

United States Senate

WASHINGTON, DC 20510

August 25, 2025

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

Dear Secretary McMahon,

We write regarding our concerns about your efforts to make it more difficult for students and borrowers to (1) submit financial aid complaints by hiding the complaint submission button on the Office of Federal Student Aid's (FSA) website and (2) receive help with those complaints by firing nearly half of the Department of Education's (ED or the Department) employees - while misleading Congress about the scope of these firings.¹

On March 19, 2025, we wrote to you detailing these concerns.² In your April 29, 2025 response, ED told our offices that "the button to submit a complaint has been moved from the top of the webpage to the footer and renamed "submit feedback,"" and that "no employees" who handle complaints related to technical difficulties with FAFSA applications and issues with student loan repayment, were fired.³

However, our offices tested your claims and found that ED is hiding the "Submit a Complaint" button on its website via an unintuitive, multi-step process, making it more difficult for borrowers to let ED know when they are experiencing issues with their student loan servicer. Recent reports further suggest that ED is being dishonest about the scope of its firings and its impact on customer service for students and borrowers.

Together, these findings suggest that ED is covering up its attempts to make FSA less responsive to millions of students, families, and borrowers who rely on the agency to lower the cost of attending college and protect them from loan servicer misconduct. We urge you to immediately act on our findings by streamlining the "Submit a Complaint" process and restoring FSA's workforce so borrowers can get the help they need.

¹ Associated Press News, "Education Department cuts half its staff as Trump vows to wind the agency down," Collin Binkley and Moriah Balingit, March 11, 2025, <https://apnews.com/article/education-department-layoffs-job-cuts-linda-mcmahon-ce9f6a8a63972aede0d8fbd057ab788> ; Letter from the Department of Education to Senator Elizabeth Warren, April 29, 2025,

https://www.warren.senate.gov/imo/media/doc/ed_response_to_senator_warren.pdf.

² Office of Senator Elizabeth Warren, <https://www.warren.senate.gov/newsroom/press-releases/warren-sanders-senators-demand-education-secretary-mcmahon-reinstate-federal-student-aid-workers>

³ Letter from the Department of Education to Senator Elizabeth Warren, April 29, 2025, https://www.warren.senate.gov/imo/media/doc/ed_response_to_senator_warren.pdf.

ED Has Hidden the “Submit a Complaint” Button on FSA’s Website

FSA’s complaint resolution mechanism is critical for students’ abilities to resolve issues with their financial aid. Students and borrowers turn to ED to address servicer errors interfering with loan repayment, problems with the Free Application for Federal Student Aid (FAFSA) form, incidents in which students’ aid has been improperly withheld by their schools, and other serious problems related to financial aid. These complaints get routed to teams at FSA, who investigate wrongdoing by loan servicers and schools, resolve technology errors with the FAFSA, and connect students to additional resources to resolve their claims. According to a report published by ED, more than 289,000 complaints were filed with FSA in 2024 alone.⁴

