

## STUDENT LOANS



An identity thief may use your personal or financial information to get a student loan. Contact the school or program that opened the loan and ask them to close it.

HOW TO DEAL WITH AFFECTED STUDENT LOANS	
STEP BY STEP:	NOTES:
Contact the school's financial aid office and the servicer/lender of the loan.	<ul> <li>Report the misuse of your information and ask the school to close the loan.</li> <li>Ask for a letter confirming resolution of this issue.</li> </ul>
If you encounter problems resolving the i Higher Education and the US Department	issue with the school's financial office, contact the SC Commission on to feducation.
Contact the South Carolina Commission on Higher Education.	<ul> <li>Report the misuse of your information.</li> <li>Ask for a letter confirming resolution of this issue.</li> <li>1 (803) 737-2260 www.che.sc.gov</li> <li>SC Commission on Higher Education 1122 Lady Street, Suite 300 Columbia, SC 29201</li> </ul>
Contact the US Department of Education.	<ul> <li>Report the misuse of your information.</li> <li>Ask for a letter confirming resolution of this issue.</li> <li>1 (800) 647-8733 <u>www.ed.gov/misused</u> <u>oig.hotline@ed.gov</u> US Department of Education         Office of Inspector General 400 Maryland Avenue, SW         Washington, DC 20202         </li> </ul>
Contact the three nationwide credit reporting agencies: Equifax, Experian and TransUnion.	<ul> <li>Take steps to have fraudulent information removed or blocked from your credit report.</li> <li>Specific steps for blocking and disputing information on your credit report can be found on page 4 of your Toolkit.</li> </ul>

ADDITIONAL STEPS	
STEP BY STEP:	NOTES:
Request your credit reports.	Find additional information on page 1 of your toolkit.
Place a fraud alert.	Find additional information on page 2 of your toolkit.
Consider a security freeze.	Find additional information on page 1 of your toolkit.
Update your files.	<ul><li>Record the dates you made calls or sent letters.</li><li>Keep copies of letters in your files.</li></ul>

Remember to get written confirmation of resolutions made by phone.

## NOTES:

For more information on filing a complaint or reporting a scam, visit www.consumer.sc.gov and "How Do I..."



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