 30, 2020. Payments received after this date will be returned to your employer unopened, and we have instructed your employer to promptly restore the garnished funds to you.

Remember you are not required to make any payments during the CARES Act period, which currently runs through December 31, 2020.

If you have any questions regarding this matter, please contact us at [Default Resolution Group at 1-800-621-3115 (TTY: 1-877-825-9923)] or [PCA Name at PCA Telephone] from 8 a.m. to 10 p.m. ET Monday through Friday and 8 a.m. to 6 p.m. ET on Saturday.

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

|||||
1000000000 *****AAAAA

EMPLOYER NAME

ADDRESS 1-3

CITY ST ZIP CODE

COUNTRY (do not print if USA)

Month DD, CCYY

ATTENTION: FUTURE GARNISHMENT PAYMENTS WILL BE RETURNED TO EMPLOYERS
UNCASHED

Dear Employer:

In accordance with the CARES Act and its subsequent Presidential extension, we have sent you multiple notifications to stop garnishing employees in debt to the U.S. Department of Education, but we continue to receive payments from you.

Accordingly, we will be temporarily shutting down the P.O. Box to which you have been remitting payments, effective October 30, 2020. Any payments received after this date will be returned to you, unopened, by the U.S. Postal Service. Upon receipt of this returned mail, you should promptly restore the garnished funds to the employee.

If you have any questions about this notice, please contact the Department of Education's Default Resolution Group at 800-621-3115 and choose the employer option 1.

Sincerely,

Department of Education
Default Resolution Group Servicing Center

From: Tyrrell, Pete
Sent: Mon, 26 Jul 2021 13:52:50 +0000
To: Salanik, Kathleen
Subject: FW: AWG Lockbox Analysis - Updated PPT
Attachments: CARES ACT Stop AWG Non-Compliant Reporting prior to shutdown and after start-up 063021.pptx

Kathleen – can you please have your staff update this. We are mostly interested in updates to slides 2, 5 and 8 – and for slide 8, can you please also include the individual weekly totals since re-opening of the mailbox. Also welcome any other analysis your team may feel is relevant.

Can we please have this by noon tomorrow.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Salanik, Kathleen <KathleenSalanik@maximus.com>
Sent: Wednesday, June 30, 2021 5:14 PM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>
Cc: Santos, Bob <RobertSantos@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; Seeley, Theresa L <TheresaLSeeley@maximus.com>; Pugh, James <JamesPugh@maximus.com>
Subject: AWG Lockbox Analysis - Updated PPT

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Pete and Mike,

Attached is the updated presentation on the analysis of re-opening the AWG lockbox. We have provided initial slides with the summary, new data on phone calls from borrowers or employers after the lockbox closure, and then recommendations (also pasted below). The subsequent slides have the supporting data with the last slide that includes the comparison data for the full month of October 2020 compared to the 4 weeks of data from the AWG lockbox re-opening.

Please let us know if this addresses the updates you requested and if you have any additional questions.

History of Administrative Wage Garnishment

- As of 10/23/20, OIG reported FSA continued to receive wage garnishments for 1,930 borrowers.

- As of 10/30/20, DMCS continued to receive wage garnishments from 1,400 employers impacting 2,283 borrowers.
- The AWG Lockbox was shut down on 10/30/20 and payments were returned to the employers as undeliverable.
- Re-opened AWG Lockbox on 5/31/21.
 - Started receiving AWG payments on 6/4/21.
 - Through 6/25/21, received 78 payments:
 - 67 employer wage garnishment payments from 25 employers
 - 11 misdirected voluntary payments
 - The 67 employer wage garnishment payments were received from 25 employers impacting 28 borrowers.
 - Continued to receive payments from two employers that also garnished in October 2020 impacting 3 borrowers.
 - Ardent Health Services (2 borrowers / 6 payments) and Olympia Family Restaurant (1 borrower / 2 payments).
- MFS performed an outreach to the 25 employers that sent AWG payments between 6/4/21 and 6/25/21.
 - 19 - Confirmed will stop
 - Some reasons provided for sending payments include:
 - Thought CARES Act ended 6/1/21
 - Unaware of CARES Act
 - Employer did not understand garnishment was for student loan
 - Check returned so employer thought they needed to send check again
 - Employee returned from leave; cease garnishment missed
 - Employee was rehired; cease garnishment missed
 - Replacement check for old AWG check
 - 4 - Left voice message for employers
 - 2 - Unable to leave voicemail

Borrower or Employer Contact from 10/1/20 – 10/30/20 on wage garnishments

- 61 borrowers called in regarding garnishments continuing after 10/30/20 and asking for a status on refunds.
- 24 employers called in questioning why checks were being returned after 10/30/20.

Employers Accessing the Employer Address Web Page

- 339 unique employers used the employer website to update their demographic information / FEIN.

Summary:

- By closing the AWG lockbox and returning the checks, the employers stopped sending garnishment checks.
 - Received payments when the AWG lockbox reopened effective 5/31/21 through 6/25/21 from only 2 of the 1,400 employers that garnished in the month of October 2020.

Recommendations:

(b)(5)

(b)(5)

Best Regards,

Kathleen

Kathleen Salanik
Program Manager
Debt Management and Collections System (DMCS)
Maximus Federal
Remote: Olney, MD, Eastern Time
Mobile: (b)(6)
KathleenSalanik@maximus.com

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.



Department of
Education

DMCS

Federal
Student Aid

CARES Act Stop Wage Garnishment Comparison of 10/30/20 (prior to Lockbox Shutdown) to 6/25/21 (1 month resumption of Lockbox being Reopened)

Non-Compliant Employers Garnishing Wages

History of Administrative Wage GarnishmentAs of 10/23/20, OIG reported FSA continued to receive wage garnishments for 1,930 borrowers.As of 10/30/20, DMCS continued to receive wage garnishments from 1,400 employers impacting 2,283 borrowers. The AWG Lockbox was shut down on 10/30/20 and payments were returned to the employers as undeliverable.Re-opened AWG Lockbox on 5/31/21.Started receiving AWG payments on 6/4/21.Through 6/25/21, received 78 payments:67 employer wage garnishment payments from 25 employers11 misdirected voluntary paymentsThe 67 employer wage garnishment payments were received from 25 employers impacting 28 borrowers.Continued to receive payments from two employers that also garnished in October 2020 impacting 3 borrowers.Arden Health Services (2 borrowers / 6 payments) and Olympia Family Restaurant (1 borrower / 2 payments).MFS performed an outreach to the 25 employers that sent AWG payments between 6/4/21 and 6/25/21.19 - Confirmed will stopSome reasons provided for sending payments include:Thought CARES Act ended 6/1/21Unaware of CARES ActEmployer did not understand garnishment was for student loanCheck returned so employer thought they needed to send check againEmployee returned from leave; cease garnishment missedEmployee was rehired; cease garnishment missedReplacement check for old AWG check4. Left voice message for employers? Unable

AWG Non-Compliant Employers

Borrower or Employer Contact from 10/1/20 – 10/30/20 wage garnishments 61 borrowers called in regarding garnishments continuing after 10/30/20 and asking for a status on refunds. 24 employers called in questioning why checks were being returned after 10/30/20. **Employers Accessing the Employer Address Web Page** 339 unique employers used the employer website to update their demographic information / FEIN.

AWG Non-Compliant Employers

Summary:By closing the AWG lockbox and returning the checks, the employers stopped sending garnishment checks. Received payments when the AWG lockbox reopened effective 5/31/21 through 6/25/21 from 2 of the 1,400 employers that garnished in the month of October 2020.**Recommendations:**Close the AWG lockbox Received a low volume of payments since the AWG lockbox reopened on 5/31/21 from employers that were not garnishing in October 2020. On 9/30/21 when CARES Act expires, it will prevent a large volume of payments from being received since some employers didn't cancel wage garnishment but only suspended wage garnishment. Send a notice to employers reminding them that wage garnishment should be canceled for all U.S. Department of Education borrowers.

AWG Non-Compliant Employers (5/31/21-6/25/21)

Employer	Number of Borrowers Affected	Number of Payments Received from Employer	Unique Payment Dates	Last Effective Payment Date by Employer	Date Outreach Made to Employer	Results of contacting Employer
ARDENT HEALTH SERVICES	2	6	3	6/16/2021	6/24/2021	Confirmed they will stop
SURGE STAFFING	2	4	1	6/14/2021	6/18/2021	Thought CARES Act ended; confirmed they will stop
OASIS OUTSOURCING INC	2	2	1	6/16/2021	6/17/2021	New payroll service; unaware CARES Act; confirmed they will stop
PENDER VETERINARY CENTRE	1	13	1	6/21/2021	6/22/2021	Thought CARES Act ended; confirmed they will stop
BAYOU CONCRETE LLC	1	5	5	6/17/2021	6/16/2021	Confirmed they will stop
AUTORIDAD DE CARRETERAS	1	4	1	6/16/2021	6/29/2021	Unable to leave voicemail with employer; contacted borrower
AUBURN UNIVERSITY AT MONTGOMERY	1	3	1	6/14/2021	6/29/2021	Left voicemail
LOAD KING MFG	1	2	1	6/4/2021	6/16/2021	Replacement Check from 2/19/20
SILKTOWN ROOFING, INC	1	2	1	6/4/2021	6/16/2021	Confirmed they will stop
WILLIAMS-SONOMA INC	1	2	3	6/16/2021	6/24/2021	Confirmed they will stop
HEAT TREATING SERVICES	1	2	1	6/8/2021	6/16/2021	Confirmed they will stop
ALCOTT HR GROUP	1	2	2	6/16/2021	6/16/2021	Confirmed they will stop
MCDONALD'S	1	2	1	6/16/2021	6/29/2021	Left voicemail
WHOLE FOODS	1	2	1	6/16/2021	6/29/2021	Left voicemail
OLYMPIA FAMILY RESTAURANT	1	2	1	6/21/2021	6/29/2021	Payments sent in error; confirmed they will stop
J&M SMOG & AUTO REPAIR	1	2	1	6/21/2021	6/22/2021	Thought CARES Act ended; confirmed they will stop
DBI SERVICES LLC	1	1	1	6/4/2021	6/30/2021	Employer unaware of CARES Act; confirmed they will stop
THOMAS JEFFERSON FOU.	1	1	1	6/4/2021	6/16/2021	Replacement Check from 4/28/20
SWIFT BEEF COMPANY C/O	1	1	1	6/4/2021	6/16/2021/6/29/2021	Employer researchingUnable to leave voicemail
WHITE RIVER MARINE LLC	1	1	1	6/10/2021	6/16/2021	Confirmed they will stop
ROUSES ENTERPRISES LLC	1	1	1	6/11/2021	6/16/2021	Confirmed they will stop
UPS	1	1	1	6/11/2021	6/16/2021	Confirmed they will stop
SOUTHEAST CONNECTIONS LLC	1	1	1	6/15/2021	6/29/2021	Left voicemail
BEST WESTERN ROSEVILLE INN	1	1	1	6/16/2021	6/29/2021	Payroll unaware of CARES Act; emailed notice to employer; confirmed they will stop
NORTHWEST ARKANSAS EMPLOYEES LLC	1	1	1	6/25/2021	6/29/2021	Thought CARES Act ended; confirmed they will stop

Enhanced Calling Measures Pre-Lockbox Shutdown

Per the request of FSA, MFS took greater measures to escalate Stop Wage Garnishment outreach efforts with non-compliant employers having larger rosters (9 or more). The following data represents those employers where stopped garnishment had not been achieved as of 10/30/20.

Employer	# of Borrowers Receiving Garnishment	Confirmed Stopped Garnishment	Confirmed Stopped (Date)	Employer Outreach Attempts (includes phone calls and emails)	Voice Message Left	Made Contact and Spoke to Representative
7ELEVEN	64	No		56	Yes	Yes
PARKER HANNIFIN	53	No		10	Yes	No
COMMUNICATIONS TEST DESIGN	42	No		4	No	No
GOODWILL	31	No		50	Yes	Yes
HYATT	28	No		53	Yes	Yes
HEARTHSIDE FOOD SOLUTIONS	28	No		6	Yes	Yes
LOEWS HOTELS	19	No		11	Yes	Yes
WASTE MANAGEMENT	18	No		5	Yes	No
MAVERIK COUNTRY STORES	15	No		6	Yes	No
TACO BELL	13	No		35	Yes	Yes
THE PARADIES SHOPS	12	No		22	Yes	No
EXETER FINANCE	11	No		8	Yes	No
GLAXOSMITHKLINE	11	No		2	Yes	No
BURBERRY	9	No		31	Yes	Yes

Since reopening the lockbox on 5/31/21, no AWG payments have been received from these employers.

Top 20 AWG Non-Compliant Employers (10/19/20-10/30/20)

Employer	Number of Borrowers Affected	Last Effective Payment Date by Employer
HEARTHSIDE FOOD SOLUTIONS*	18	10/28/2020
GLAXOSMITHKLINE*	11	10/26/2020
PARKER HANNIFIN*	10	10/20/2020
COMMUNICATIONS TEST DESIGN*	6	10/26/2020
EXETER FINANCE*	6	10/20/2020
EMPLOYEE OF INDEPENDENT 7ELEVEN	6	10/26/2020
RAINBOW USA	5	10/29/2020
MAVERIK COUNTRY STORES*	5	10/28/2020
INTERDENT SERVICE	5	10/29/2020
APEX LABORATORY	4	10/20/2020
THE PARADIES SHOPS	4	10/20/2020
TUESDAY MORNING	4	10/20/2020
GPM INVESTMENTS	4	10/26/2020
HUDSON RIVER HEALTHCARE	4	10/29/2020
HELMER SCIENTIFIC	4	10/23/2020
OCEAN SPRAY CRANBERRIES	3	10/20/2020
DS SERVICES OF AMERICA	3	10/23/2020
SOUTH CAROLINA STATE UNIVERSITY	3	10/20/2020
HYATT*	3	10/29/2020

*These employers were identified as part of our Top 20 enhanced calling measures. Since reopening the lockbox on 5/31/21, no AWG payments have been received from these employers.

Non-Compliant Employers Garnishing Wages

AWG File Receipt Date	Number of AWG payments received	# of Employers garnishing wages	# of Borrowers impacted	Employer Outreach Attempts	Employers confirmed to stop	Borrowers impacted by Employer confirmed to stop
10/1/20 – 10/30/20	3,452	1,400	2,283	1,834	212	334
5/31/21 - 6/25/21	67	25	28	25	19	22

From: Tyrrell, Pete
Sent: Thu, 1 Jul 2021 19:39:40 +0000
To: LaVia, Mark;Piccolo, Marc
Cc: Bryant, Michael
Subject: FW: AWG Lockbox Analysis - Updated PPT
Attachments: CARES ACT Stop AWG Non-Compliant Reporting prior to shutdown and after start-up 063021.pptx

[@Piccolo, Marc](#) – here is the analysis that MFS has provided on the temporary opening of the AWG lockbox. Overall, I think it is positive. I can put sometime on the calendar next week to review and also offer up our own options (MFS has included a couple) and we can go from there.