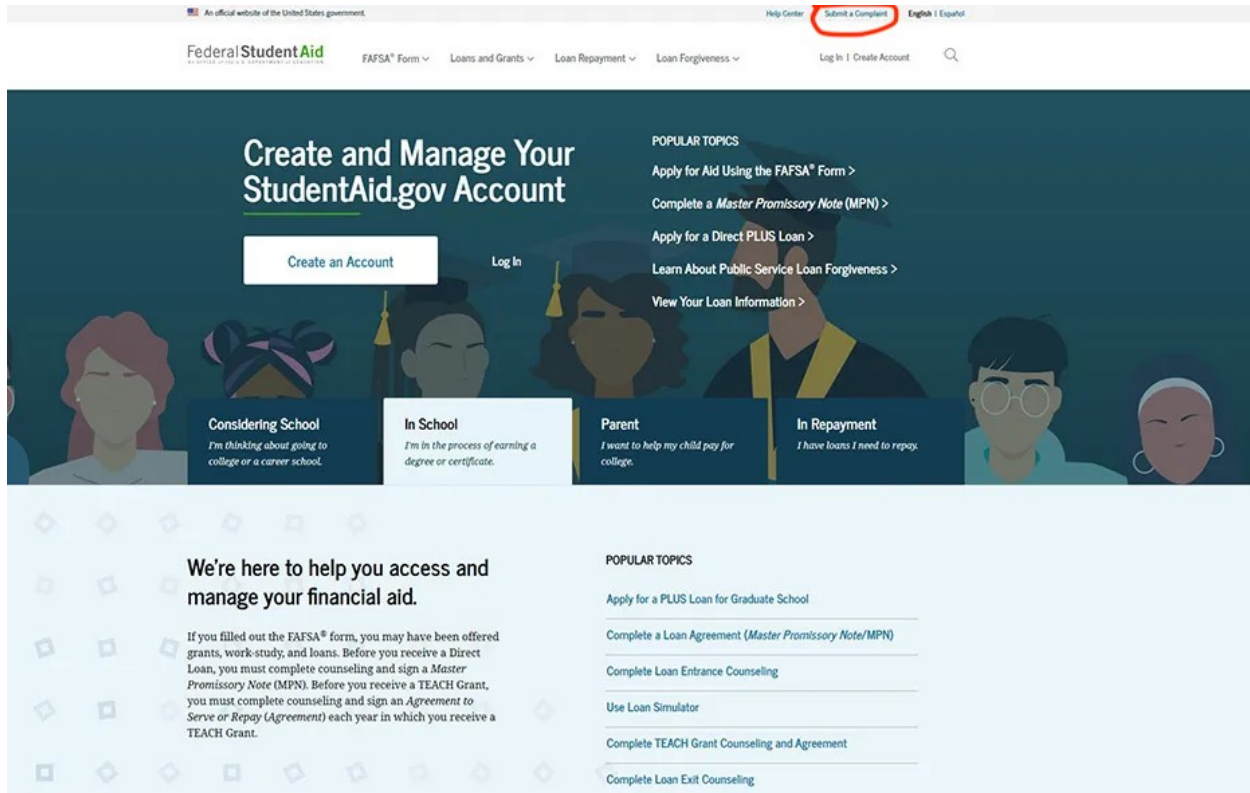
In response to our concerns that FSA has made it more difficult for students and borrowers to submit complaints on FSA’s website, the Department’s response to our March 19th letter stated, “...the button to submit a complaint has been moved from the top of the webpage to the footer and renamed ‘submit feedback’...”⁵

However, this is a highly misleading and incomplete explanation of the changes that the Department has made. What was once a simple click from the Department of Education’s homepage, is now a multi-step, illogical navigation process. Prior to the Trump Administration, submitting a complaint on the Federal Student Aid website involved a clear button on the home page labelled “Submit a Complaint”:

⁴ Federal Student Aid, “Fiscal Year 2024 Annual Report,” November 14, 2024, pp 128, <https://studentaid.gov/sites/default/files/fy2024-fsa-annual-report.pdf>.

⁵ Letter from the Department of Education to Senator Elizabeth Warren, April 29, 2025, https://www.warren.senate.gov/imo/media/doc/ed_response_to_senator_warren.pdf.

