



NSLP Ombudsman Frequently Asked Questions (FAQ)

What should I do if I never attended the school?

In the case that you applied for admission and did not attend, or if someone else used your information to apply and possibly attend, i.e. Identity Theft, you must first contact the school directly to request a copy of any school records attributed to you. You will need to ask for copies of the following:

1. Copy of any admission documents
2. Details of your financial charges and payments
3. Your class attendance records, and
4. The Institutional Student Information Record (ISIR) that the school has on file for your attendance

The school may also have copies of your enrollment agreement or admissions application, driver's license, marriage certificate, federal tax forms, high school diploma, prior employers' information, etc. If you still have a dispute once you have carefully reviewed the school records listed above, mail copies of the information and the completed *NSLP Ombudsman Review Request*.

What should I do if I enrolled, but I never attended school?

It is important to read all documents before signing them, as it is not uncommon for students to fail to “officially” withdraw from a school. Lack of attendance or failing to attend is not considered an “official” withdrawal; therefore, the school may consider you to be enrolled until you officially withdraw. The school may hold you responsible for the financial charges of enrollment until the date of your official withdrawal. Please request the official withdrawal procedures policy from the school.

Why do I have a student loan?

I received financial aid, so I should have had a Pell grant.

Federal financial aid is comprised of federal grants, federal student loans, and federal work study.

If you did qualify for a federal Pell grant, keep in mind that the maximum federal Pell grant amount each academic year may be different. Furthermore, this amount may not have been enough to cover your entire cost of tuition, books, and fees, so you may have needed to supplement your financial aid with federal student loans.



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What should I do if I am a victim of identity theft? To whom should I report the ID Theft?

After filing a police report, you must report the crime of identity theft to the Federal Trade Commission (FTC) by filing the federal affidavit form. The link to the form is: <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>.

In addition to providing NSLP a copy of the filed affidavit you must also submit all of the following:

- Copy of the police report
- Copy of a color photo ID (i.e. driver's license or government issued ID)
- Copy of your social security card
- Five signature samples. Signature samples can include, but are not limited to, cancelled checks, tax returns, and driver's licenses. Please be aware the signature samples must be **within one year** (either before or after) of the date the contested federal student loan(s) application/Master Promissory Note was signed.

Merely filing a police report and/or reporting the crime to the FTC will not relieve you of your federal student loan obligation. An actual judgment against the perpetrator, naming you as the victim, is required.

Who could have stolen my identity?

Statistics show that a large percentage of identity-theft cases are committed by someone the victim knows (i.e. significant other, ex-spouse, spouse, relative, friend/roommate, or child/parent).

Be advised - NSLP may report false allegations of identity theft to the federal Office of Inspector General.