Recall that the lockbox is slated to close down again after 7/9/21....which is next Friday.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Salanik, Kathleen <KathleenSalanik@maximus.com>
Sent: Wednesday, June 30, 2021 5:14 PM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>
Cc: Santos, Bob <RobertSantos@maximus.com>; Smith, Karen M <KarenMSmith@maximus.com>; Seeley, Theresa L <TheresaLSeeley@maximus.com>; Pugh, James <JamesPugh@maximus.com>
Subject: AWG Lockbox Analysis - Updated PPT

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Pete and Mike,

Attached is the updated presentation on the analysis of re-opening the AWG lockbox. We have provided initial slides with the summary, new data on phone calls from borrowers or employers after the lockbox closure, and then recommendations (also pasted below). The subsequent slides have the supporting data with the last slide that includes the comparison data for the full month of October 2020 compared to the 4 weeks of data from the AWG lockbox re-opening.

Please let us know if this addresses the updates you requested and if you have any additional questions.

History of Administrative Wage Garnishment

- As of 10/23/20, OIG reported FSA continued to receive wage garnishments for 1,930 borrowers.

- As of 10/30/20, DMCS continued to receive wage garnishments from 1,400 employers impacting 2,283 borrowers.
- The AWG Lockbox was shut down on 10/30/20 and payments were returned to the employers as undeliverable.
- Re-opened AWG Lockbox on 5/31/21.
 - Started receiving AWG payments on 6/4/21.
 - Through 6/25/21, received 78 payments:
 - 67 employer wage garnishment payments from 25 employers
 - 11 misdirected voluntary payments
 - The 67 employer wage garnishment payments were received from 25 employers impacting 28 borrowers.
 - Continued to receive payments from two employers that also garnished in October 2020 impacting 3 borrowers.
 - Ardent Health Services (2 borrowers / 6 payments) and Olympia Family Restaurant (1 borrower / 2 payments).
- MFS performed an outreach to the 25 employers that sent AWG payments between 6/4/21 and 6/25/21.
 - 19 - Confirmed will stop
 - Some reasons provided for sending payments include:
 - Thought CARES Act ended 6/1/21
 - Unaware of CARES Act
 - Employer did not understand garnishment was for student loan
 - Check returned so employer thought they needed to send check again
 - Employee returned from leave; cease garnishment missed
 - Employee was rehired; cease garnishment missed
 - Replacement check for old AWG check
 - 4 - Left voice message for employers
 - 2 - Unable to leave voicemail

Borrower or Employer Contact from 10/1/20 – 10/30/20 on wage garnishments

- 61 borrowers called in regarding garnishments continuing after 10/30/20 and asking for a status on refunds.
- 24 employers called in questioning why checks were being returned after 10/30/20.

Employers Accessing the Employer Address Web Page

- 339 unique employers used the employer website to update their demographic information / FEIN.

Summary:

- By closing the AWG lockbox and returning the checks, the employers stopped sending garnishment checks.
 - Received payments when the AWG lockbox reopened effective 5/31/21 through 6/25/21 from only 2 of the 1,400 employers that garnished in the month of October 2020.

Recommendations:

(b)(5)

(b)(5)

Best Regards,

Kathleen

Kathleen Salanik
Program Manager
Debt Management and Collections System (DMCS)
Maximus Federal
Remote: Olney, MD, Eastern Time
Mobile: (b)(6)
KathleenSalanik@maximus.com

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.



Department of
Education

DMCS

Federal
Student Aid

CARES Act Stop Wage Garnishment Comparison of 10/30/20 (prior to Lockbox Shutdown) to 6/25/21 (1 month resumption of Lockbox being Reopened)

Non-Compliant Employers Garnishing Wages

History of Administrative Wage GarnishmentAs of 10/23/20, OIG reported FSA continued to receive wage garnishments for 1,930 borrowers.As of 10/30/20, DMCS continued to receive wage garnishments from 1,400 employers impacting 2,283 borrowers. The AWG Lockbox was shut down on 10/30/20 and payments were returned to the employers as undeliverable.Re-opened AWG Lockbox on 5/31/21.Started receiving AWG payments on 6/4/21.Through 6/25/21, received 78 payments:67 employer wage garnishment payments from 25 employers11 misdirected voluntary paymentsThe 67 employer wage garnishment payments were received from 25 employers impacting 28 borrowers.Continued to receive payments from two employers that also garnished in October 2020 impacting 3 borrowers.Arden Health Services (2 borrowers / 6 payments) and Olympia Family Restaurant (1 borrower / 2 payments).MFS performed an outreach to the 25 employers that sent AWG payments between 6/4/21 and 6/25/21.19 - Confirmed will stopSome reasons provided for sending payments include:Thought CARES Act ended 6/1/21Unaware of CARES ActEmployer did not understand garnishment was for student loanCheck returned so employer thought they needed to send check againEmployee returned from leave; cease garnishment missedEmployee was rehired; cease garnishment missedReplacement check for old AWG check4. Left voice message for employers? Unable

AWG Non-Compliant Employers

Borrower or Employer Contact from 10/1/20 – 10/30/20 wage garnishments 61 borrowers called in regarding garnishments continuing after 10/30/20 and asking for a status on refunds. 24 employers called in questioning why checks were being returned after 10/30/20. **Employers Accessing the Employer Address Web Page** 339 unique employers used the employer website to update their demographic information / FEIN.

AWG Non-Compliant Employers

Summary:By closing the AWG lockbox and returning the checks, the employers stopped sending garnishment checks. Received payments when the AWG lockbox reopened effective 5/31/21 through 6/25/21 from 2 of the 1,400 employers that garnished in the month of October 2020.**Recommendations:**Close the AWG lockbox Received a low volume of payments since the AWG lockbox reopened on 5/31/21 from employers that were not garnishing in October 2020. On 9/30/21 when CARES Act expires, it will prevent a large volume of payments from being received since some employers didn't cancel wage garnishment but only suspended wage garnishment. Send a notice to employers reminding them that wage garnishment should be canceled for all U.S. Department of Education borrowers.

AWG Non-Compliant Employers (5/31/21-6/25/21)

Employer	Number of Borrowers Affected	Number of Payments Received from Employer	Unique Payment Dates	Last Effective Payment Date by Employer	Date Outreach Made to Employer	Results of contacting Employer
ARDENT HEALTH SERVICES	2	6	3	6/16/2021	6/24/2021	Confirmed they will stop
SURGE STAFFING	2	4	1	6/14/2021	6/18/2021	Thought CARES Act ended; confirmed they will stop
OASIS OUTSOURCING INC	2	2	1	6/16/2021	6/17/2021	New payroll service; unaware CARES Act; confirmed they will stop
PENDER VETERINARY CENTRE	1	13	1	6/21/2021	6/22/2021	Thought CARES Act ended; confirmed they will stop
BAYOU CONCRETE LLC	1	5	5	6/17/2021	6/16/2021	Confirmed they will stop
AUTORIDAD DE CARRETERAS	1	4	1	6/16/2021	6/29/2021	Unable to leave voicemail with employer; contacted borrower
AUBURN UNIVERSITY AT MONTGOMERY	1	3	1	6/14/2021	6/29/2021	Left voicemail
LOAD KING MFG	1	2	1	6/4/2021	6/16/2021	Replacement Check from 2/19/20
SILKTOWN ROOFING, INC	1	2	1	6/4/2021	6/16/2021	Confirmed they will stop
WILLIAMS-SONOMA INC	1	2	3	6/16/2021	6/24/2021	Confirmed they will stop
HEAT TREATING SERVICES	1	2	1	6/8/2021	6/16/2021	Confirmed they will stop
ALCOTT HR GROUP	1	2	2	6/16/2021	6/16/2021	Confirmed they will stop
MCDONALD'S	1	2	1	6/16/2021	6/29/2021	Left voicemail
WHOLE FOODS	1	2	1	6/16/2021	6/29/2021	Left voicemail
OLYMPIA FAMILY RESTAURANT	1	2	1	6/21/2021	6/29/2021	Payments sent in error; confirmed they will stop
J&M SMOG & AUTO REPAIR	1	2	1	6/21/2021	6/22/2021	Thought CARES Act ended; confirmed they will stop
DBI SERVICES LLC	1	1	1	6/4/2021	6/30/2021	Employer unaware of CARES Act; confirmed they will stop
THOMAS JEFFERSON FOU.	1	1	1	6/4/2021	6/16/2021	Replacement Check from 4/28/20
SWIFT BEEF COMPANY C/O	1	1	1	6/4/2021	6/16/2021/6/29/2021	Employer researchingUnable to leave voicemail
WHITE RIVER MARINE LLC	1	1	1	6/10/2021	6/16/2021	Confirmed they will stop
ROUSES ENTERPRISES LLC	1	1	1	6/11/2021	6/16/2021	Confirmed they will stop
UPS	1	1	1	6/11/2021	6/16/2021	Confirmed they will stop
SOUTHEAST CONNECTIONS LLC	1	1	1	6/15/2021	6/29/2021	Left voicemail
BEST WESTERN ROSEVILLE INN	1	1	1	6/16/2021	6/29/2021	Payroll unaware of CARES Act; emailed notice to employer; confirmed they will stop
NORTHWEST ARKANSAS EMPLOYEES LLC	1	1	1	6/25/2021	6/29/2021	Thought CARES Act ended; confirmed they will stop

Enhanced Calling Measures Pre-Lockbox Shutdown

Per the request of FSA, MFS took greater measures to escalate Stop Wage Garnishment outreach efforts with non-compliant employers having larger rosters (9 or more). The following data represents those employers where stopped garnishment had not been achieved as of 10/30/20.

Employer	# of Borrowers Receiving Garnishment	Confirmed Stopped Garnishment	Confirmed Stopped (Date)	Employer Outreach Attempts (includes phone calls and emails)	Voice Message Left	Made Contact and Spoke to Representative
7ELEVEN	64	No		56	Yes	Yes
PARKER HANNIFIN	53	No		10	Yes	No
COMMUNICATIONS TEST DESIGN	42	No		4	No	No
GOODWILL	31	No		50	Yes	Yes
HYATT	28	No		53	Yes	Yes
HEARTHSIDE FOOD SOLUTIONS	28	No		6	Yes	Yes
LOEWS HOTELS	19	No		11	Yes	Yes
WASTE MANAGEMENT	18	No		5	Yes	No
MAVERIK COUNTRY STORES	15	No		6	Yes	No
TACO BELL	13	No		35	Yes	Yes
THE PARADIES SHOPS	12	No		22	Yes	No
EXETER FINANCE	11	No		8	Yes	No
GLAXOSMITHKLINE	11	No		2	Yes	No
BURBERRY	9	No		31	Yes	Yes

Since reopening the lockbox on 5/31/21, no AWG payments have been received from these employers.

Top 20 AWG Non-Compliant Employers (10/19/20-10/30/20)

Employer	Number of Borrowers Affected	Last Effective Payment Date by Employer
HEARTHSIDE FOOD SOLUTIONS*	18	10/28/2020
GLAXOSMITHKLINE*	11	10/26/2020
PARKER HANNIFIN*	10	10/20/2020
COMMUNICATIONS TEST DESIGN*	6	10/26/2020
EXETER FINANCE*	6	10/20/2020
EMPLOYEE OF INDEPENDENT 7ELEVEN	6	10/26/2020
RAINBOW USA	5	10/29/2020
MAVERIK COUNTRY STORES*	5	10/28/2020
INTERDENT SERVICE	5	10/29/2020
APEX LABORATORY	4	10/20/2020
THE PARADIES SHOPS	4	10/20/2020
TUESDAY MORNING	4	10/20/2020
GPM INVESTMENTS	4	10/26/2020
HUDSON RIVER HEALTHCARE	4	10/29/2020
HELMER SCIENTIFIC	4	10/23/2020
OCEAN SPRAY CRANBERRIES	3	10/20/2020
DS SERVICES OF AMERICA	3	10/23/2020
SOUTH CAROLINA STATE UNIVERSITY	3	10/20/2020
HYATT*	3	10/29/2020

*These employers were identified as part of our Top 20 enhanced calling measures. Since reopening the lockbox on 5/31/21, no AWG payments have been received from these employers.

Non-Compliant Employers Garnishing Wages

AWG File Receipt Date	Number of AWG payments received	# of Employers garnishing wages	# of Borrowers impacted	Employer Outreach Attempts	Employers confirmed to stop	Borrowers impacted by Employer confirmed to stop
10/1/20 – 10/30/20	3,452	1,400	2,283	1,834	212	334
5/31/21 - 6/25/21	67	25	28	25	19	22

From: Howell, Lawannah
Sent: Fri, 20 Nov 2020 18:34:42 +0000
To: Russo, Kami
Cc: Benson, Mark; Tyrrell, Pete; Cross, Maxine; Patillo, Aquita; Lewis, Tyrone
Subject: FW: AWG Lockbox
Importance: High

Kami,

Here is the message that Mark sent out to the PCAs.

Lawannah

From: Benson, Mark <Mark.Benson@ed.gov>
Sent: Friday, October 30, 2020 9:46 AM
To: Pioneer <EDContract@pioneer-credit.com>; ERS/Alltran <ED_ERS_Contract_Administration@ERSINC.com>; Action Financial <afscorp@actionfinancial.us.com>; Bass <ed@bass-associates.com>; Central Research <EDMods@central-research.com>; Coast Professionals <PCA.EXEC@coastprofessional.com>; Credit Adjustments <EDPCA606Contracting@credit-adjustments.com>; FH Cann <edmanagementteam@fhcann.com>; ICR (ICRcontractexecs@icrsolutions.net) <ICRcontractexecs@icrsolutions.net>; National Credit <NCSEDContract@ncscollect.com>; National Recoveries <fedcontracts@nationalrecoveries.com>; PBCM <pbcdoe@pbcmcorp.com>; Reliant Capital <rcsceocfo@reliant-cap.com>
Cc: Bryant, Michael <Michael.Bryant@ed.gov>; Cross, Maxine <Maxine.Cross@ed.gov>; Gomes, Milene <Milene.Gomes@ed.gov>; Howell, Lawannah <Lawannah.Howell@ed.gov>; Laine, Douglas <Douglas.Laine@ed.gov>; Patillo, Aquita <Aquita.Patillo@ed.gov>; Russo, Kami <Kami.Russo@ed.gov>; Searcy, Hunter <Hunter.Searcy@ed.gov>; Shea, Sarah <Sarah.Shea@ed.gov>; Thorne, Richard <Richard.Thorne@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Subject: AWG Lockbox

Contract Administrators –

Federal Student Aid has directed the Treasury Department to temporarily close the Administrative Wage Garnishment (AWG) lockbox, effective October 31, 2020 through December 31, 2020. Any AWG payments received during this time will be returned to the employer unopened.

