



NSLP Ombudsman Checklist

Please use this checklist to be certain you have taken all the necessary steps to resolve your problem before contacting the NSLP Ombudsman. If you have reviewed the checklist and find that you have exhausted all of your available options, then you may complete the *NSLP Ombudsman Review Request* form and submit it to NSLP.

Remember – the first step in resolving a student loan problem is to contact your loan holder or loan servicer.

- Contact your loan holder or loan servicer.
- Is your federal student loan in default?
 - If no, you may qualify for a deferment or forbearance.
 - A deferment is a period of time where, if you meet certain criteria, you are not required to make payments. During a deferment, the government pays the interest on your subsidized federal student loans.
 - A forbearance is also a way of delaying payments temporarily. However, you are responsible for all the interest during a time of forbearance.

Contact your loan holder or loan servicer to discuss your options.

- If yes, your federal student loans are not eligible for deferment or forbearance. Contact your loan holder or loan servicer to discuss alternative payment arrangements.
- If you believe your federal student loan is eligible for discharge or cancellation, did you submit an application for discharge or cancellation to your loan holder or loan servicer?
 - If no, contact your loan holder or loan servicer to discuss your options. Explain to them why you believe your federal student loan is eligible for discharge or cancellation.
 - If yes, contact your loan holder or loan servicer to ask about the processing of your discharge or cancellation application.
- If you believe you are eligible for a Closed School discharge, did the school close while you were in attendance, or within 90 days after you withdrew (you did not graduate, and you did not transfer any credits to another school)?
 - If no, you are not eligible for a Closed School discharge.
 - If yes, you may be eligible for a Closed School discharge. Contact your loan holder or loan servicer to discuss the eligibility requirements.



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- If you have a dispute with the school about attendance records or federal student loan amounts, have you contacted the school to get copies of your school records?
 - If no, contact the school.
 - If yes, explain what steps you have taken to resolve this issue with the school.

- If you have a dispute with the lender or loan holder, have you contacted the lender or loan holder to resolve the issue?
 - If no, contact the lender or the loan holder.
 - If yes, explain what steps you have taken to resolve this issue with the lender or loan holder.

- If, after contacting the school or loan holder your issue is still not resolved, have you contacted the school or loan holder's Ombudsman or Dispute Resolution Office?
 - If no, contact the school or loan holder's Ombudsman or Dispute Resolution Office.
 - If yes, explain the outcome of the school or loan holder's Ombudsman's or Dispute Resolution Office's investigation of the issue.