Exhibit A – U.S. Department of Education Homepage, January 2025

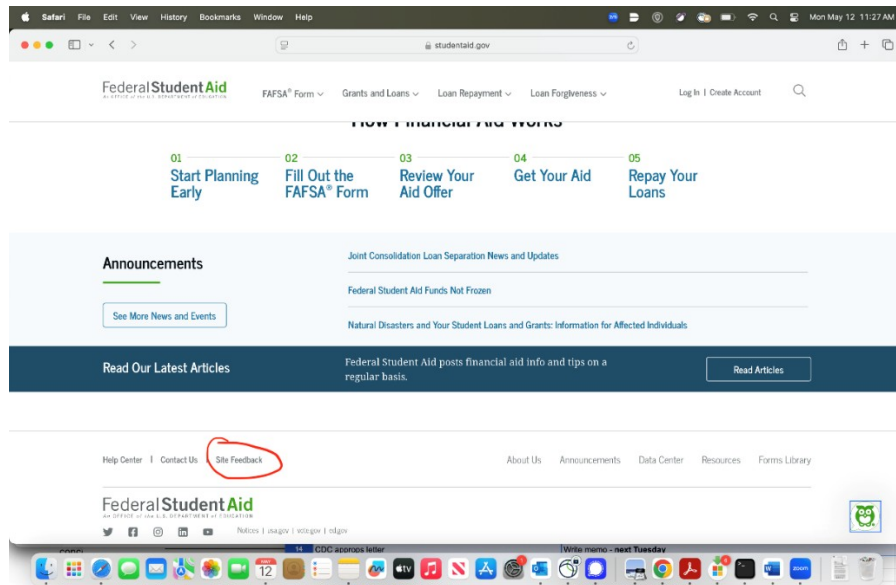


Yet, under your watch, ED has made it more difficult for borrowers to notify the Department of issues related to their financial aid and receive the help they are entitled to. The Trump Administration removed the “Submit a Complaint” button from the top of the home page and renamed the button to “Submit Feedback.” But to reach the form necessary to submit a complaint requires navigating an unintuitive four-step click-chain at the very bottom of the page.⁶

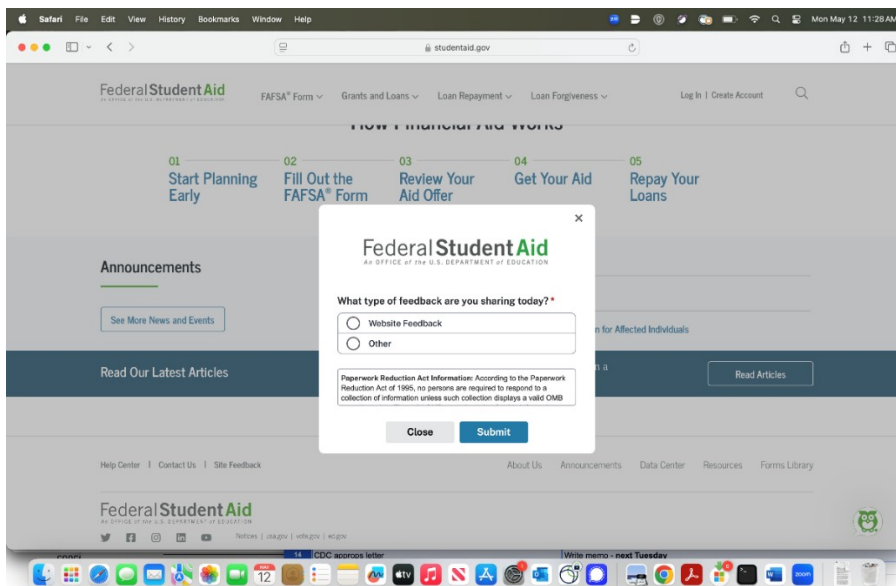
⁶ POLITICO Pro, “Education Department shrinks staff that fields student aid complaints,” Rebecca Carballo, March 4, 2025, <https://subscriber.politicopro.com/article/2025/03/education-department-shrinks-staff-that-fields-student-aid-complaints-00210264>.

Exhibit B – The Four-Step Process to Submit a Complaint from the Department of Education Homepage, June 2025