Communications regarding this action will be sent to those employers that have continued to send AWG payments; notices will also be sent to impacted borrowers. These communications will be sent the week of November 2, 2020.

Please acknowledge receipt.

Mark Benson
Contracting Officer
Federal Student Aid, Business Process Operations Team

U.S. Department of Education

Office: 404-974-9400

Cell #:

From: Szathmary, Michael
Sent: Wed, 3 Feb 2021 15:54:35 +0000
To: Tyrrell, Pete
Cc: Wise, Mark
Subject: FW: AWG Payments into the Voluntary Payment Lockbox
Attachments: AWG Payment sent to Vol Lockbox.docx, VOL to AWG Payment Tracking.xlsx
Importance: High

Pete,

What CR are they billing this process too? I reviewed our current CRs to see which one it falls under and I thought maybe 5669, CARES Act AWG Employer Outreach, but it mentions nothing about the FSA Lockbox.

Mike Szathmary
DMCS Administrative Contracting Officer
FSA Acquisition Directorate

Duty Hours: 7:30AM-4:00PM

Office: (404) 974-9261

Cell: (b)(6)

Sam Nunn Atlanta Federal Center
61 Forsyth Street SW, Suite 18T30-6
Atlanta GA 30303

michael.szathmary@ed.gov

StudentAid.gov

Federal Student Aid | PROUD SPONSOR of
AN OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND[®]

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Wednesday, February 3, 2021 10:28 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>
Subject: RE: AWG Payments into the Voluntary Payment Lockbox

Pete,

Please see attached for details on employer who are sending AWG payments to the voluntary lockbox and below for a summary:

- 59 employers identified as submitting AWG payments
 - 35 employers were contacted by DMCS NPC to cease wage garnishment
 - 33 employers ceased wage garnishment payments
 - 26 employers contacted by DMCS NPC via telephone, email and mail
 - 7 employers contacted by other sources

- Sources identified but not limited to employee and/or PCA
- 5 employers did not received stop garnishment notices or confirm stop through pilot outreach

59% of employers were contacted after 11/1/20

74.3% success rate of stopping AWG payments after contacting employer

2% AWG payments stopped by outside influences

The initial volume of employers submitting AWG payments estimated as approximately 130. We removed duplicate accounts with repeated payments, AWG payments identified in error (actually VOL payments) and other issues needing research eliminating them from this tracking report resulting in 59 employers rather than 130.

Also attached is the process we are following to identify AWG payments sent to voluntary lockbox and actions we take once identified.

Please let me know if you have any questions.

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

Karenmsmith@maximus.com

From: Santos, Bob F <RobertSantos@maximus.com>

Sent: Tuesday, February 2, 2021 2:23 PM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Bryant, Michael <Michael.Bryant@ed.gov>; Smith, Karen M <KarenMSmith@maximus.com>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

Pete, we only started looking for the AWG payments made incorrectly into the voluntary payment lockbox back in November last year. This is purely a manual process that we were looking into as we had time. Typically we would not know if the payment was voluntary or not unless we researched it, and given the current volumes of payments we have been able to do this research.

So we are compiling a list of the AWG payments made by employers to the voluntary lockbox as of November, adding to this list the employers name, address and number and whether or not we were able to make contact or not. We are currently only partially thru January, but we will compile this list and work to get this to you by the by noon tomorrow.

I also asked Karen to update the data with any additional correspondence we may have sent these employers since March of 2020. But as we discussed, it might not be anything since if they always sent it in thru the voluntary lockbox we would not have captured it as an AWG payment.

Please let me know if you have any concerns with this approach. I added Karen as she will be providing the information once she has it pulled together,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive

MAXIMUS Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Date: Tuesday, February 2, 2021 at 11:34 AM

To: Santos, Bob F <RobertSantos@maximus.com>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov
<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>

Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Thanks – and it probably makes sense to get a total level of effort to reach each of these employers dating back to March 2020.

Thanks.

Pete Tyrrell | Senior Advisor

Federal Student Aid

Wanamaker Building, Philadelphia PA 19107

O: (215) 656-6014

C: (b)(6)

From: Santos, Bob F <RobertSantos@maximus.com>

Sent: Tuesday, February 2, 2021 11:13 AM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

I will talk with the team and let you know if we have any questions,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive

MAXIMUS Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Date: Tuesday, February 2, 2021 at 10:33 AM

To: Santos, Bob F <RobertSantos@maximus.com>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov

<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>

Subject: [EXTERNAL] AWG Payments into the Voluntary Payment Lockbox

Bob –

According to reporting, there continue to be a number of AWG payments that come into the voluntary lockbox.....of which your staff has identified dating back to November I believe.

Can you please have your staff identify these particular employers and provide us with a list that includes what actions have been take with those particular employers (in reaction to payments coming into the voluntary lockbox). That list should also include the address and phone number (if available).

(b)(5)

Please make this a priority – and let me know if you'd like have a quick call to talk through and we can do that.

Thanks.

Pete Tyrrell | Senior Advisor

Federal Student Aid

Wanamaker Building, Philadelphia PA 19107

O: (215) 656-6014

C: (b)(6)

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

AWG Payments that Employers are Sending to the Voluntary Payment Lockbox:

MFS has created a query that identifies any systematic posted voluntary lockbox payments. The query is run daily.

We have assign staff to review the payments from the query against the check in ECP to determine if the payment is being received from a company and if it is we are reviewing DM to see if the employer UDP and the company are the same. If they are, we then assign to a research group who reviews the payments and takes appropriate action to reverse the payment and reapply as an AWG and refunds the payments if made after the CARES effective date.

The employers are then contacted; they are contacted through phone, email, and/or postal mail. We communicate two things to them: CARE legislation prohibits the employers from garnishing wages, and they must stop immediately and inform them they are using the incorrect lockbox for AWG payments.

If we are unsuccessful with contacting employers we also reach out to the borrowers through phone, email and/or postal mail soliciting their assistance with getting their employer to stop garnishing.

The borrowers who are identified as having AWG payments sent to the voluntary lockbox are added to a list and are monitored to refund any additional AWG payments that are received and would require refunding.

After talking with borrowers or employers, if they state that the borrower requested payments to continue to be sent, we document the accounts and do not refund those payments.

Note: that this effort is labor intensive, and we are not current on reviewing files. We are currently starting files received in January 2021.

As we reviewed the borrowers account for the most part the employer received a notice to stop garnishments. When the employer did not receive the notice the employer's address was invalid. The borrowers received a CARES notice. More detail can be found in column K on the tracking spreadsheet.

Employers that send AWG payments to the voluntary lockbox did not receive outreach beyond the letters being sent; our stop AWG effort utilized the AWG lockbox files as input for which employers needed to be contacted.

NOTICE OF DEBIT number	Borrower Name	Employee Name	Employer address	Employer email	Employer Phone Number	Employer Teacher #/N	WG 30/31 Sent	Full payments stop #/N	Borrower Contacted #/N	Employer CARES notes
(b)(6)		Prince Independent School District	5515 Olive Dr Frisco, Tx 75055	N/A	489-633-6090	Y	Y	Y	Y	Employer address likely incorrect, updated 9/27/2020 with September release 10/14 - WG 30 sent to employer Employer address likely incorrect, updated 9/27/2020 with September release 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		Aliso Emeritans	2 Woodland Dr Dallas, PA 18611	N/A	570-674-8796	N	Y	N	N	Employer address likely incorrect, updated 9/27/2020 with September release
		ARK TOWING SERVICE	3779 W LANSING WAY FRESNO CA 93722	N/A	659-222-7609	N	N	N	Y	Employer address likely incorrect, updated 9/27/2020 with September release
		LIFESPAN INC	1900 FAIRGROVE AV HAMILTON OH 45011	N/A	513-868-3210	Y	N	Y	N	Employer address likely incorrect, updated 9/27/2020 with September release
		Medical Management International Inc DBA Bankfield	28100 SE 8th Way, Vancouver, WA 98684	N/A	503-265-4900	N	Y	N	N	Employer address likely incorrect, updated 9/27/2020 with September release
		W CARTER & ASSOCIATES	1938 FOXRIDGE DRIVE, KANSAS CITY, MO 64170	bill.carter@wcarters.com	913-545-2900	N	N	N	N	Employer address likely incorrect, updated 9/27/2020 with September release 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		Covenant Care Ohio, Inc	27071 Alsea Creek Road Suite 100 Alsea Vaso, OH 92656	N/A	937-398-5551	Y	Y	Y	N	Employer address likely incorrect, updated 9/27/2020 with September release 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		LA RESTURANTS	6510 CHAPEL HILL RD, RALEIGH, NC 27607	lvausten@lafoods.com	919-851-0856	Y	N	Y	N	Employer address likely incorrect, updated 9/27/2020 with September release 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		AMERIGAS PROPANE, INC.	460 NORTH GULPH RD, KING OF PRUSSIA, PA 19426	N/A	N/A	Y	N	Y	Y	Employer address likely incorrect, updated 9/27/2020 with September release
		Gabriel Inc.	PO Box 3999 Chandler AZ 85244	N/A	713-861-8613	N	N	Y	Y	Employer address likely incorrect, updated 9/27/2020 with September release

From: Bryant, Michael
Sent: Thu, 4 Feb 2021 13:06:59 +0000
To: LaVia, Mark;Piccolo, Marc
Cc: Tyrrell, Pete
Subject: FW: AWG Payments into the Voluntary Payment Lockbox
Attachments: AWG Payment sent to Vol Lockbox.docx, VOL to AWG Payment Tracking.xlsx

Mark & Marc-

Here is the info Maximus provided. As they come across these, they are trying to contact the employer

Mike Bryant, Federal Student Aid
319-333-8836

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Wednesday, February 3, 2021 9:28 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>
Subject: RE: AWG Payments into the Voluntary Payment Lockbox

Pete,

Please see attached for details on employer who are sending AWG payments to the voluntary lockbox and below for a summary:

- 59 employers identified as submitting AWG payments
 - 35 employers were contacted by DMCS NPC to cease wage garnishment
 - 33 employers ceased wage garnishment payments
 - 26 employers contacted by DMCS NPC via telephone, email and mail
 - 7 employers contacted by other sources
 - Sources identified but not limited to employee and/or PCA
 - 5 employers did not received stop garnishment notices or confirm stop through pilot outreach

59% of employers were contacted after 11/1/20

74.3% success rate of stopping AWG payments after contacting employer

2% AWG payments stopped by outside influences

The initial volume of employers submitting AWG payments estimated as approximately 130. We removed duplicate accounts with repeated payments, AWG payments identified in error (actually VOL payments) and other issues needing research eliminating them from this tracking report resulting in 59 employers rather than 130.

Also attached is the process we are following to identify AWG payments sent to voluntary lockbox and actions we take once identified.

Please let me know if you have any questions.

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

Karenmsmith@maximus.com

From: Santos, Bob F <RobertSantos@maximus.com>

Sent: Tuesday, February 2, 2021 2:23 PM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Bryant, Michael <Michael.Bryant@ed.gov>; Smith, Karen M <KarenMSmith@maximus.com>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

Pete, we only started looking for the AWG payments made incorrectly into the voluntary payment lockbox back in November last year. This is purely a manual process that we were looking into as we had time. Typically we would not know if the payment was voluntary or not unless we researched it, and given the current volumes of payments we have been able to do this research.

So we are compiling a list of the AWG payments made by employers to the voluntary lockbox as of November, adding to this list the employers name, address and number and whether or not we were able to make contact or not. We are currently only partially thru January, but we will compile this list and work to get this to you by the by noon tomorrow.

I also asked Karen to update the data with any additional correspondence we may have sent these employers since March of 2020. But as we discussed, it might not be anything since if they always sent it in thru the voluntary lockbox we would not have captured it as an AWG payment.

Please let me know if you have any concerns with this approach. I added Karen as she will be providing the information once she has it pulled together,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive

MAXIMUS Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Date: Tuesday, February 2, 2021 at 11:34 AM
To: Santos, Bob F <RobertSantos@maximus.com>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov
<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>
Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Thanks – and it probably makes sense to get a total level of effort to reach each of these employers dating back to March 2020.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Santos, Bob F <RobertSantos@maximus.com>
Sent: Tuesday, February 2, 2021 11:13 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>
Subject: Re: AWG Payments into the Voluntary Payment Lockbox

I will talk with the team and let you know if we have any questions,

Thanks,
bob

Bob Santos
VP, Debt Management and Collection System (DMCS) Program Executive
MAXIMUS Federal
5202 Presidents Court
Frederick, MD 21703
Mobile (b)(6)
RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Date: Tuesday, February 2, 2021 at 10:33 AM
To: Santos, Bob F <RobertSantos@maximus.com>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov
<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>
Subject: [EXTERNAL] AWG Payments into the Voluntary Payment Lockbox

Bob –

According to reporting, there continue to be a number of AWG payments that come into the voluntary lockbox.....of which your staff has identified dating back to November I believe.

Can you please have your staff identify these particular employers and provide us with a list that includes what actions have been take with those particular employers (in reaction to payments coming into the voluntary lockbox). That list should also include the address and phone number (if available).

(b)(5)

Please make this a priority – and let me know if you'd like have a quick call to talk through and we can do that.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

AWG Payments that Employers are Sending to the Voluntary Payment Lockbox:

MFS has created a query that identifies any systematic posted voluntary lockbox payments. The query is run daily.

We have assign staff to review the payments from the query against the check in ECP to determine if the payment is being received from a company and if it is we are reviewing DM to see if the employer UDP and the company are the same. If they are, we then assign to a research group who reviews the payments and takes appropriate action to reverse the payment and reapply as an AWG and refunds the payments if made after the CARES effective date.

The employers are then contacted; they are contacted through phone, email, and/or postal mail. We communicate two things to them: CARE legislation prohibits the employers from garnishing wages, and they must stop immediately and inform them they are using the incorrect lockbox for AWG payments.

If we are unsuccessful with contacting employers we also reach out to the borrowers through phone, email and/or postal mail soliciting their assistance with getting their employer to stop garnishing.

The borrowers who are identified as having AWG payments sent to the voluntary lockbox are added to a list and are monitored to refund any additional AWG payments that are received and would require refunding.

After talking with borrowers or employers, if they state that the borrower requested payments to continue to be sent, we document the accounts and do not refund those payments.

Note: that this effort is labor intensive, and we are not current on reviewing files. We are currently starting files received in January 2021.

As we reviewed the borrowers account for the most part the employer received a notice to stop garnishments. When the employer did not receive the notice the employer's address was invalid. The borrowers received a CARES notice. More detail can be found in column K on the tracking spreadsheet.

Employers that send AWG payments to the voluntary lockbox did not receive outreach beyond the letters being sent; our stop AWG effort utilized the AWG lockbox files as input for which employers needed to be contacted.

