Many guaranty agencies and private lenders have their own customer service or ombudsman programs. Some, such as Navient, describe these programs on their websites or in other materials. Navient’s program is called “Office of the Customer Advocate.” Others are more reluctant to publicize the availability of these resources. NCLC’s Student Loan Borrower Assistance website (www.studentloanborrowerassistance.org) includes information about various guaranty agency ombudsman programs.

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