Congress of the United States

Washington, DC 20515

November 4, 2026

The Honorable Linda McMahon
Secretary of Education
U.S. Department of Education
400 Maryland Ave SW
Washington, DC 20202

Dear Secretary McMahon:

We write to highlight serious concerns recently raised by a coalition of eight state Student Loan Ombudspersons about the federal student loan servicing system and to ask how you plan on addressing these concerns.

Failures in federal student loan servicing have repeatedly posed severe and costly problems for American families. For example, during the 2023 return to repayment, one major servicer, MOHELA, sent out 2.5 million late billing statements, leading to 800,000 delinquencies.[1] In 2024, a Consumer Financial Protection Bureau report described servicers' customer service failures as "chronic" and "systemic."[2]

Rather than tackle these servicing failures, the Trump administration has enabled more to occur. Last year, the administration slashed the number of staff at the Office of Federal Student Aid—the office responsible for federal student loans—by over 40%.[3] With reduced staffing levels, the "Education [Department] stopped assessing accuracy and call quality for its student loan servicers."[4] Unsurprisingly, servicer errors have continued to compound as the federal government abandons its oversight duties. In August 2026, for instance, MOHELA wrongly told thousands of borrowers whose accounts were in good standing that they were "severely past due" and at risk of wage garnishment.[5]

State leaders tasked with supporting student loan borrowers are now raising the alarm about the state of the federal student loan servicing system under this administration's watch. In September, the Student Loan Ombudspersons of Massachusetts, Washington, California, Oregon, Nevada,

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[1] Letter from Senators Warren, Blumenthal, Markey, and Van Hollen to CEO of MOHELA Scott Giles, December 13, 2023, pg. 3, https://www.warren.senate.gov/wp-content/uploads/media/doc/ServicersLettersDecember2023.pdf.
[2] CFPB, Annual Report of the CFPB Student Loan Ombudsman, November 2024, p.6, https://files.consumerfinance.gov/f/documents/cfpb_2024-annual-student-loan-ombudsmans-report_2024-11.pdf.
[3] Government Accountability Office, "Federal Student Loans: Education Needs to Address Gaps in Servicer Oversight," March 11, 2026, https://files.gao.gov/reports/GAO-26-108534/index.html?_gl=1*nd1dnp*_ga*MTI0NjQxNjgyOC4xNzg1Nzc3NjEz*_ga_V393SNS3SR*czE3OTEyMjMyODEkbzQkZzEkdDE3OTEyMjM0MTckajYwJGwwJGgw.
[4] *Id.*
[5] Letter from Senators Warren, Markey, Blumenthal, Sanders, Merkley, and Van Hollen to the Executive Director and CEO of MOHELA, August 27, 2026, https://www.warren.senate.gov/wp-content/uploads/2026/08/Letter-to-MOHELA-re-False-Delinquency-Notices-Final.pdf.

Connecticut, the District of Columbia, and Illinois described, in a letter to you, "recurring systemic problems involving income-driven repayment (IDR) plans and Public Service Loan Forgiveness (PSLF) that materially affect borrowers' payment obligations, loan balances, and access to forgiveness."[6] The Ombudspersons raised a host of specific issues, including: inaccurate calculations of monthly payments, loan balances, and IDR payment counts; servicers' failure to properly review or load transferred loan data files, sometimes resulting in overbilling; severe delays in the processing of IDR applications; "technical glitches that…block [borrowers] from submitting complaints" to servicers; and delays in processing PSLF Buyback requests, which force borrowers to "make months or years of potentially unnecessary or more expensive payments."[7] Additionally, the Ombudspersons recommended a series of actions to address these problems, including fixing errors in the calculation of IDR payments, improving tracking of payments that count towards PSLF and IDR cancellation, and expanding access to sufficient complaint resolution and customer service.[8]

The scale and severity of the errors documented by the Student Loan Ombudspersons—and their recommended solutions—demand immediate consideration and a meaningful response. Therefore, we request that you respond to the Ombudspersons' letter by November 18, 2026, and ask that you provide a copy of your response to our offices by that date as well.

Thank you for your attention to this important matter.

Sincerely,

Elizabeth Warren
United States Senator

Ayanna Pressley
Member of Congress

Jeffrey A. Merkley
United States Senator

Richard Blumenthal
United States Senator

[6] Letter from Student Loan Ombudspersons, September 22, 2026, p.1, https://protectborrowers.org/wp-content/uploads/2026/10/Student_Loan_Ombudspersons_Letter_9_22_2026.pdf.
[7] *Id.* at 2-9.
[8] *Id.* at 9-10.

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Danny K. Davis
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Eleanor Holmes Norton
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Lateefah Simon
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Suzanne Bonamici
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Stephen F. Lynch
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John Garamendi
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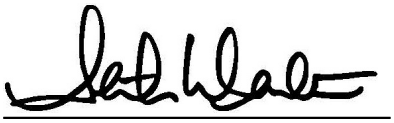
Julia Brownley
Member of Congress

Lori Trahan
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Judy Chu
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Kim Schrier, M.D.
Member of Congress

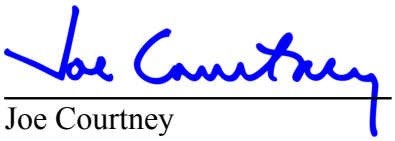
Jim Costa
Member of Congress



Seth Moulton
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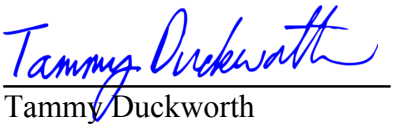
Joe Courtney
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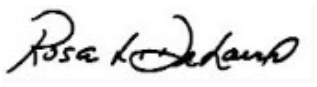
Val Hoyle
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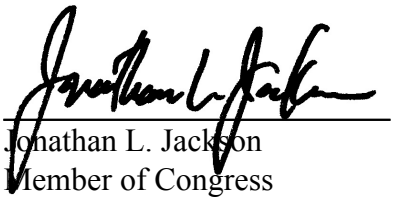
Richard J. Durbin
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Tammy Duckworth
United States Senator



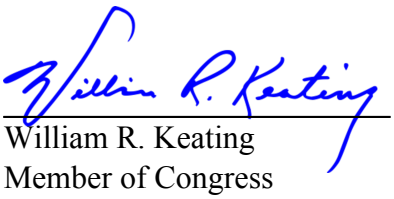
Rosa L. DeLauro
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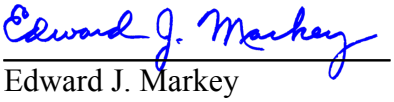
James P. McGovern
Member of Congress



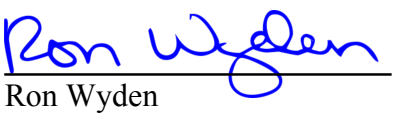
William R. Keating
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Emily Randall
Member of Congress



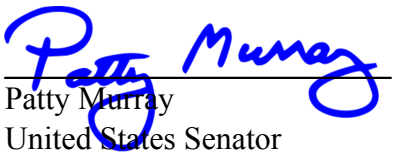
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Maria Cantwell
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Patty Murray
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