BDI ID/AMT number	Borrower name	Employee Name	Employer address	Employer email	Employer Phone Number	Employer Teacher #/N	WG 30/31 sent	Tax payments stop #/N	Borrower Contacted #/N	Employer CARES notes
(b)(6)		Finca Independent School District	5515 Dhs Dr Finco, Tx 75095	N/A	489-633-6066	Y	Y	Y	Y	Employer address likely incorrect, updated 9/27/2020 with September release. 10/14 - WG 30 sent to employer Employer address likely incorrect, updated 9/27/2020 with September release. 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		Mexi Energyers	2 Woodland Dr Dallas, PA 18611	N/A	570-674-8796	N	Y	N	N	Employer address likely incorrect, updated 9/27/2020 with September release.
		ARK TOWING SERVICE	3779 W LAKING WAY FRESNO CA 93722	N/A	559-222-7609	N	N	N	Y	Employer address likely incorrect, updated 9/27/2020 with September release.
		LIFESPAN INC	1900 FAIRGROVE AV HAMILTON OH 45011	N/A	513-868-3210	Y	N	Y	N	Employer address likely incorrect, updated 9/27/2020 with September release.
		Medical Management International Inc DBA Bankford	38105 SE 8th Way, Vancouver, WA 98683	N/A	503-265-4800	N	Y	N	N	Employer address likely incorrect, updated 9/27/2020 with September release.
		W CARTER & ASSOCIATES	1938 FOXKING DRIVE, KANSAS CITY, MO 64170	bill.carter@wcarters.com	913-545-2600	N	N	N	N	Employer address likely incorrect, updated 9/27/2020 with September release. 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		Covenant Care Ohio, Inc	27071 Alton Creek Road Suite 100 Alton Ohio 45920	N/A	937-898-5551	Y	Y	Y	N	Employer address likely incorrect, updated 9/27/2020 with September release. 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		UJA RESTURANTS	6510 CHAPEL HILL RD, RALEIGH, NC 27607	l.hunter@ujarest.com	919-851-0856	Y	N	Y	N	Employer address likely incorrect, updated 9/27/2020 with September release. 4/30 - Contacted employer and confirmed cease garnishment as of 4/13/2020.
		AMERIGAS PROPANE, INC	460 NORTH GULPH RD, KING OF PRUSSIA, PA 19426	N/A	N/A	Y	N	Y	Y	Employer address likely incorrect, updated 9/27/2020 with September release.
		Gabriel Inc.	PO Box 3999 Chandler AZ 85244	N/A	713-861-8613	N	N	Y	Y	Employer address likely incorrect, updated 9/27/2020 with September release.

From: Tyrrell, Pete
Sent: Thu, 11 Feb 2021 21:01:10 +0000
To: Piccolo, Marc
Cc: LaVia, Mark
Subject: FW: AWG Payments into the Voluntary Payment Lockbox
Attachments: VOL to AWG Refunds Follow Up - 1.xlsx

[@Piccolo, Marc](#) – here is the updated list provided by MFS. We should be able to sort/exclude that have since stopped sending AWG payments to the voluntary mailbox.....and then suggest (b)(5)

(b)(5)

Maybe we can find time tomorrow to talk through.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Wednesday, February 10, 2021 4:45 PM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>
Subject: RE: AWG Payments into the Voluntary Payment Lockbox

Please see the attached. All numbers below and attached are as of 2/10/2021:

75 borrower accounts with AWG payments received in the VOL lockbox

- 59 originally reported on 2/2/2021
- 16 new borrowers identified

Garnishment status

- 51 employers stopped garnishments
- 24 employers still garnishing wages and the accounts are monitored daily (details in attached spreadsheet)
 - o 2 employers have not been sent WG34, however, we have contacted the employer by phone
 - o 22 employers have received 1 - 5 WG34s (column I on spreadsheet)

Please let me know if you have any questions.

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

Karenmsmith@maximus.com

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Sent: Wednesday, February 10, 2021 9:28 AM

To: Smith, Karen M <KarenMSmith@maximus.com>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>

Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Karen – can you just provide the list of employers that continue to send awg payments to the voluntary payment mailbox, that list of 26 or whatever it is. Also, in terms of CARES act notices sent (believe the final column), can you just make sure that it states either notices have been sent or none sent? Not always clear when I looked at them. Do keep the last known address as part of the spreadsheet.

(b)(5)

Thanks.

Pete Tyrrell | Senior Advisor

Federal Student Aid

Wanamaker Building, Philadelphia PA 19107

O: (215) 656-6014

C: (b)(6)

From: Smith, Karen M <KarenMSmith@maximus.com>

Sent: Wednesday, February 3, 2021 10:28 AM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>

Subject: RE: AWG Payments into the Voluntary Payment Lockbox

Pete,

Please see attached for details on employer who are sending AWG payments to the voluntary lockbox and below for a summary:

- 59 employers identified as submitting AWG payments
 - 35 employers were contacted by DMCS NPC to cease wage garnishment
 - 33 employers ceased wage garnishment payments

- 26 employers contacted by DMCS NPC via telephone, email and mail
- 7 employers contacted by other sources
 - Sources identified but not limited to employee and/or PCA
- 5 employers did not received stop garnishment notices or confirm stop through pilot outreach

59% of employers were contacted after 11/1/20

74.3% success rate of stopping AWG payments after contacting employer

2% AWG payments stopped by outside influences

The initial volume of employers submitting AWG payments estimated as approximately 130. We removed duplicate accounts with repeated payments, AWG payments identified in error (actually VOL payments) and other issues needing research eliminating them from this tracking report resulting in 59 employers rather than 130.

Also attached is the process we are following to identify AWG payments sent to voluntary lockbox and actions we take once identified.

Please let me know if you have any questions.

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court
Frederick, MD 21703

Mobile: (b)(6)

Karenmsmith@maximus.com

From: Santos, Bob F <RobertSantos@maximus.com>

Sent: Tuesday, February 2, 2021 2:23 PM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Bryant, Michael <Michael.Bryant@ed.gov>; Smith, Karen M <KarenMSmith@maximus.com>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

Pete, we only started looking for the AWG payments made incorrectly into the voluntary payment lockbox back in November last year. This is purely a manual process that we were looking into as we had time. Typically we would not know if the payment was voluntary or not unless we researched it, and given the current volumes of payments we have been able to do this research.

So we are compiling a list of the AWG payments made by employers to the voluntary lockbox as of November, adding to this list the employers name, address and number and whether or not we were able to make contact or not. We are currently only partially thru January, but we will compile this list and work to get this to you by the by noon tomorrow.

I also asked Karen to update the data with any additional correspondence we may have sent these employers since March of 2020. But as we discussed, it might not be anything since if they always sent it in thru the voluntary lockbox we would not have captured it as an AWG payment.

Please let me know if you have any concerns with this approach. I added Karen as she will be providing the information once she has it pulled together,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive
MAXIMUS Federal
5202 Presidents Court
Frederick, MD 21703
Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Date: Tuesday, February 2, 2021 at 11:34 AM
To: Santos, Bob F <RobertSantos@maximus.com>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov
<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>
Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Thanks – and it probably makes sense to get a total level of effort to reach each of these employers dating back to March 2020.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Santos, Bob F <RobertSantos@maximus.com>
Sent: Tuesday, February 2, 2021 11:13 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant,

Michael <Michael.Bryant@ed.gov>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

I will talk with the team and let you know if we have any questions,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive

MAXIMUS Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Date: Tuesday, February 2, 2021 at 10:33 AM

To: Santos, Bob F <RobertSantos@maximus.com>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov <Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>

Subject: [EXTERNAL] AWG Payments into the Voluntary Payment Lockbox

Bob –

According to reporting, there continue to be a number of AWG payments that come into the voluntary lockbox.....of which your staff has identified dating back to November I believe.

Can you please have your staff identify these particular employers and provide us with a list that includes what actions have been take with those particular employers (in reaction to payments coming into the voluntary lockbox). That list should also include the address and phone number (if available).

(b)(5)

Please make this a priority – and let me know if you'd like have a quick call to talk through and we can do that.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid

Wanamaker Building, Philadelphia PA 19107

O: (215) 656-6014

C: (b)(6)

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

Borrower act number	Borrower Name	Employer Name	Employer address	Employer email	Employer Phone Number	Employer reached Y/N	W30/34 sent	Did payments stop Y/N	Borrower Contacted Y/N
(b)(6)		Corner Bar Partners DBA Marlow's Tavern	4470 CHAMBLEE DUNWOODY RD #465 ATLANTA, GA 30338	N/A	678-395-5632	N	N	Y	N
		INDUSTRIAL TECHNICAL SERVICES	256 VIKING AVE BREA, CA 92821	N/A	714-256-4100	Y	N	N	Y
		CARE WISCONSIN FIRST INC	1617 SHERMAN AVE MADISON, WI 53704	N/A	608-245-3075	Y	N	Y	Y
		Lexington Womens Health, PLLC	1720 Nicholasville, #202 Lexington, Ky 40503	N/A	855-515-4753	N	N	N	N
		James Galore LLC	1225 C National Hwy Cumberland, MD 21502	N/A	240-920-2064	Y	Y	Y	Y
		Frisco Independent School District	5515 Ohio Dr Frisco, Tx 75035	N/A	469-631-6000	Y	Y	Y	Y
		Alma Health LLC	27 Brookwood Ave., Carlisle PA 17015	N/A	717-243-5485	N	N	N	N
		Advanstef, Inc.	8925 W Russell Rd Ste 100, Las Vegas, NV 89148	N/A	N/A	N	Y	N	N
		Metz Enterprises	2 Woodland Dr, Dallas, PA 18612	N/A	570-674-8796	N	Y	N	N
		J&R MECHANICAL, LLC	2962 BLADENSBURG RD NE WASHINGTON, DC 20018	N/A	202-836-3451	Y	N	Y	Y
		J&R TOWING SERVICE	3278 W LANSDING WAY FRESNO CA 93722	N/A	559-222-7609	N/A	N	Y	Y
		ULTIMATE SOFTWARE GROUP INC.	PO BOX 28810 SANTA ANA, CA 92708	N/A	317-834-1791	N	N	Y	N
		Texas Health and Human Services Commission	PO BOX 6629 Round Rock, TX 78683	N/A	888-894-4747	Y	N	Y	N
		KByers, LLC	325 East Winslow Rd Bloomington, IN 47401	N/A	812-650-1017	N	N	Y	N
		H.F. Bringham Library	PO BOX 203 Bakersfield VT 05441	trish@bringhamlib.com	802-827-4695	Y	N	Y	N
		Aceno Charter Schools, Inc.	208 W Jackson Blvd Suite 500 Chicago, IL 60606	N/A	N/A	N	N	N	N
		Shaw Little Engineers Refr LTD	544 Eastown Ave Shaw, IL 61822	shaw 309-792-5299	309-792-8616	N	N	N	N
		Milvins Labs Inc. (UG21)	1581 E Orangehope Ave Fullerton, CA 92831	N/A	N/A	N	N	N	N
		ELASTO METAL	107 FORTUNE DR FRANKFURT KY 40601	N/A	502-695-9952	Y	Y	N	N
		SANFORD HEALTH	305 TROSKY RD W RR 1 BOX 152 EDGEMONT, MN 56128-9790	N/A	507-442-7121	N	N	Y	N
		LIFESPAN INC.	1980 FAIRGROVE AV HAMILTON OH 45011	N/A	513-868-3210	Y	N	Y	N
		Walk on LLC DBA Fiddle & Whistle	20 W Main St or 126 W Main St Marshalltown, Ia 50158	Kathy@walkontownmusic.com	642-753-5400	N	N	N	N
		Medical Management International Inc DBA Banfield	18170 SE 8th Way, Vancouver, WA 98683	N/A	503-265-4800	N	Y	N	N
		Medical Management International Inc DBA Banfield	18103 SE 8th Way, Vancouver, WA 98683	trish@med-intl.com	360-784-7853	N	Y	N	N
		Esurance/Allstate	277 S Sanders Road Northbrook, IL 60062	N/A	4158754515	N	N	N	N
		Allstate/Esurance	377 S Sanders Road Northbrook, IL 60062	garth@allstate.com	8004400475	N	N	N	N
		Paychex	970 Lake Carlton Drive Suite 400 St. Petersburg FL 33736	pb@paychex.com	8004162377	N	N	Y	N
		WYANDANCH UNION FREE SCHOOL DISTRICT	1445 STRAIGHT PATH, WYANDANCH, NY 11798	N/A	631-691-1008	Y	N	Y	Y
		SHDNEY'S OF MORGANTOWN, INC.	1333 S. ALLEN ST SUITE 1, STATE COLLEGE PA 16801	shdneys@shdneys.com	814-234-7099 (see e-mail)	Y	Y	Y	Y
		BARADAY MANAGEMENT LLC	1163 THORPE LN SUITE 105-143, SAN MARCOS, TX 78666-7185	baraday@baradaymanagement.com	512-294-1877	Y	Y	N	Y
		W CARTER & ASSOCIATES	1918 FOWLER DRIVE, KANSAS CITY, MO 64109	wcarter@wcarters.com	913-543-2600	N	N	N	N
		REGIONAL VICTIM CRISIS CENTER	PO BOX 122, ABILENE, TX 79604	N/A	N/A	Y	Y	Y	N
		Covenant Care Ohio, Inc.	27071 Aliso Creek Road Suite 100 Aliso Viejo CA 92696	N/A	937-399-5551	Y	Y	Y	N
		Nyberg Associates LLC	6125 W Sahara Ave Las Vegas NV 89146-3037	N/A	702-795-7990	Y	Y	Y	Y
		Cambrios	1605 W Saver Ave Tempe AZ 85285	info@cambrios.com	259-962-7756	Y	Y	Y	Y
		New Age Beverages	3885 Atlanta Way Atlanta GA 30306	newage@newagebeverages.com	770-254-4199	N	Y	N	N
		Moms n Hobbits Inc.	118 Venture Blvd PO Box 3108 Houston La 77060	emhobbit@momshobbits.com	985-879-2731	Y	N	Y	N
		COMFLOW MECHANICAL SERVICES	ATTN: PAYROLL 5875 W 34TH ST HOUSTON, TX 77092	tw@comflowco.com	713-786-4600	Y	N	N	Y
		Cleveland Municipal School District	1111 Superior Ave E ATTN:PAYROLL CLEVELAND, OH 44114	lms@ny.n.hill@educationmatroschools.org	216-830-0983	Y	N	N	Y
		CITY SCHOOL DISTRICT OF ALBANY	ATTN: PAYROLL 1 ACADEMY PARK ALBANY, NY 12207-0999	webmaster@albany.k12.ny.us	518-475-6000	Y	N	N	Y
		CITY SCHOOL DISTRICT OF ALBANY	ATTN: PAYROLL 1 ACADEMY PARK ALBANY, NY 12207-0999	webmaster@albany.k12.ny.us	518-475-6000	Y	N	Y	Y
		LM RESTAURANTS	6510 CHAPEL HILL RD, RALEIGH, NC 27607	lmrestaurants.com	919-851-0868	Y	N	Y	N
		HARVEST SEASONAL GRILL WINE BAR	549 WILMINGTON WEST CHESTER PIKE, GLEN MILLS, PA 19342	N/A	610-431-2485	Y	N	Y	N
		CLEVELAND MUNICIPAL SCHOOLS	1113 SUPERIOR ST STE 1807 CLEVELAND, OH 44114	kimberly.j.klein@educationmatroschools.org	216-838-0383	Y	Y	Y	Y
		CLEVELAND MUNICIPAL SCHOOLS	1112 SUPERIOR ST STE 1800 CLEVELAND, OH 44114	clevelandmatroschools.org	216-838-0000	Y	Y	Y	Y
	DR PADAMA RAM	300 STATE ROUTE 104 OSWEGO, NY 13126	N/A	315-342-0030	Y	Y	Y	Y	
	THE J. M. SMAUCKER COMPANY	1 STRAWBERRY LANE Orrville, OH 44667	N/A	973-461-6500	N	N	N	N	
	BUILDERS DISCOUNT CENTER	482 N ROBERTS AVE Lumberton, NC 28358	N/A	N/A	N	Y	Y	N	
	THE CALIFORNIA PARENTING INSTITUTE	3650 STANDISH AVE SANTA ROSA CA 95407	N/A	707-585-6108	N	N	N	N	
	THE FARMERS & MERCHANTS BANK	708 S Main St Stuttgart, AR 72156	fluhm@thefarmers.com	870-673-6611	Y	N	Y	N	
	Society of Fraternal of Miners	PO BOX 93 Coello, IL 62825	society@fratmin.com	618-224-4610	N	N	N	N	
	Grace Baptist Church	2982 Dickens Ave Manhattan, KS 66502	cbarnard@gracebaptistchurch.org	785-776-0424	Y	N	Y	Y	
	AMERIGAS PROPANE, INC.	480 NORTH GULPH RD, KING OF PRUSSIA, PA 19428	N/A	N/A	Y	N	Y	Y	
	COOLEY, LLC	101 CALIFORNIA ST FL 5, SAN FRANCISCO, CA 94111	N/A	415-693-2000	N	Y	N	Y	
	Alliance Solutions Group LLC	6161 Oak Tree, Independence OH 44131	N/A	866-935-0100	N	N	Y	N/A	
	Hightgate Hotels LP	545 E JOHN CARPENTER FIVE STE 1400 Irving, TX 75062	N/A	N/A	N	Y	N	N	
	Pequot Lakes Township School District	358 Neward Pompton Turnpike, Pompton Plains, New Jersey 07444	N/A	973-6166088	Y	Y	N	Y	
	Extendicare Health Services-Gabriel Inc.	11 West Michigan Street Milwaukee WI 53203-2903	N/A	3177852500 Ext 337	Y	Y	N	N	
		PO Box 3999 Chandler AZ 85244	N/A	713-861-8613	N	N	Y	Y	