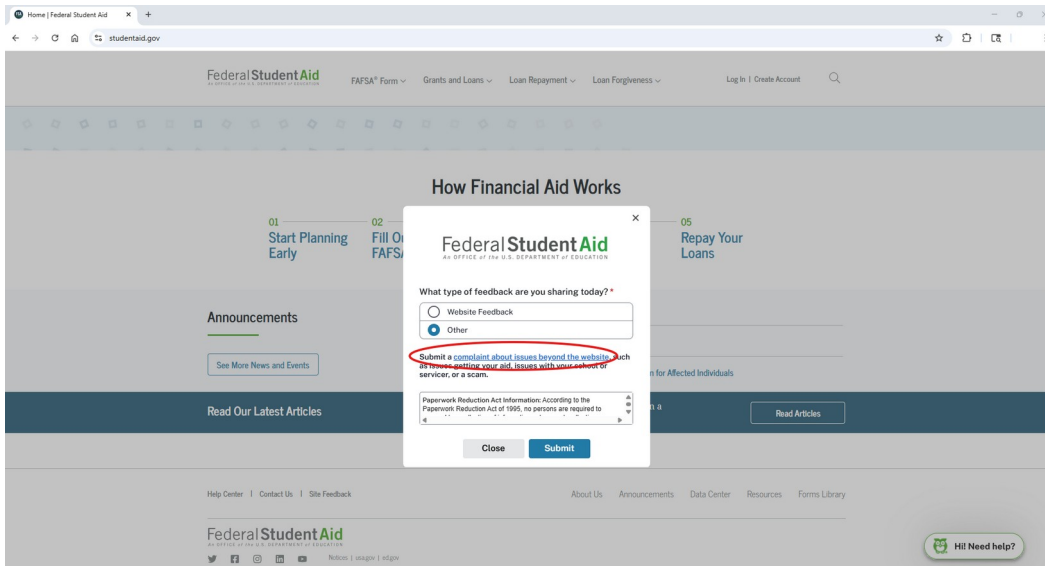
1. To submit a complaint now (when starting from the home page), users must start by scrolling down to the bottom of the page and clicking a hard-to-find “site feedback” button:



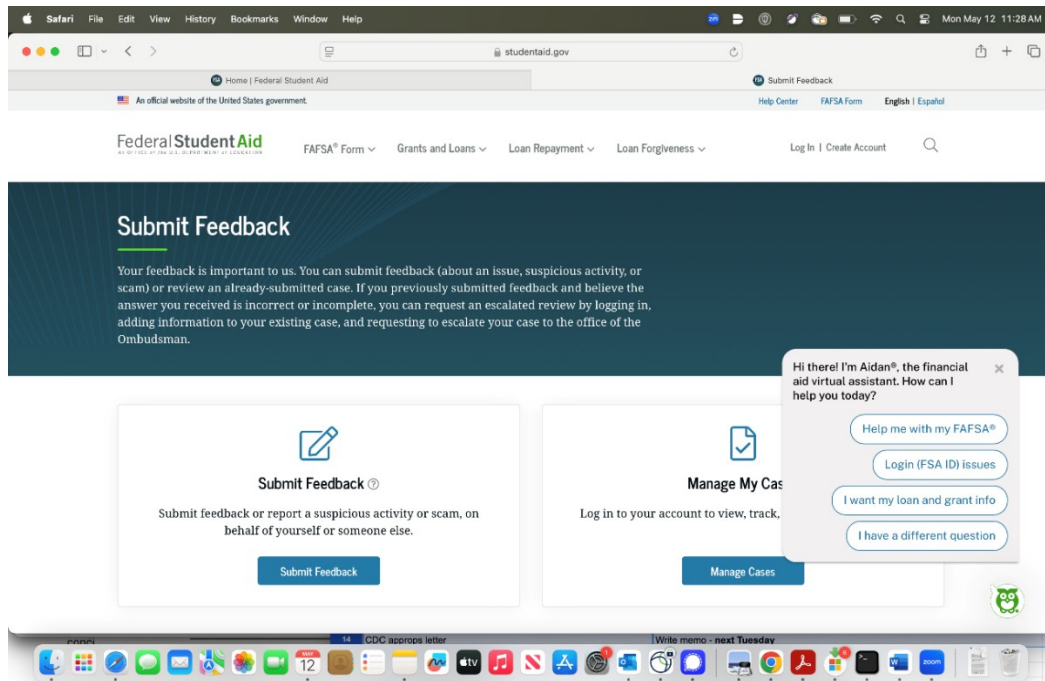
2. This brings up the following pop-up window:



3. The “Submit a Complaint” link is only visible after clicking “Other”:



4. Clicking the blue text will finally bring the user to the “Submit Feedback” page:



Reports of internal communications between Department personnel indicate that the explicit purpose of this change was to limit the number of complaints ED received.⁷ An email from a senior ED employee obtained by Politico stated, “I believe this change would help decrease contact center volume and the number of complaints...so an overall win.”⁸ Making it harder for students who were defrauded or overcharged to receive the help they need is *not* a win. It is irresponsible and a dereliction of the Department’s responsibility to students.

