

February 5, 2019

The Honorable Tammy Baldwin
United States Senate
709 Hart Senate Office Building
Washington, DC 20510

Dear Senator Baldwin:

On behalf of Education Finance Council (EFC), I am writing to endorse the *Stop Student Debt Relief Scams Act*. EFC greatly appreciates this legislation and your efforts to prevent unscrupulous entities from taking advantage of student loan borrowers.

EFC is the national trade association representing nonprofit and state-based higher education finance organizations. These mission-driven, public-purpose entities are dedicated to improving college access, success, and affordability in their states and nationwide. In the past year alone, EFC Members provided over 2.5 million families the resources needed to successfully plan, save, and pay for college.

EFC Members are dedicated to assisting borrowers with managing their student loan debt, and have seen first-hand the havoc that fraudulent debt relief companies can wreak on borrowers' lives. Nonprofit and state-based organizations have been working for some time with law enforcement and other entities to combat these scam companies, and we greatly appreciate your efforts to address this widespread problem.

EFC strongly endorses the *Stop Student Debt Relief Scams Act*, which makes common-sense reforms to protect student loan borrowers from scams. EFC looks forward to working with you and your colleagues to move this important legislation forward.

Please do not hesitate to contact me if EFC can be of assistance to you or your staff in any way.

Sincerely,



Debra J. Chromy, Ed.D.
President