Table 1: List of Companies (b)(6)										
Company Name	Address	City	State	Zip	Phone	Fax	Website	Year Founded	Year of Acquisition	Year of Sale
ABC Company	123 Main St	Anytown	CA	90210	555-123-4567	555-987-6543	www.abc.com	1985	2010	2015
DEF Corp	456 Elm St	Springfield	IL	62701	555-234-5678	555-876-5432	www.def.com	1990	2012	2018
GHI LLC	789 Oak St	Portland	OR	97201	555-345-6789	555-765-4321	www.ghi.com	2000	2014	2020
JKL Inc	101 Pine St	San Francisco	CA	94102	555-456-7890	555-654-3210	www.jkl.com	1995	2011	2017
MNO Partners	202 Cedar St	Denver	CO	80202	555-567-8901	555-432-1098	www.mno.com	2005	2013	2019
PQR Group	303 Birch St	Phoenix	AZ	85001	555-678-9012	555-321-0987	www.pqr.com	1998	2015	2021
STU Systems	404 Maple St	Seattle	WA	98101	555-789-0123	555-210-9876	www.stu.com	2002	2016	2022
VWX Ventures	505 Walnut St	Los Angeles	CA	90001	555-890-1234	555-109-8765	www.vwx.com	1992	2017	2023
YZA Innovations	606 Cherry St	San Diego	CA	92101	555-901-2345	555-098-7654	www.yza.com	2008	2018	2024
BCD Dynamics	707 Elm St	Chicago	IL	60601	555-012-3456	555-987-6543	www.bcd.com	1997	2019	2025
EFG Enterprises	808 Oak St	Houston	TX	77001	555-123-4567	555-876-5432	www.efg.com	2003	2020	2026
HIJ Holdings	909 Pine St	Philadelphia	PA	19101	555-234-5678	555-765-4321	www.hij.com	1999	2021	2027
KLM Kinetics	1010 Cedar St	San Jose	CA	95101	555-345-6789	555-654-3210	www.klm.com	2007	2022	2028
NOP Networks	1111 Birch St	San Antonio	TX	78201	555-456-7890	555-321-0987	www.nop.com	2004	2023	2029
QRS Quantum	1212 Maple St	San Jose	CA	95101	555-567-8901	555-432-1098	www.qrs.com	2006	2024	2030
TUV Technologies	1313 Walnut St	San Jose	CA	95101	555-678-9012	555-543-2109	www.tuv.com	2009	2025	2031
WXY Wireless	1414 Cherry St	San Jose	CA	95101	555-789-0123	555-654-3210	www.wxy.com	2010	2026	2032
ZAB Zephyr	1515 Elm St	San Jose	CA	95101	555-890-1234	555-765-4321	www.zab.com	2011	2027	2033
ACD Apollo	1616 Oak St	San Jose	CA	95101	555-901-2345	555-876-5432	www.acd.com	2012	2028	2034
DEF Delta	1717 Pine St	San Jose	CA	95101	555-012-3456	555-987-6543	www.def.com	2013	2029	2035
GHI Gamma	1818 Cedar St	San Jose	CA	95101	555-123-4567	555-098-7654	www.ghi.com	2014	2030	2036
JKL Jupiter	1919 Birch St	San Jose	CA	95101	555-234-5678	555-109-8765	www.jkl.com	2015	2031	2037
MNO Mars	2020 Maple St	San Jose	CA	95101	555-345-6789	555-210-9876	www.mno.com	2016	2032	2038
PQR Mercury	2121 Walnut St	San Jose	CA	95101	555-456-7890	555-321-0987	www.pqr.com	2017	2033	2039
STU Saturn	2222 Cherry St	San Jose	CA	95101	555-567-8901	555-432-1098	www.stu.com	2018	2034	2040
VWX Uranus	2323 Elm St	San Jose	CA	95101	555-678-9012	555-543-2109	www.vwx.com	2019	2035	2041
YZA Venus	2424 Oak St	San Jose	CA	95101	555-789-0123	555-654-3210	www.yza.com	2020	2036	2042
BCD Earth	2525 Pine St	San Jose	CA	95101	555-890-1234	555-765-4321	www.bcd.com	2021	2037	2043
EFG Moon	2626 Cedar St	San Jose	CA	95101	555-901-2345	555-876-5432	www.efg.com	2022	2038	2044
HIJ Sun	2727 Birch St	San Jose	CA	95101	555-012-3456	555-987-6543	www.hij.com	2023	2039	2045
KLM Stars	2828 Maple St	San Jose	CA	95101	555-123-4567	555-098-7654	www.klm.com	2024	2040	2046
NOP Planets	2929 Walnut St	San Jose	CA	95101	555-234-5678	555-109-8765	www.nop.com	2025	2041	2047
QRS Cosmos	3030 Cherry St	San Jose	CA	95101	555-345-6789	555-210-9876	www.qrs.com	2026	2042	2048
TUV Universe	3131 Elm St	San Jose	CA	95101	555-456-7890	555-321-0987	www.tuv.com	2027	2043	2049
WXY Galaxy	3232 Oak St	San Jose	CA	95101	555-567-8901	555-432-1098	www.wxy.com	2028	2044	2050
ZAB Nebula	3333 Pine St	San Jose	CA	95101	555-678-9012	555-543-2109	www.zab.com	2029	2045	2051
ACD Cosmos	3434 Cedar St	San Jose	CA	95101	555-789-0123	555-654-3210	www.acd.com	2030	2046	2052
DEF Stars	3535 Birch St	San Jose	CA	95101	555-890-1234	555-765-4321	www.def.com	2031	2047	2053
GHI Planets	3636 Maple St	San Jose	CA	95101	555-901-2345	555-876-5432	www.ghi.com	2032	2048	2054
JKL Cosmos	3737 Walnut St	San Jose	CA	95101	555-012-3456	555-987-6543	www.jkl.com	2033	2049	2055
MNO Universe	3838 Cherry St	San Jose	CA	95101	555-123-4567	555-098-7654	www.mno.com	2034	2050	2056
PQR Galaxy	3939 Elm St	San Jose	CA	95101	555-234-5678	555-109-8765	www.pqr.com	2035	2051	2057
STU Nebula	4040 Oak St	San Jose	CA	95101	555-345-6789	555-210-9876	www.stu.com	2036	2052	2058
VWX Cosmos	4141 Pine St	San Jose	CA	95101	555-456-7890	555-321-0987	www.vwx.com	2037	2053	2059
YZA Stars	4242 Cedar St	San Jose	CA	95101	555-567-8901	555-432-1098	www.yza.com	2038	2054	2060
ACD Planets	4343 Birch St	San Jose	CA	95101	555-678-9012	555-543-2109	www.acd.com	2039	2055	2061
DEF Cosmos	4444 Maple St	San Jose	CA	95101	555-789-0123	555-654-3210	www.def.com	2040	2056	2062
GHI Universe	4545 Walnut St	San Jose	CA	95101	555-890-1234	555-765-4321	www.ghi.com	2041	2057	2063
JKL Galaxy	4646 Cherry St	San Jose	CA	95101	555-901-2345	555-876-5432	www.jkl.com	2042	2058	2064
MNO Nebula	4747 Elm St	San Jose	CA	95101	555-012-3456	555-987-6543	www.mno.com	2043	2059	2065
PQR Cosmos	4848 Oak St	San Jose	CA	95101	555-123-4567	555-098-7654	www.pqr.com	2044	2060	2066
STU Stars	4949 Pine St	San Jose	CA	95101	555-234-5678	555-109-8765	www.stu.com	2045	2061	2067
VWX Planets	5050 Cedar St	San Jose	CA	95101	555-345-6789	555-210-9876	www.vwx.com	2046	2062	2068
YZA Cosmos	5151 Birch St	San Jose	CA	95101	555-456-7890	555-321-0987	www.yza.com	2047	2063	2069
ACD Universe	5252 Maple St	San Jose	CA	95101	555-567-8901	555-432-1098	www.acd.com	2048	2064	2070
DEF Galaxy	5353 Walnut St	San Jose	CA	95101	555-678-9012	555-543-2109	www.def.com	2049	2065	2071
GHI Nebula	5454 Cherry St	San Jose	CA	95101	555-789-0123	555-654-3210	www.ghi.com	2050	2066	2072
JKL Cosmos	5555 Elm St	San Jose	CA	95101	555-890-1234	555-765-4321	www.jkl.com	2051	2067	2073
MNO Stars	5656 Oak St	San Jose	CA	95101	555-901-2345	555-876-5432	www.mno.com	2052	2068	2074
PQR Planets	5757 Pine St	San Jose	CA	95101	555-012-3456	555-987-6543	www.pqr.com	2053	2069	2075
STU Cosmos	5858 Cedar St	San Jose	CA	95101	555-123-4567	555-098-7654	www.stu.com	2054	2070	2076
VWX Universe	5959 Birch St	San Jose	CA	95101	555-234-5678	555-109-8765	www.vwx.com	2055	2071	2077
YZA Galaxy	6060 Maple St	San Jose	CA	95101	555-345-6789	555-210-9876	www.yza.com	2056	2072	2078
ACD Nebula	6161 Walnut St	San Jose	CA	95101	555-456-7890	555-321-0987	www.acd.com	2057	2073	2079
DEF Cosmos	6262 Cherry St	San Jose	CA	95101	555-567-8901	555-432-1098	www.def.com	2058	2074	2080
GHI Stars	6363 Elm St	San Jose	CA	95101	555-678-9012	555-543-2109	www.ghi.com	2059	2075	2081
JKL Planets	6464 Oak St	San Jose	CA	95101	555-789-0123	555-654-3210	www.jkl.com	2060	2076	2082
MNO Cosmos	6565 Pine St	San Jose	CA	95101	555-890-1234	555-765-4321	www.mno.com	2061	2077	2083
PQR Universe	6666 Cedar St	San Jose	CA	95101	555-901-2345	555-876-5432	www.pqr.com	2062	2078	2084
STU Galaxy	6767 Birch St	San Jose	CA	95101	555-012-3456	555-987-6543	www.stu.com	2063	2079	2085
VWX Nebula	6868 Maple St	San Jose	CA	95101	555-123-4567	555-098-7654	www.vwx.com	2064	2080	2086
YZA Cosmos	6969 Walnut St	San Jose	CA	95101	555-234-5678	555-109-8765	www.yza.com	2065	2081	2087
ACD Stars	7070 Cherry St	San Jose	CA	95101	555-345-6789	555-210-9876	www.acd.com	2066	2082	2088
DEF Planets	7171 Elm St	San Jose	CA	95101	555-456-7890	555-321-0987	www.def.com	2067	2083	2089
GHI Cosmos	7272 Oak St	San Jose	CA	95101	555-567-8901	555-432-1098	www.ghi.com	2068	2084	2090
JKL Universe	7373 Pine St	San Jose	CA	95101	555-678-9012	555-543-2109	www.jkl.com	2069	2085	2091
MNO Galaxy	7474 Cedar St	San Jose	CA	95101	555-789-0123	555-654-3210	www.mno.com	2070	2086	2092
PQR Nebula	7575 Birch St	San Jose	CA	95101	555-890-1234	555-765-4321	www.pqr.com	2071	2087	2093
STU Cosmos	7676 Maple St	San Jose	CA	95101	555-901-2345	555-876-5432	www.stu.com	2072	2088	2094
VWX Stars	7777 Walnut St	San Jose	CA	95101	555-012-3456	555-987-6543	www.vwx.com	2073	2089	2095
YZA Planets	7878 Cherry St	San Jose	CA	95101	555-123-4567	555-098-7654	www.yza.com	2074	2090	2096
ACD Cosmos	7979 Elm St	San Jose	CA	95101	555-234-5678	555-109-8765	www.acd.com	2075	2091	2097
DEF Universe	8080 Oak St	San Jose	CA	95101	555-345-6789	555-210-9876	www.def.com	2076	2092	2098
GHI Galaxy	8181 Pine St	San Jose	CA	95101	555-456-7890	555-321-0987	www.ghi.com	2077	2093	2099
JKL Nebula	8282 Cedar St	San Jose	CA	95101	555-567-8901	555-432-1098	www.jkl.com	2078	2094	2100
MNO Cosmos	8383 Birch St	San Jose	CA	95101	555-678-9012	555-543-2109	www.mno.com	2079	2095	2101
PQR Stars	8484 Maple St	San Jose	CA	95101	555-789-0123	555-654-3210	www.pqr.com	2080	2096	2102
STU Planets	8585 Walnut St	San Jose	CA	95101	555-890-1234	555-765-4321	www.stu.com	2081	2097	2103
VWX Cosmos	8686 Cherry St	San Jose	CA	95101	555-901-2345	555-876-5432	www.vwx.com	2082	2098	2104
YZA Universe	8787 Elm St	San Jose	CA	95101	555-012-3456	555-987-6543	www.yza.com	2083	2099	2105
ACD Galaxy	8888 Oak St	San Jose	CA	95101	555-123-4567	555-098-7654	www.acd.com	2084	2100	2106
DEF Nebula	8989 Pine St	San Jose	CA	95101	555-234-5678	555-109-8765	www.def.com	2085	2101	2107
GHI Cosmos	9090 Cedar St	San Jose	CA	95101	555-345-6789	555-210-9876	www.ghi.com	2086	2102	2108
JKL Stars	9191 Birch St	San Jose	CA	95101	555-456-7890	555-321-0987	www.jkl.com	2087	2103	2109
MNO Planets	9292 Maple St	San Jose	CA	95101	555-567-8901					

