

Do you have student loan debt? **Dial before you file.**

**You could lose your tax refund this year
if your student loans are in default.**

Act now to protect your refund.

If you went back to school after high school, you might owe student loans.

If you have federal student loans in default, the government can take your tax refund to pay the debt. **Before filing your taxes, call the Treasury Offset Program at 800-304-3107 to find out if you're on the list to have your refund seized.** If you're on the list, there are steps you can take to get your loans out of default and protect your refund.

For more information on how to protect your tax refund, scan the QR code or visit studentloanborrowerassistance.org/tax-refund.



**Student Loan
Borrower Assistance**
National Consumer Law Center

PROTECT 
BORROWERS