As Secretary of the Department of Education, it is your responsibility to “carry out programs to achieve the purposes” of Title IV of the Higher Education Act—which explicitly states that FSA “must provid[e] all customer service...and user support related to” federal financial aid.⁹ ED should restore a simple, streamlined process for student borrowers to notify the Department of issues with their federal student loan servicer online and ensure they receive high-quality customer service.

ED Appears to Have Been Dishonest in Its Response to Congress About the Impact of FSA Firings on Customer Service

On March 11, ED announced layoffs of approximately 1,300 federal employees, eliminating nearly half of the Department’s workforce.¹⁰ In light of these concerning developments, our March 19th letter asked why ED fired FSA employees responsible for reviewing financial aid complaints and how that would affect ED’s capacity to help parents and students navigate the federal student aid system.¹¹

ED’s response stated “FSA continues to staff necessary functions regarding the FAFSA and student loan servicing. No employees working on the core functions of FAFSA or student loan servicing were subject to the Reduction in Force (RIF).”¹²

This does not appear to be true. On March 11, ED began to slash FSA’s workforce in half,¹³ including by firing employees responsible for many important support functions related to FAFSA, loan forgiveness, and relief for those defrauded by predatory instructions.¹⁴ The layoffs have included staff at the Office of the Ombudsman, which is responsible for investigating and resolving complaints, and staff from FSA dedicated to helping resolve technical issues with the

⁷ *Id.*

⁸ *Id.*

⁹ 20 U.S.C. 1070; Higher Education Act of 1965, P.L. 89–329; 20 U.S.C. 1018.

¹⁰ Associated Press News, “Education Department cuts half its staff as Trump vows to wind the agency down,” Collin Binnkley and Moriah Balingit, March 11, 2025, <https://apnews.com/article/education-department-layoffs-job-cuts-linda-mcmahon-ce9f6a8a63972aede0d8fbd057ab788>.

¹¹ Letter from Senator Warren to the Department of Education on the Federal Student Aid Complaint System, March 19, 2025, https://www.warren.senate.gov/imo/media/doc/letter_from_senator_warren_to_the_department_of_education_on_the_federal_student_aid_complaint_system.pdf.

¹² Letter from the Department of Education to Senator Elizabeth Warren, April 29, 2025, https://www.warren.senate.gov/imo/media/doc/ed_response_to_senator_warren.pdf.

¹³ NPR, “The Education Department is being cut in half. Here's what's being lost,” Cory Turner, March 13, 2025, <https://www.npr.org/2025/03/12/nx-s1-5325854/trump-education-department-layoffs-civil-rights-student-loans>.

¹⁴ Inside Higher Ed, “Is the FASFA Poised for Another Fiasco?”, Liam Knox, March 27, 2025, <https://www.insidehighered.com/news/government/student-aid-policy/2025/03/27/how-education-department-cuts-could-jeopardize-fafsa>.

FAFSA.¹⁵ You say that ED has preserved “core functions” but did not provide clarity or examples of what “core functions” means.¹⁶ As a federal court explained in granting a preliminary injunction against your RIF, “The RIF has resulted in the practical elimination of most, if not all, essential offices within the FSA.”¹⁷

These actions have also severely undercut ED’s ability to support the more than 2.7 million borrowers in the Public Service Loan Forgiveness (PSLF) program and made it unresponsive to defrauded borrowers covered in the *Sweet v. McMahon* settlement.¹⁸ According to reports, the RIF has meant that the “in-house team dedicated to helping borrowers with complaints concerning the Public Service Loan Forgiveness program no longer exists.”¹⁹ Additionally, your RIF fired multiple staffers working on ED’s mandated resolution of more than 250,000 borrower defense applications under the *Sweet* settlement.²⁰

You should immediately reverse course on these harmful policies. Firing close to half of the Department’s workforce has left it unable to provide functional and timely customer service to student loan borrowers and their families.