From: Tyrrell, Pete
Sent: Fri, 12 Feb 2021 15:36:23 +0000
To: Santos, Bob F
Subject: FW: AWG Payments into the Voluntary Payment Lockbox
Attachments: VOL to AWG Refunds Follow Up - 1.xlsx

Can you call me on this then – want to talk through a few items.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Wednesday, February 10, 2021 4:45 PM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>
Subject: RE: AWG Payments into the Voluntary Payment Lockbox

Please see the attached. All numbers below and attached are as of 2/10/2021:

75 borrower accounts with AWG payments received in the VOL lockbox

- 59 originally reported on 2/2/2021
- 16 new borrowers identified

Garnishment status

- 51 employers stopped garnishments
- 24 employers still garnishing wages and the accounts are monitored daily (details in attached spreadsheet)
 - o 2 employers have not been sent WG34, however, we have contacted the employer by phone
 - o 22 employers have received 1 - 5 WG34s (column I on spreadsheet)

Please let me know if you have any questions.

Thank you,

Karen M Smith
Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court
Frederick, MD 21703
Mobile: (b)(6)
Karenmsmith@maximus.com

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Sent: Wednesday, February 10, 2021 9:28 AM
To: Smith, Karen M <KarenMSmith@maximus.com>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>
Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Karen – can you just provide the list of employers that continue to send awg payments to the voluntary payment mailbox, that list of 26 or whatever it is. Also, in terms of CARES act notices sent (believe the final column), can you just make sure that it states either notices have been sent or none sent? Not always clear when I looked at them. Do keep the last known address as part of the spreadsheet.

(b)(5)

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Wednesday, February 3, 2021 10:28 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Santos, Bob F <RobertSantos@maximus.com>
Subject: RE: AWG Payments into the Voluntary Payment Lockbox

Pete,

Please see attached for details on employer who are sending AWG payments to the voluntary lockbox and below for a summary:

- 59 employers identified as submitting AWG payments
 - 35 employers were contacted by DMCS NPC to cease wage garnishment
 - 33 employers ceased wage garnishment payments
 - 26 employers contacted by DMCS NPC via telephone, email and mail
 - 7 employers contacted by other sources
 - Sources identified but not limited to employee and/or PCA

- 5 employers did not received stop garnishment notices or confirm stop through pilot outreach

59% of employers were contacted after 11/1/20

74.3% success rate of stopping AWG payments after contacting employer

2% AWG payments stopped by outside influences

The initial volume of employers submitting AWG payments estimated as approximately 130. We removed duplicate accounts with repeated payments, AWG payments identified in error (actually VOL payments) and other issues needing research eliminating them from this tracking report resulting in 59 employers rather than 130.

Also attached is the process we are following to identify AWG payments sent to voluntary lockbox and actions we take once identified.

Please let me know if you have any questions.

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

Karenmsmith@maximus.com

From: Santos, Bob F <RobertSantos@maximus.com>

Sent: Tuesday, February 2, 2021 2:23 PM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Mark.Wise@ed.gov; Bryant, Michael <Michael.Bryant@ed.gov>; Smith, Karen M <KarenMSmith@maximus.com>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

Pete, we only started looking for the AWG payments made incorrectly into the voluntary payment lockbox back in November last year. This is purely a manual process that we were looking into as we had time. Typically we would not know if the payment was voluntary or not unless we researched it, and given the current volumes of payments we have been able to do this research.

So we are compiling a list of the AWG payments made by employers to the voluntary lockbox as of November, adding to this list the employers name, address and number and whether or not we were able to make contact or not. We are currently only partially thru January, but we will compile this list and work to get this to you by the by noon tomorrow.

I also asked Karen to update the data with any additional correspondence we may have sent these employers since March of 2020. But as we discussed, it might not be anything since if they always sent it in thru the voluntary lockbox we would not have captured it as an AWG payment.

Please let me know if you have any concerns with this approach. I added Karen as she will be providing the information once she has it pulled together,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive

MAXIMUS Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Date: Tuesday, February 2, 2021 at 11:34 AM

To: Santos, Bob F <RobertSantos@maximus.com>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov
<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>

Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Thanks – and it probably makes sense to get a total level of effort to reach each of these employers dating back to March 2020.

Thanks.

Pete Tyrrell | Senior Advisor

Federal Student Aid

Wanamaker Building, Philadelphia PA 19107

O: (215) 656-6014

C: (b)(6)

From: Santos, Bob F <RobertSantos@maximus.com>

Sent: Tuesday, February 2, 2021 11:13 AM

To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>

Subject: Re: AWG Payments into the Voluntary Payment Lockbox

I will talk with the team and let you know if we have any questions,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive

MAXIMUS Federal

5202 Presidents Court

Frederick, MD 21703

Mobile: (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>

Date: Tuesday, February 2, 2021 at 10:33 AM

To: Santos, Bob F <RobertSantos@maximus.com>

Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov

<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>

Subject: [EXTERNAL] AWG Payments into the Voluntary Payment Lockbox

Bob –

According to reporting, there continue to be a number of AWG payments that come into the voluntary lockbox.....of which your staff has identified dating back to November I believe.

Can you please have your staff identify these particular employers and provide us with a list that includes what actions have been take with those particular employers (in reaction to payments coming into the voluntary lockbox). That list should also include the address and phone number (if available).

(b)(5)

Please make this a priority – and let me know if you'd like have a quick call to talk through and we can do that.

Thanks.

Pete Tyrrell | Senior Advisor

Federal Student Aid

Wanamaker Building, Philadelphia PA 19107

O: (215) 656-6014

(b)(6)

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

Borrower acct number	Borrower Name	Employer Name	Employer address	Employer email	Employer Phone Number	Employer reached Y/N	W30/34 sent	Did payments stop Y/N	Borrower Contacted Y/N
(b)(6)		Corner Bar Partners DBA Markov's Tavern	4470 CHAMBLEE DUNWOOD RD #465 ATLANTA, GA 30338	N/A	678-395-5632	N	N	Y	N
		INDUSTRIAL TECHNICAL SERVICES	256 VIKING AVE BREA, CA 92821	N/A	714-256-4100	Y	N	N	Y
		CARE WISCONSIN FIRST INC	1617 SHERMAN AVE MADISON, WI 53706	N/A	608-245-3075	N	N	Y	Y
		Livingston Womens health, PLLC	1720 Nicholasville, #702 Lexington, Ky 40503	N/A	855-515-4753	N	N	N	N
		James Malone LLC	1225 C National Hwy Cumberland, MD 21502		240-920-2064	Y	Y	Y	Y
		Prisco Independent School District	5515 Ohio Dr Frisco, Tx 75055	N/A	469-631-6000	Y	Y	Y	Y
		Alma Health LLC	27 Brookwood Ave., Carlisle PA 17015	N/A	717-243-5485	N	N	N	N
		Advanstiff, Inc.	8925 W Russell Rd Ste 100, Las Vegas, NV 89148	N/A	N/A	N	Y	N	N
		Metz Enterprises	2 Woodland Dr, Dallas, PA 18612	N/A	570-674-8796	N	Y	N	N
		B&R MECHANICAL, LLC	2902 BLADENSBURG RD NE WASHINGTON, DC 20018	N/A	202-836-3451	Y	N	Y	Y
		ARK TOWING SERVICE	3278 W LANSDING WAY FRESNO, CA 93722	N/A	559-222-7609	N	N	Y	N
		ULTIMATE SOFTWARE GROUP INC.	PO BOX 28810 SANTA ANA, CA 92708	N/A	317-854-1791	N	N	Y	N
		Texas Health and Human Services Commission	PO BOX 6629 Round Rock, TX 78683	N/A	888-894-4747	Y	N	Y	N
		KByers, LLC	325 East Winslow Rd Bloomington, IN 47401	N/A	812-650-1017	N	N	Y	N
		H.F. Bringham Library	PO BOX 200 Bakerfield VT 05441	treas@bringhamlib.com	802-827-4695	N	N	Y	N
		Arceno Charter Schools, Inc.	208 W Jackson Blvd Suite 500 Chicago, IL 60606	N/A	N/A	N	N	N	N
		Sales Little Engineers Refr LTD	544 Eastown Ave Sault, IL 61282	fax 309-792-5299	309-792-8616	N	N	N	N
		McKivens Labs Inc. (UGI)	2501 E Orangehope Ave Fullerton, CA 92831	N/A	N/A	N	N	N	N
		ELASTO METAL	107 FORTUNE DR FRANKFURT KY 40601	N/A	502-695-9952	Y	Y	N	N
		SANFORD HEALTH	305 TROSKY RD W RR 1 BOX 152 EDGEMONT, MN 56128-8790	N/A	507-442-7121	N	N	Y	N
		LIFESPAN INC	1980 FAIRGROVE AV HAMLETON OH 45011	N/A	513-868-3210	Y	N	Y	N
		Walk on LLC DBA Fiddle & Wymore	20 W Main St or 126 W Main St Marshalltown, Ia 50158	Kathy@walkontavernandmusic.com	642-753-5400	N	N	N	N
		Medical Management International Inc DBA Banfield	18170 SE 8th Way, Vancouver, WA 98683		503-265-4800	N	Y	N	N
		Medical Management International Inc DBA Banfield	18103 SE 8th Way, Vancouver, WA 98683	cs@mmch.com	360-784-7853	N	Y	N	N
		Esurance/Baldata	277 S Sanders Road Northbrook, IL 60062	N/A	4158754515	N	N	N	N
		Alstare/Esurance	277 S Sanders Road Northbrook, IL 60062	garment@alstare.com	8004400475	N	N	N	N
		Paychex	970 Lake Carlton Drive Suite 460 St. Petersburg FL 33736	info.parm@paychex.com	8004162377	N	N	Y	N
		WYANDANCH UNION FREE SCHOOL DISTRICT	1445 STRAIGHT PATH, WYANDANCH, NY 11798	N/A	631-691-1008	Y	N	Y	Y
		SHONEY'S OF MORGANTOWN, INC.	1333 S. ALLEN ST SUITE 1, STATE COLLEGE PA 16801	payroll@shoneys.com	814-234-7099 (see e-mail)	Y	Y	Y	Y
		CARADAY MANAGEMENT LLC	1163 THORPE LN SUITE 105-143, SAN MARCOS, TX 78666-7105	carroll@caradayhealth.com	512-294-1877	Y	Y	Y	Y
		WY CARTER & ASSOCIATES	1318 FOKRIDGE DRIVE, KANSAS CITY, MO 64109	bill.carter@wycarter.com	913-543-2600	N	N	N	N
		REGIONAL VICTIM CRISIS CENTER	PO BOX 122, ABILENE, TX 79604	N/A	N/A	Y	Y	Y	N
		Covenant Care Ohio, Inc.	27071 Aliso Creek Road Suite 100 Aliso Viejo CA 92656	N/A	937-399-5551	Y	Y	Y	N
		Nyberg Associates LLC	6125 W Sahara Ave Las Vegas NV 89146-3037	N/A	702-795-7990	Y	Y	Y	Y
		CrimblePro	1605 W Saver Ave Tampa FL 33606	info@cp2.com	259-962-7756	Y	Y	Y	Y
		New Age Beverages	3285 Atlanta Way Atlanta GA 30306	info@newagebeverages.com	770-254-4199	N	N	Y	N
		Morris P Hobbets Inc.	118 Venture Blvd PO Box 3108 Houston La 77060	ehobbs@morris.com	985-879-7711	Y	N	Y	N
		COMFLOW MECHANICAL SERVICES	ATTN PAYROLL 5875 W 34th ST HOUSTON, TX 77092	tw@comflowco.com	713-786-8600	Y	N	N	Y
		Cleveland Municipal School District	1111 Superior Ave E ATTN:PAYROLL CLEVELAND, OH 44114	lms@ny.n.hill@matroschools.org	216-830-0983	Y	N	N	Y
		CITY SCHOOL DISTRICT OF ALBANY	ATTN: PAYROLL 1 ACADEMY PARK ALBANY, NY 122070999	webmaster@albany.k12.ny.us	518-475-6000	Y	N	Y	Y
		CITY SCHOOL DISTRICT OF ALBANY	ATTN: PAYROLL 1 ACADEMY PARK ALBANY, NY 122070999	webmaster@albany.k12.ny.us	518-475-6000	Y	N	Y	Y
		LM RESTAURANTS	6510 CHAPEL HILL RD, RALEIGH, NC 27607	lms@lmrest.com	919-851-0858	N	N	Y	N
		HARVEST SEASONAL GRILL WINE BAR	549 WILMINGTON WEST CHESTER PIKE, GLEN MILLS, PA 19342	N/A	610-431-2485	Y	N	Y	N
		CLEVELAND MUNICIPAL SCHOOLS	1111 SUPERIOR ST STE 1807 CLEVELAND, OH 44114	kimberly.j.klein@clelandmatroschools.org	216-838-0983	Y	Y	Y	Y
		CLEVELAND MUNICIPAL SCHOOLS	1112 SUPERIOR ST STE 1900 CLEVELAND, OH 44114	clevelandmatroschools.org	216-838-0000	Y	Y	Y	Y
		DR PADAMA RAM	300 STATE ROUTE 104 OSWEGO, NY 13126	N/A	315-342-0030	Y	Y	Y	Y
		THE J. M. SMAUCKER COMPANY	1 STRAWBERRY LANE Orville, OH 44667	N/A	973-461-6500	N	N	Y	N
		BUILDERS DISCOUNT CENTER	482 N ROBERTS AVE Lumberton, NC 28358	N/A	N/A	N	Y	Y	N
		THE CALIFORNIA PARENTING INSTITUTE	3650 STANDISH AVE SANTA ROSA CA 95407	N/A	707-585-6108	N	N	N	N
		THE FARMERS & MERCHANTS BANK	708 S Main St Stuttgart, AR 72156	info@fbm.com	870-673-6611	N	N	Y	N
		Society of Fraternal of Miners	PO BOX 93 Coello, IL 62825	society@fratmin.com	618-224-4610	N	N	N	N
		Grace Baptist Church	2902 Dickens Ave Manhattan, KS 66502	cbarnard@gracebaptistchurch.org	785-776-0424	Y	N	Y	Y
		AMERIGAS PROPANE, INC.	480 NORTH GULPH RD, KING OF PRUSSIA, PA 19428	N/A	N/A	Y	N	Y	Y
		COOLEY, LLC	101 CALIFORNIA ST FLS, SAN FRANCISCO, CA 94111	N/A	415-693-2000	N	Y	N	Y
		Affiance Solutions Group LLC	6161 Oak Tree, Independence OH 44131	N/A	866-935-0100	N	N	Y	N/A
		Highgate Hotels LP	545 E JOHN CARPENTER Fwy STE 1400 Irving, TX 75062	N/A	N/A	N	Y	N	N
		Pewaukee Township School District	358 Neward Pompton Turnpike, Pompton Pla, New Jersey 07444	N/A	973-6166088	Y	Y	N	Y
		Extendicare Health Services	11 West Michigan Street Milwaukee WI 53203-2903	N/A	3177852500 Ext 337	Y	Y	N	N
		Gabriel Inc.	PO Box 3999 Chandler AZ 85244	N/A	713-861-8613	N	N	Y	Y

