



# STUDENT LOAN OMBUDSMAN

## WHAT YOU NEED TO KNOW AS A STUDENT LOAN BORROWER

### About the Ombudsman

Maryland's Student Loan Ombudsman ("Ombudsman") works for the Commissioner of Financial Regulation in the Maryland Department of Labor. The Ombudsman's main job is to help student loan borrowers connect with their student loan servicers. That means that the Ombudsman takes complaints from student loan borrowers about problems they've had with their student loan servicer and then contacts the servicer to try to help get the complaints solved. The Ombudsman also helps borrowers understand their rights and responsibilities under the terms of their student loans.

Student loan servicer problems that the Ombudsman can assist with include: servicer failure to communicate with a borrower, errors in crediting principal and interest payments, misapplied payments, inaccurate interest rate calculations, billing errors, errors with respect to loan consolidations or modifications, and/or inappropriate collection activity or tactics.

To help you decide how best to solve your complaint or for other information about your student loan, visit our resources page at: [www.labor.maryland.gov/finance/consumers/frslombud.shtml](http://www.labor.maryland.gov/finance/consumers/frslombud.shtml). The information on the website should be useful in helping you resolve your problem with your student loan servicer. The website also includes instructions on how to file a complaint with the Ombudsman using the Student Loan Consumer Complaint Form.

### About Your Loan

It is your obligation to repay your student loans. The terms of your loans are contained in the loan documents you signed when the loans were first made. Additional rules may apply to your loans depending upon the type of student loans you have. Keep all the paperwork related to your student loans together as that information will be needed by your student loan servicer to properly identify your loan and the rules that apply to it.

If you are having trouble keeping track of your loans or problems paying your student loans there are various options open to you to help simplify your loans or provide different repayment options. In either case, you should contact your student loan servicer. If you do not know which student loan servicer is servicing your loans, you should be able to retrieve this information from the National Student Loan Data System at [nsldsfa.ed.gov](http://nsldsfa.ed.gov).

### Maryland SmartStart

Maryland SmartStart is an on-line resource center designed to help Marylanders find a path of state support for their debt relief needs. To learn about the Maryland Student Loan Debt Relief Tax Credit, or student loan credits that can be earned for particular career choices or jobs visit the Maryland SmartStart website ([smartstart.maryland.gov](http://smartstart.maryland.gov)) and click on the SmartSave or SmartWork tabs.

### Questions and Concerns

Before filing a complaint with the Ombudsman, contact your student loan servicer first to try to resolve your issue. However, if you believe that your student loan servicer has made mistakes regarding your loan or is unresponsive to your requests for assistance, visit our website at [www.labor.maryland.gov/finance/consumers/frslcomplaints.shtml](http://www.labor.maryland.gov/finance/consumers/frslcomplaints.shtml) and file a complaint with the Ombudsman using the Student Loan Consumer Complaint Form. Or, you may contact us by calling 410-230-6077 or toll free at 888-784-0136.

**Student Loan Ombudsman**  
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Maryland Department of Labor  
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Visit us at: [labor.maryland.gov/finance/consumers/frslombud.shtml](http://labor.maryland.gov/finance/consumers/frslombud.shtml)

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Aruna Miller, Lt. Governor  
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