In light of your dismantling of ED’s customer service capacity, we request that you answer the following questions by September 9th, 2025.

1. Why has the Department of Education hidden the complaint button?
 - a. Why did ED make navigating to the complaint button four steps instead of one?
 - b. Will ED commit to returning the FSA complaint button to its original name, “Submit a Complaint,” and original location, at the top of the FSA home page?
 - c. What is the number of complaints that ED has received from January to June of 2025, and how does this compare to the same period of time in 2024?

¹⁵ NPR, “Today is the last day for many Education Department workers. Here's what they did,” Cory Turner, August 1st, 2025, <https://www.npr.org/2025/08/01/nx-s1-5482492/last-day-education-department-workers..>

¹⁶ Letter from Senator Elizabeth Warren to Department of Education on the Federal Student Aid Complaint System, June 4th, 2025, https://www.warren.senate.gov/imo/media/doc/letter_from_senator_warren_to_the_department_of_education_on_the_federal_student_aid_complaint_system.pdf.

¹⁷ 1 State of New York et al. v. Linda McMahon et al., No. 25-10601-MJJ (D. Mass. May 22, 2025) (order granting preliminary injunction), p. 74,

<https://storage.courtlistener.com/recap/gov.uscourts.mad.282419/gov.uscourts.mad.282419.45.0.pdf>.

¹⁸ US Department of Education, Office of Federal Student Aid, “Sweet v. McMahon Settlement,” <https://studentaid.gov/announcements-events/sweet-settlement>; POLITICO Pro, “Education Department shrinks staff that fields student aid complaints,” Rebecca Carballo, March 4, 2025, <https://subscriber.politicopro.com/article/2025/03/education-department-shrinks-staff-that-fields-student-aid-complaints-00210264>.

¹⁹ CNBC, “As Trump goes after Education Department, staff cuts leave student loan borrowers in the dark,” Annie Nova, March 6, 2025, <https://www.cnbc.com/2025/03/06/student-loan-borrowers-in-the-dark-as-trump-targets-education-dept.html>.

²⁰ National Association of Student Financial Aid Administrators (NASFAA), “Report: ED Reduces FSA Staff Who Handle Financial Aid Complaints”, Maria Carrasco, March 6, 2025, https://www.nasfaa.org/news-item/35778/Report_ED_Reduces_FSA_Staff_Who_Handle_Financial_Aid_Complaints; POLITICO Pro, “Education Department shrinks staff that fields student aid complaints,” Rebecca Carballo, March 4, 2025, <https://subscriber.politicopro.com/article/2025/03/education-department-shrinks-staff-that-fields-student-aid-complaints00210264>;

- d. Does ED intend to artificially “reduce” the number of complaints filed, as reported by *Politico*?
 - e. Please provide copies of all internal Department correspondences related to the FSA complaint button between January and June 2025.
2. How has the RIF affected the customer service ED is able to provide?
- a. How many complaints have been successfully resolved from March 11, 2025-July 31, 2025, now that ED has let go close to 40% of the customer service team dedicated to fielding these queries? How does this compare to the same period of time in 2024?
 - b. What has the average complaint response time been in every month since January 2025? What is the average complaint resolution time in that same period? How do these average complaint response and resolution times compare to the same months in 2024?
 - c. What is the current size of the backlog of complaints submitted to FSA?
 - d. Will ED commit to rehiring all fired staff members working on addressing FSA complaints?

Thank you for your attention to this important matter.

Sincerely,



Elizabeth Warren
United States Senator



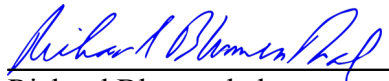
Jeffrey A. Merkley
United States Senator



Chris Van Hollen
United States Senator



Mazie K. Hirono
United States Senator



Richard Blumenthal
United States Senator