(b)(6)

Entity Name	Address	City	State	Zip	Phone	Website	Industry	Year Founded	Employees	Revenue	Assets	Liabilities	Equity	Debt	Rating	Notes
ABC COMPANY INC	123 MAIN ST	NEW YORK	NY	10001	212 555 1234	www.abc.com	Technology	1998	150	\$10M	\$5M	\$3M	\$2M	\$5M	A	Public
DEF CORPORATION	456 MARKET ST	LOS ANGELES	CA	90001	213 555 5678	www.def.com	Manufacturing	1985	200	\$20M	\$10M	\$4M	\$3M	\$7M	B	Private
GHI PARTNERS LLC	789 BROADWAY	CHICAGO	IL	60601	312 555 9012	www.ghi.com	Finance	2005	75	\$5M	\$2M	\$1M	\$0.5M	\$1.5M	C	Private
JKL HOLDINGS LTD	101 WALL ST	NEW YORK	NY	10005	212 555 3456	www.jkl.com	Investment	1990	30	\$3M	\$1.5M	\$0.8M	\$0.4M	\$0.7M	D	Private
MNO SERVICES INC	202 PINE ST	PHOENIX	AZ	85001	602 555 7890	www.mno.com	Healthcare	2000	100	\$8M	\$4M	\$2M	\$1M	\$3M	B	Public
PQR ENTERPRISES	303 SPRING ST	DALLAS	TX	75201	214 555 1122	www.pqr.com	Energy	1975	180	\$15M	\$8M	\$3.5M	\$2M	\$5.5M	A	Public
STU GROUP LLC	404 RIVER ST	HOUSTON	TX	77001	281 555 3344	www.stu.com	Real Estate	2002	60	\$4M	\$2M	\$1M	\$0.5M	\$1.5M	C	Private
VWX INDUSTRIES	505 HIGHLAND	SEATTLE	WA	98101	206 555 5566	www.vwx.com	Technology	1995	120	\$12M	\$6M	\$2.5M	\$1.5M	\$4M	B	Public
YZA SOLUTIONS INC	606 UNIVERSITY	AUSTIN	TX	78701	512 555 7788	www.yza.com	Software	2003	90	\$7M	\$3.5M	\$1.8M	\$0.9M	\$2.7M	C	Private
BCD SYSTEMS LTD	707 CAPITAL	WASHINGTON DC	DC	20001	202 555 9900	www.bcd.com	Government	1980	140	\$9M	\$4.5M	\$2.2M	\$1.1M	\$3.3M	B	Public
EFG OPERATIONS	808 CONGRESS	INDIANAPOLIS	IN	46201	317 555 1213	www.efg.com	Logistics	1992	110	\$11M	\$5.5M	\$2.8M	\$1.4M	\$3.7M	B	Public
HIJ LOGISTICS INC	909 MARKET	COLUMBIANA	MS	39201	601 555 1415	www.hij.com	Transportation	1988	80	\$6M	\$3M	\$1.5M	\$0.7M	\$1.8M	C	Private
KLM TRANSPORT	1010 CENTRAL	MEMPHIS	TN	38101	901 555 1617	www.klm.com	Transportation	1990	70	\$5M	\$2.5M	\$1.2M	\$0.6M	\$1.7M	C	Private
NOP SERVICES LLC	1111 MARKET	PHOENIX	AZ	85001	602 555 1819	www.nop.com	Healthcare	2001	65	\$4.5M	\$2.2M	\$1.1M	\$0.5M	\$1.6M	C	Private
QRS HOLDINGS INC	1212 BROADWAY	NEW YORK	NY	10001	212 555 2021	www.qrs.com	Investment	1995	40	\$3.5M	\$1.8M	\$0.9M	\$0.4M	\$1.4M	C	Private
TUV PARTNERS	1313 WALL ST	NEW YORK	NY	10005	212 555 2223	www.tuv.com	Finance	2000	55	\$4.5M	\$2.2M	\$1.1M	\$0.5M	\$1.6M	C	Private
WXY ENTERPRISES	1414 SPRING ST	DALLAS	TX	75201	214 555 2425	www.wxy.com	Energy	1978	160	\$13M	\$6.5M	\$3.2M	\$1.6M	\$4.7M	A	Public
ZAB SOLUTIONS	1515 RIVER ST	HOUSTON	TX	77001	281 555 2627	www.zab.com	Real Estate	2004	70	\$5.5M	\$2.7M	\$1.3M	\$0.6M	\$2.2M	C	Private
ACD GROUP LLC	1616 HIGHLAND	SEATTLE	WA	98101	206 555 2829	www.acd.com	Technology	1998	105	\$9M	\$4.5M	\$2.2M	\$1.1M	\$3.3M	B	Public
DEF HOLDINGS INC	1717 UNIVERSITY	AUSTIN	TX	78701	512 555 3031	www.def.com	Software	2002	85	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
GHI SYSTEMS LTD	1818 CONGRESS	WASHINGTON DC	DC	20001	202 555 3233	www.ghi.com	Government	1985	130	\$10M	\$5M	\$2.5M	\$1.2M	\$3.5M	B	Public
JKL OPERATIONS	1919 MARKET	COLUMBIANA	MS	39201	601 555 3435	www.jkl.com	Transportation	1990	95	\$6.5M	\$3.2M	\$1.6M	\$0.8M	\$2.6M	C	Private
MNO TRANSPORT	2020 CENTRAL	MEMPHIS	TN	38101	901 555 3637	www.mno.com	Transportation	1992	85	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
PQR SERVICES LLC	2121 MARKET	PHOENIX	AZ	85001	602 555 3839	www.pqr.com	Healthcare	2001	75	\$6.5M	\$3.2M	\$1.6M	\$0.8M	\$2.6M	C	Private
STU HOLDINGS INC	2222 BROADWAY	NEW YORK	NY	10001	212 555 4041	www.stu.com	Investment	1995	50	\$4.5M	\$2.2M	\$1.1M	\$0.5M	\$1.6M	C	Private
VWX PARTNERS	2323 WALL ST	NEW YORK	NY	10005	212 555 4243	www.vwx.com	Finance	2000	60	\$5.5M	\$2.7M	\$1.3M	\$0.6M	\$2.2M	C	Private
YZA ENTERPRISES	2424 SPRING ST	DALLAS	TX	75201	214 555 4445	www.yza.com	Energy	1978	170	\$14M	\$7M	\$3.5M	\$1.7M	\$5.8M	A	Public
BCD SOLUTIONS	2525 RIVER ST	HOUSTON	TX	77001	281 555 4647	www.bcd.com	Real Estate	2004	80	\$6.5M	\$3.2M	\$1.6M	\$0.8M	\$2.6M	C	Private
EFG GROUP LLC	2626 HIGHLAND	SEATTLE	WA	98101	206 555 4849	www.efg.com	Technology	1998	115	\$10M	\$5M	\$2.5M	\$1.2M	\$3.5M	B	Public
HIJ HOLDINGS INC	2727 UNIVERSITY	AUSTIN	TX	78701	512 555 5051	www.hij.com	Software	2002	90	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
KLM SYSTEMS LTD	2828 CONGRESS	WASHINGTON DC	DC	20001	202 555 5253	www.klm.com	Government	1985	140	\$10M	\$5M	\$2.5M	\$1.2M	\$3.5M	B	Public
NOP OPERATIONS	2929 MARKET	COLUMBIANA	MS	39201	601 555 5455	www.nop.com	Transportation	1990	100	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
QRS TRANSPORT	3030 CENTRAL	MEMPHIS	TN	38101	901 555 5657	www.qrs.com	Transportation	1992	90	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
TUV SERVICES LLC	3131 MARKET	PHOENIX	AZ	85001	602 555 5859	www.tuv.com	Healthcare	2001	80	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
WXY HOLDINGS INC	3232 BROADWAY	NEW YORK	NY	10001	212 555 6061	www.wxy.com	Investment	1995	60	\$5.5M	\$2.7M	\$1.3M	\$0.6M	\$2.2M	C	Private
ZAB PARTNERS	3333 WALL ST	NEW YORK	NY	10005	212 555 6263	www.zab.com	Finance	2000	70	\$6.5M	\$3.2M	\$1.6M	\$0.8M	\$2.6M	C	Private
ACD ENTERPRISES	3434 SPRING ST	DALLAS	TX	75201	214 555 6465	www.acd.com	Energy	1978	180	\$15M	\$7.5M	\$3.7M	\$1.8M	\$5.8M	A	Public
DEF SOLUTIONS	3535 RIVER ST	HOUSTON	TX	77001	281 555 6667	www.def.com	Real Estate	2004	90	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
GHI GROUP LLC	3636 HIGHLAND	SEATTLE	WA	98101	206 555 6869	www.ghi.com	Technology	1998	125	\$11M	\$5.5M	\$2.7M	\$1.3M	\$3.8M	B	Public
HIJ HOLDINGS INC	3737 UNIVERSITY	AUSTIN	TX	78701	512 555 7071	www.hij.com	Software	2002	100	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
KLM SYSTEMS LTD	3838 CONGRESS	WASHINGTON DC	DC	20001	202 555 7273	www.klm.com	Government	1985	150	\$11M	\$5.5M	\$2.7M	\$1.3M	\$3.8M	B	Public
NOP OPERATIONS	3939 MARKET	COLUMBIANA	MS	39201	601 555 7475	www.nop.com	Transportation	1990	110	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
QRS TRANSPORT	4040 CENTRAL	MEMPHIS	TN	38101	901 555 7677	www.qrs.com	Transportation	1992	100	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
TUV SERVICES LLC	4141 MARKET	PHOENIX	AZ	85001	602 555 7879	www.tuv.com	Healthcare	2001	90	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
WXY HOLDINGS INC	4242 BROADWAY	NEW YORK	NY	10001	212 555 8081	www.wxy.com	Investment	1995	70	\$6.5M	\$3.2M	\$1.6M	\$0.8M	\$2.6M	C	Private
ZAB PARTNERS	4343 WALL ST	NEW YORK	NY	10005	212 555 8283	www.zab.com	Finance	2000	80	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
ACD ENTERPRISES	4444 SPRING ST	DALLAS	TX	75201	214 555 8485	www.acd.com	Energy	1978	190	\$16M	\$8M	\$4M	\$2M	\$6.8M	A	Public
DEF SOLUTIONS	4545 RIVER ST	HOUSTON	TX	77001	281 555 8687	www.def.com	Real Estate	2004	100	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
GHI GROUP LLC	4646 HIGHLAND	SEATTLE	WA	98101	206 555 8889	www.ghi.com	Technology	1998	135	\$12M	\$6M	\$3M	\$1.5M	\$4.5M	B	Public
HIJ HOLDINGS INC	4747 UNIVERSITY	AUSTIN	TX	78701	512 555 9091	www.hij.com	Software	2002	110	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
KLM SYSTEMS LTD	4848 CONGRESS	WASHINGTON DC	DC	20001	202 555 9293	www.klm.com	Government	1985	160	\$12M	\$6M	\$3M	\$1.5M	\$4.5M	B	Public
NOP OPERATIONS	4949 MARKET	COLUMBIANA	MS	39201	601 555 9495	www.nop.com	Transportation	1990	120	\$10.5M	\$5.2M	\$2.6M	\$1.2M	\$3.8M	C	Private
QRS TRANSPORT	5050 CENTRAL	MEMPHIS	TN	38101	901 555 9697	www.qrs.com	Transportation	1992	110	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
TUV SERVICES LLC	5151 MARKET	PHOENIX	AZ	85001	602 555 9899	www.tuv.com	Healthcare	2001	100	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
WXY HOLDINGS INC	5252 BROADWAY	NEW YORK	NY	10001	212 555 1001	www.wxy.com	Investment	1995	80	\$7.5M	\$3.7M	\$1.8M	\$0.9M	\$2.9M	C	Private
ZAB PARTNERS	5353 WALL ST	NEW YORK	NY	10005	212 555 1023	www.zab.com	Finance	2000	90	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
ACD ENTERPRISES	5454 SPRING ST	DALLAS	TX	75201	214 555 1045	www.acd.com	Energy	1978	200	\$17M	\$8.5M	\$4.2M	\$2M	\$7.3M	A	Public
DEF SOLUTIONS	5555 RIVER ST	HOUSTON	TX	77001	281 555 1067	www.def.com	Real Estate	2004	110	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
GHI GROUP LLC	5656 HIGHLAND	SEATTLE	WA	98101	206 555 1089	www.ghi.com	Technology	1998	145	\$13M	\$6.5M	\$3.2M	\$1.6M	\$4.7M	B	Public
HIJ HOLDINGS INC	5757 UNIVERSITY	AUSTIN	TX	78701	512 555 1111	www.hij.com	Software	2002	120	\$10.5M	\$5.2M	\$2.6M	\$1.2M	\$3.8M	C	Private
KLM SYSTEMS LTD	5858 CONGRESS	WASHINGTON DC	DC	20001	202 555 1133	www.klm.com	Government	1985	170	\$13M	\$6.5M	\$3.2M	\$1.6M	\$4.7M	B	Public
NOP OPERATIONS	5959 MARKET	COLUMBIANA	MS	39201	601 555 1155	www.nop.com	Transportation	1990	130	\$11.5M	\$5.7M	\$2.8M	\$1.3M	\$4M	C	Private
QRS TRANSPORT	6060 CENTRAL	MEMPHIS	TN	38101	901 555 1177	www.qrs.com	Transportation	1992	120	\$10.5M	\$5.2M	\$2.6M	\$1.2M	\$3.8M	C	Private
TUV SERVICES LLC	6161 MARKET	PHOENIX	AZ	85001	602 555 1199	www.tuv.com	Healthcare	2001	110	\$10.5M	\$5.2M	\$2.6M	\$1.2M	\$3.8M	C	Private
WXY HOLDINGS INC	6262 BROADWAY	NEW YORK	NY	10001	212 555 1221	www.wxy.com	Investment	1995	90	\$8.5M	\$4.2M	\$2.1M	\$1.0M	\$3.4M	C	Private
ZAB PARTNERS	6363 WALL ST	NEW YORK	NY	10005	212 555 1243	www.zab.com	Finance	2000	100	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
ACD ENTERPRISES	6464 SPRING ST	DALLAS	TX	75201	214 555 1265	www.acd.com	Energy	1978	210	\$18M	\$9M	\$4.5M	\$2.2M	\$8.3M	A	Public
DEF SOLUTIONS	6565 RIVER ST	HOUSTON	TX	77001	281 555 1287	www.def.com	Real Estate	2004	120	\$10.5M	\$5.2M	\$2.6M	\$1.2M	\$3.8M	C	Private
GHI GROUP LLC	6666 HIGHLAND	SEATTLE	WA	98101	206 555 1309	www.ghi.com	Technology	1998	155	\$14M	\$7M	\$3.5M	\$1.7M	\$5.3M	B	Public
HIJ HOLDINGS INC	6767 UNIVERSITY	AUSTIN	TX	78701	512 555 1331	www.hij.com	Software	2002	130	\$11.5M	\$5.7M	\$2.8M	\$1.3M	\$4M	C	Private
KLM SYSTEMS LTD	6868 CONGRESS	WASHINGTON DC	DC	20001	202 555 1353	www.klm.com	Government	1985	180	\$14M	\$7M	\$3.5M	\$1.7M	\$5.3M	B	Public
NOP OPERATIONS	6969 MARKET	COLUMBIANA	MS	39201	601 555 1375	www.nop.com	Transportation	1990	140	\$12.5M	\$6.2M	\$3M	\$1.5M	\$4.5M	C	Private
QRS TRANSPORT	7070 CENTRAL	MEMPHIS	TN	38101	901 555 1397	www.qrs.com	Transportation	1992	130	\$11.5M	\$5.7M	\$2.8M	\$1.3M	\$4M	C	Private
TUV SERVICES LLC	7171 MARKET	PHOENIX	AZ	85001	602 555 1419	www.tuv.com	Healthcare	2001	120	\$11.5M	\$5.7M	\$2.8M	\$1.3M	\$4M	C	Private
WXY HOLDINGS INC	7272 BROADWAY	NEW YORK	NY	10001	212 555 1441	www.wxy.com	Investment	1995	100	\$9.5M	\$4.7M	\$2.3M	\$1.1M	\$3.6M	C	Private
ZAB PARTNERS	7373 WALL ST	NEW YORK	NY	10005	212 555 1463	www.zab.com	Finance	2000	110	\$10.5M	\$5.2M	\$2.6M	\$1.2M	\$3.8M	C	Private
ACD ENTERPRISES	7474 SPRING ST	DALLAS	TX	75201	214 555 1485	www.acd.com	Energy	1978	220	\$19M	\$9.5M	\$4.7M	\$2.3M	\$6.8M	A	Public
DEF SOLUTIONS	7575 RIVER ST	HOUSTON	TX	77001	281 555 1507	www.def.com	Real Estate	2004	130	\$11.5M	\$5.7M	\$2.8M	\$1.3M	\$4M	C	Private
GHI GROUP LLC	7676 HIGHLAND	SEATTLE	WA	98101	206 555 1529	www.ghi.com	Technology	1998	165	\$15M	\$7.5M	\$3.7M	\$1.8M	\$5.8M	B	Public
HIJ HOLDINGS INC	7777 UNIVERSITY	AUSTIN	TX	78701	512 555 1551	www.hij.com	Software	2002	140	\$12.5M	\$6.2M	\$3M	\$1.5M	\$4.5M	C	Private
KLM SYSTEMS LTD	7878 CONGRESS	WASHINGTON DC	DC	20001	202 555 1573	www.klm.com	Government	1985	190	\$15M	\$7.5M	\$3.7M				

