

FCC Orders Blocking Of Student Loan Scam Robocall Campaign

by Submitted by FCC

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WASHINGTON - The FCC's Robocall Response Team today announced that the Enforcement Bureau has ordered telecommunications companies to stop carrying robocalls related to known student loan scams. Voice service providers must cease accepting robocall traffic from Urth Access, LLC which investigators believe, along with associated entities and individuals specified in today's Order, generated upwards of 40% of student loan debt robocalls in October.

Building on FCC action in November, U.S. voice service providers must now take all necessary steps to avoid carrying this robocall traffic. This operation is also the target of an ongoing investigation by the FCC's Enforcement Bureau.

FCC Chairwoman Jessica Rosenworcel:

“Scam robocalls try to pull from the headlines to confuse consumers. The newest trick in their playbook? Trying to take advantage of people who want help paying off their student loans. Today we're cutting these scammers off so they can't use efforts to provide student loan debt relief as cover for fraud.”

What's New:

The Enforcement Bureau has ordered all U.S. voice service providers to take all necessary steps to avoid carrying robocall traffic from the Urth Access. Today's order followed a Public Notice in November that warned providers of this concerning flood of robocalls. The notice had authorized providers to cut off the traffic and today's order requires that they do so. If they do not, they must regularly report to the FCC of the steps they have taken to mitigate the traffic.

“We will continue to deploy all of the tools in our arsenal to eliminate bad actors' access to U.S. communications networks in furtherance of their schemes. This targeted enforcement action provides U.S. telecommunications providers with the necessary information to apply “Know Your Customer” principles to assist in protecting consumers from the individuals and entities named in this order,” said FCC Enforcement Bureau Chief Loyaan A. Egal.

Student Loan Robocalls:

The FCC's investigation into Urth Access's robocall campaigns has involved multiple partners. The USTelecom's Industry Traceback Group identified Urth Access as the originator for substantial volumes of apparently unlawful student loan-related robocalls. In addition, the call blocking company YouMail helped the FCC estimate the scale of calls made during these robocall campaigns: approximately 40% of all student loan-related robocalls reaching YouMail subscribers in October 2022 appeared to originate from Urth Access. The apparent spike in student loan debt scam calls appears to have followed the announcement in August of the President's student loan forgiveness program, just as similar spikes had followed prior Department of Education loan forbearance announcements since March 20, 2020.

The robocalls include prerecorded advertising messages offering student loan assistance, including loan forgiveness (examples: [audio 1](#), [audio 2](#)). Many of them reference an entity such as the “Student Loan Center.” For example, some of the robocalls contained the following message:

“Hello this is to inform you that the Student Loan payment suspension has been extended to December 31 of this year. Also, everyone is now going to get \$10,000 dismissed upon income verification. If you do not verify your income, on January 1, your payments will start back up automatically. To receive the full dismissal, not just the \$10,000 dismissal, a petition will be filed in your behalf so that your loan payments do not begin on January 1. If you're being serviced by Nelnet, Navient, Fed loans or Great Lakes, please press 5 on your phone now. If your service or was not listed, you can also receive a dismissal by pressing 5. If you have verified your income and received your partial or full dismissal already, please press 9 to stop your notifications. Thank you.”

How We Got Here:

Last month, the Enforcement Bureau issued a “[K4 Notice](#)” authorizing all U.S.-based voice service providers to cease carrying any traffic originating from the Urth Access, consistent section 64.1200(k)(4) of the FCC’s rules. The Bureau also sent a [cease-and-desist letter](#) to Urth Access to formally warn them to stop carrying the suspicious robocall traffic or they would face today’s action *directing* other providers to cut off their traffic. The Enforcement Bureau also opened a formal case and is actively investigating these calls for possible further legal action.

The FCC recently issued a [Consumer Alert](#) about a potential uptick in student loan debt robocalls in the wake of the recent announcement of nationwide federal student loan debt relief. The FCC also issued an [Enforcement Advisory](#) to remind voice service providers of their role in protecting consumers by combatting the scourge of illegal robocalls aggressively, especially student loan robocalls, following recent announcements regarding student loan forgiveness and deferment.

Preparing for and combatting student loan scam robocalls is a government-wide effort. The FCC is working with its federal partners to combat such calls. The Chairwoman recently attended a [meeting](#) hosted by the National Economic Council to discuss this topic and prepare to combat scammers.

The Bigger Picture:

Under Chairwoman Rosenworcel, the Robocall Response Team was created to serve as an FCC staff working group that pulls together expertise from across the agency to leverage the talents of enforcers, attorneys, policy makers, engineers, economists, and outreach experts to combat the unyielding menace of illegal spoofed, scam, robocalls.

This effort has resulted in:

- record-breaking spoofing and robocall fines;
- closing gateways used by international robocallers to reach Americans' phones;
- widespread implementation of STIR/SHAKEN caller ID authentication standards to help traceback illegal calls and improve blocking tools to protect consumers;
- the signing of robocall investigation partnerships with [41 states](#) plus the District of Columbia and Guam; and
- unprecedented policy proposals to combat the rising threat of bogus robotexts.

Scam Clues for Consumers:

Consumers should be aware that they are likely talking to a scammer if the robocaller:

- Pressures you to provide money or information.
- Says you need to pay any sort of fee to apply or appeal your application.
- Directs you to any website outside of StudentAid.gov
- Purports to be calling from somewhere like the “student loan forgiveness center” or from a state forgiveness center.
- Uses suspicious caller ID, such as a name that is inconsistent with the substance of the message, or the same area code and first three digits of your phone number.
- Asks for your FSA ID, bank account, or credit card information. (The real application requires your name, birth date, Social Security number, phone number, and email address.)

What to Do:

If you have received a possible scam robocall:

- Do not share any personal or financial information.
- If you're not sure, hang up and call the institution using their publicly available, legitimate phone number.
- File a complaint with the FCC: <https://consumercomplaints.fcc.gov>

The Order is available at: <https://www.fcc.gov/document/fcc-orders-voice-service-providers-block-student-loan-robocalls>.

