

Dispute Resolution Overview



This document provides general information about helping borrowers resolve student loan disputes, including:

- Discrepancies in loan balances and payments.
- Questions about complex interest and collection charges.
- Issues surrounding rehabilitated defaulted loans, including tax offsets, consolidations, service quality, and other customer concerns.

If a borrower is unable to resolve a dispute regarding their student loans, they may ask their financial aid office for advice. To help your students find resolution, suggest they take the following steps to address their student loan dispute.

1. **Contact the loan servicer.** If they have not already, the borrower should first contact their servicer's customer service department with any questions or concerns regarding their student loan. Almost all issues are resolved through this initial communication.

Note: If Great Lakes is the borrower's loan servicer, the borrower should contact Great Lakes Borrower Services, and a student loan professional will gladly help them. If the borrower is not satisfied with the service they have received after contacting a Borrower Services representative, a dedicated Borrower Services Escalation Line is always staffed during business hours to address their concerns. They can also file a formal complaint via the Contact Us page after logging into their Great Lakes website account.

Method	Great Lakes Borrower Services Contact Information
Phone	(800) 236-4300 (608) 246-1700
Fax	(800) 375-5288 (608) 246-1608
Email	borrowerservices@glhec.org
Mail	Great Lakes Borrower Services PO Box 7860 Madison, WI 53707

2. **Identify the problem.** If the borrower has additional concerns after communicating with their servicer, they should use the resources available to them, such as their student loan records or website accounts and the National Student Loan Data System website (https://www.nslds.ed.gov/nslds/nslds_SA), to clearly identify the problem.
3. **Contact the lender's or loan servicer's dispute resolution department, if applicable.** The borrower should then try to resolve the problem with the lender or servicer of their student loan.

Note: If Great Lakes is the loan servicer, the borrower may call the Great Lakes Educational Loan Services Ombudsman. We are committed to helping resolve the issue.

Method	Great Lakes Educational Loan Services Ombudsman Contact Information
Phone	(866) 348-0708
Fax	(866) 451-1183
Email	greatlakesservicingombudsman@glhec.org

Method	Great Lakes Educational Loan Services Ombudsman Contact Information
Mail	Great Lakes Educational Loan Services Ombudsman PO Box 7860 Madison, WI 53707

4. **Contact the guarantor, if applicable.** If the borrower is unable to resolve the issue with their lender or servicer and they have a Federal Family Education Loan Program (FFELP) Loan, they may contact their guarantor for additional assistance.

Note: If Great Lakes is the borrower’s FFELP Loan guarantor, the borrower may call the Great Lakes Higher Education Guaranty Corporation Ombudsman. As a neutral, independent resource, the Great Lakes Ombudsman researches the dispute and works with the borrower and their lender and servicer to resolve the issue.

Method	Great Lakes Higher Education Guaranty Corporation Ombudsman Contact Information
Phone	(866) 486-7140 (608) 246-1485
Fax	(800) 749-8537
Email	ombudsman@glhec.org
Mail	Great Lakes Higher Education Guaranty Corporation Ombudsman PO Box 7859 Madison, WI 53707-7859

5. **If the borrower has federal loans**, refer to the U.S. Department of Education Ombudsman website. If the borrower is still unable to resolve the issue, they should visit the Resolving Disputes page on the Federal Student Aid website (<https://studentaid.ed.gov/sa/repay-loans/disputes>), and then refer to the Getting Prepared Before Seeking Help page (<http://studentaid.ed.gov/repay-loans/disputes/prepare>) for further guidance.

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If the borrower has private loans, they should ensure they have addressed their issues with their lender directly, if they have not already done so in step 3. If the borrower is still unable to resolve the issues, as a last resort, they may be referred to the Consumer Financial Protection Bureau’s website (<http://www.consumerfinance.gov>) to file a complaint.

Note: The borrower should only name the appropriate party in the complaint.

- The borrower should name the lender if the complaint is related to the terms and conditions of their loan.
- The borrower should name Great Lakes if the complaint is related solely to the service quality.