From: Tyrrell, Pete
Sent: Tue, 2 Feb 2021 19:28:13 +0000
To: Bryant, Michael
Subject: FW: AWG Payments into the Voluntary Payment Lockbox

Do you agree with the highlighted comment below?

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Santos, Bob F <RobertSantos@maximus.com>
Sent: Tuesday, February 2, 2021 2:23 PM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>; Smith, Karen M <KarenMSmith@maximus.com>
Subject: Re: AWG Payments into the Voluntary Payment Lockbox

Pete, we only started looking for the AWG payments made incorrectly into the voluntary payment lockbox back in November last year. This is purely a manual process that we were looking into as we had time. Typically we would not know if the payment was voluntary or not unless we researched it, and given the current volumes of payments we have been able to do this research.

So we are compiling a list of the AWG payments made by employers to the voluntary lockbox as of November, adding to this list the employers name, address and number and whether or not we were able to make contact or not. We are currently only partially thru January, but we will compile this list and work to get this to you by the by noon tomorrow.

(b)(5)

Please let me know if you have any concerns with this approach. I added Karen as she will be providing the information once she has it pulled together,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive
MAXIMUS Federal
5202 Presidents Court
Frederick, MD 21703

Mobile (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Date: Tuesday, February 2, 2021 at 11:34 AM
To: Santos, Bob F <RobertSantos@maximus.com>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov <Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>
Subject: [EXTERNAL] RE: AWG Payments into the Voluntary Payment Lockbox

Thanks – and it probably makes sense to get a total level of effort to reach each of these employers dating back to March 2020.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Santos, Bob F <RobertSantos@maximus.com>
Sent: Tuesday, February 2, 2021 11:13 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>; Wise, Mark <Mark.Wise@ed.gov>; Bryant, Michael <Michael.Bryant@ed.gov>
Subject: Re: AWG Payments into the Voluntary Payment Lockbox

I will talk with the team and let you know if we have any questions,

Thanks,
bob

Bob Santos

VP, Debt Management and Collection System (DMCS) Program Executive
MAXIMUS Federal
5202 Presidents Court
Frederick, MD 21703
Mobile (b)(6)

RobertSantos@maximus.com

CONFIDENTIALITY NOTICE: This email, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender, and destroy all copies and the original message.

From: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Date: Tuesday, February 2, 2021 at 10:33 AM
To: Santos, Bob F <RobertSantos@maximus.com>
Cc: Szathmary, Michael <Michael.Szathmary@ed.gov>, Mark.Wise@ed.gov
<Mark.Wise@ed.gov>, Bryant, Michael <Michael.Bryant@ed.gov>
Subject: [EXTERNAL] AWG Payments into the Voluntary Payment Lockbox

Bob –

According to reporting, there continue to be a number of AWG payments that come into the voluntary lockbox.....of which your staff has identified dating back to November I believe.

Can you please have your staff identify these particular employers and provide us with a list that includes what actions have been take with those particular employers (in reaction to payments coming into the voluntary lockbox). That list should also include the address and phone number (if available).

(b)(5)

Please make this a priority – and let me know if you'd like have a quick call to talk through and we can do that.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

From: Tyrrell, Pete
Sent: Tue, 23 Feb 2021 15:15:04 +0000
To: Piccolo, Marc
Cc: LaVia, Mark
Subject: FW: AWG Payments Received in Voluntary Lockbox Post 10/30/2020

[@Piccolo, Marc](#) – AWG payments received via the voluntary payment mailbox added to chart below. Also, MFS is still working through their process in reaching out to both employers and borrowers in an effort to get them to stop sending these AWG payments. I instructed MFS that they need to make sure they exhaust all efforts and provide a final list of (b)(5)

(b)(5) They have requested additional time through the end of February – so we should have a final list next week sometime.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Smith, Karen M <KarenMSmith@maximus.com>
Sent: Tuesday, February 23, 2021 9:10 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Cc: Santos, Bob F <RobertSantos@maximus.com>; Pugh, James <JamesPugh@maximus.com>
Subject: AWG Payments Received in Voluntary Lockbox Post 10/30/2020

Per your request to Below is the updated AWG payment received chart showing AWG payments received through the voluntary payment lockbox:

AWG Payment Summary			
Timeframe	Number of Payments	Total Dollar Amount	Average Payment Amount
March 13 - 27, 2020	318,171	\$ 106,818,408.03	\$ 335.73
April 3 - 24, 2020	258,341	\$ 89,788,423.06	\$ 347.56
May 1 - 29, 2020	104,908	\$ 28,863,945.63	\$ 275.14
June 5 - 26, 2020	17,234	\$ 3,632,623.72	\$ 210.78
July 3 - 31, 2020	16,638	\$ 3,008,032.82	\$ 180.79
August 7 - 28, 2020	8,648	\$ 1,741,450.73	\$ 201.37
September 4 - 25, 2020	4,069	\$ 698,052.83	\$ 171.55
October 2 - 30, 2020	3,813	\$ 656,196.71	\$ 172.09
November 6-27, 2020*	103	\$16,819.26	\$ 163.29
December 4-25, 2020*	96	\$20,000.29	\$ 208.34
January 1-29, 2021*	98	\$13,035.21	\$ 133.01
February 5-19, 2021*	29	\$5,917.48	\$ 204.05
Total	732,148	\$ 235,262,905.77	\$ 321.33
* Payments received in Voluntary Payment Lockbox			

Thank you,

Karen M Smith

Senior Director Business and Financial Operations
Debt Management and Collections System (DMCS)

Maximus Federal

5202 Presidents Court
Frederick, MD 21703
Mobile (b)(6)

Karenmsmith@maximus.com

CONFIDENTIALITY NOTICE: This e-mail, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise be protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender and destroy all copies and the original message.

From: Tyrrell, Pete
Sent: Thu, 2 Sep 2021 12:42:16 +0000
To: Piccolo, Marc;Kane, John
Cc: LaVia, Mark
Subject: FW: BPO transition draft and pre-decisional
Attachments: DRAFT-Short-Long Term Plans.pptx

Marc and John – attached is a DRAFT that SEAD put together around S/L term plans on transitioning to BPO collections work. Christian/SIT is providing input as well, so this is not final but wanted to get in front of you to ensure you agreed with the path we are taking on this.

Thanks.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Kroboth, Christopher <Christopher.Kroboth@ed.gov>
Sent: Thursday, September 2, 2021 8:35 AM
To: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Subject: BPO transition draft

Chris Kroboth
Management & Program Analyst
Student Experience and Aid Delivery
Christopher.Kroboth@ed.gov

Federal Student Aid
ADVISOR OF STUDENT AID DEPARTMENT OF EDUCATION

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

From: Tyrrell, Pete
Sent: Fri, 11 Dec 2020 16:02:30 +0000
To: Piccolo, Marc
Subject: FW: COVID19 Refund Progress Report as of December 10

Will see what Mike comes back with on these specific awg payments, but I think that one cause is that employers sometimes send the payments to the voluntary payment lockbox. Wouldn't be surprised if that's the case in many of these.

Pete Tyrrell | Senior Advisor
Federal Student Aid
Wanamaker Building, Philadelphia PA 19107
O: (215) 656-6014
C: (b)(6)

From: Piccolo, Marc <Marc.Piccolo@ed.gov>
Sent: Friday, December 11, 2020 11:00 AM
To: Bryant, Michael <Michael.Bryant@ed.gov>
Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Subject: Re: COVID19 Refund Progress Report as of December 10

Thanks Mike

Get [Outlook for iOS](#)

From: Bryant, Michael <Michael.Bryant@ed.gov>
Sent: Friday, December 11, 2020 10:59:08 AM
To: Piccolo, Marc <Marc.Piccolo@ed.gov>
Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Subject: RE: COVID19 Refund Progress Report as of December 10

Patrick inquired about why we continue to see AWG payments post (which is different). The reason we continue to see AWG payments refunded is that some of the borrowers with invalid addresses finally give us a good address (e.g., respond to the emails we send every week). I have not had time to investigate this week's AWG postings and may not have time to today, given other priorities (Barber report, Alttran/Pioneer recalls, OIG request, etc.)

From: Piccolo, Marc <Marc.Piccolo@ed.gov>
Sent: Friday, December 11, 2020 9:56 AM
To: Bryant, Michael <Michael.Bryant@ed.gov>
Cc: Tyrrell, Pete <Pete.Tyrrell@ed.gov>
Subject: RE: COVID19 Refund Progress Report as of December 10

Mike – I think Patrick already inquired about this, so apologies if I'm repeating his question, but can you share some insight on the AWG increase?

From: Bryant, Michael <Michael.Bryant@ed.gov>

Sent: Friday, December 11, 2020 10:51 AM

To: Campbell, Patrick <Patrick.Campbell@ed.gov>; Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Laine, Douglas <Douglas.Laine@ed.gov>; LaVia, Mark <Mark.LaVia@ed.gov>; Marini, Tara <Tara.Marini@ed.gov>; Piccolo, Marc <Marc.Piccolo@ed.gov>; Russo, Kami <Kami.Russo@ed.gov>; Shock, Edward <edward.shock@ed.gov>; Tessitore, Lisa <Lisa.Tessitore@ed.gov>; Tyrrell, Pete <Pete.Tyrrell@ed.gov>; Van Buren, Eric <Eric.Vanburen@ed.gov>

Subject: COVID19 Refund Progress Report as of December 10

The following data was derived from queries of DMCS:

Totals Since Project Inception

Completion Date	Total Unique Borrowers	Total Dollars	TOP-Borrowers	TOP Payments	TOP Dollars	AWG-Borrowers	AWG Payments	AWG Dollars
Total as of Today	1,390,116	\$2,495,161,649.69	1,073,165	1,158,605	\$2,308,606,022.57	381,215	1,098,356	\$186,555,627.12
Total as of Last Report	1,389,998	\$2,495,044,847.74	1,073,157	1,158,596	\$2,308,586,144.43	381,103	1,097,775	\$186,458,703.31
Increase	118	\$116,801.95	8	9	\$19,878.14	112	581	\$96,923.81