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ATTORNEY GENERAL MADIGAN HIGHLIGHTS RESOURCES FOR PROSPECTIVE, CURRENT, FORMER STUDENTS IN STATE FAIR TENT

Springfield —Attorney General Lisa Madigan today encouraged students and their families to visit her tent at the 2016 Illinois State Fair.

Madigan's tent offers many free resources and details the ways students can contend with the rising costs of higher education – from choosing the right and affordable choice for college to reducing textbook costs, understanding your rights as a tenant and managing student loan debt. Madigan's tent also provides free resources to avoid the increasing numbers of scam artists seeking to take advantage of student loan borrowers.

"Students have so much to contend with," Madigan said. "I encourage students and their families visiting the State Fair to stop at our tent to find out some simple and free ways to manage the increasing costs of higher education and student loan debt."

Education-related complaints now rank number seven among the top 10 types of consumer complaints Madigan's office receives each year, reflecting the growing student loan debt crisis. Madigan has taken extensive and aggressive action to help student borrowers as estimates show that approximately 40 million Americans hold \$1.3 trillion in student loan debt.

Among the many resources at the Attorney General's State Fair tent, Madigan urged students to consider the following tips to choose a college, manage textbook costs, understand your rights as a tenant and manage student loans.

Choosing a College:

- Be wary of claims that sound too good to be true, such as unusually high job placement rates and guaranteed minimum incomes.
- Find out if the school is regionally accredited, which means credits will transfer more easily to other schools if needed.
- Do some research into the program's completion rate and school's success rate.
- Compare prices and programs of for-profit schools with traditional institutions.

Textbook Costs:

- For textbooks, shop online, buy used books or rent them from an online book rental company or consider an e-textbook subscription.
- If you buy books, you may be eligible for the American Opportunity Tax Credit, a federal tax break worth up to \$2,500 for textbook and other eligible education expenses.
- Consider asking your college for long-term textbook price reductions, including more affordable programs such as open educational resources, which use public domain material or have open copyright licenses allowing the information to be shared at no cost.

Tenant Rights:

- If you're renting an apartment, keep records of your security deposit and all rent payments.
- Find out the specific rules regarding the handling and return of your security deposit, along with any interest that your landlord may be required to pay you, which may vary depending on where you live and the size of your apartment building. If your landlord fails to comply, you may be entitled to twice the amount of the security deposit.
- Remember that your landlord cannot lock you out and must obtain a court order to authorize an eviction.
- You have the right to live in your apartment if the building is in foreclosure, and you are still obligated to pay rent to your landlord until the foreclosure process is complete and the building transfers to a new owner, at which time you must pay rent to the new owner.

Student Loans:

- Remain in contact with the servicer of your loans (the entity to which you make your payments), and ask about your repayment options.
- Be aware that scam artists may attempt to take advantage of you by offering bogus services or charging for free government programs.
- If a debt relief organization charges an upfront fee or promises to reduce your debt, it is a scam: upfront fees are prohibited by Illinois law.

Attorney General Madigan is a national leader in investigating and enforcing consumer protection violations in the higher education field. Madigan is currently leading an investigation into Navient, formerly Sallie Mae, which is the largest servicer of student loan debt in the country. Madigan has testified before Congress and urged the U.S. Department of Education to crack down on the many abuses and scams facing student borrowers.

Madigan was the first attorney general in the country to crack down on a new industry of student loan debt relief scams, which seek out student loan borrowers who are desperate for help to avoid their loans and scam them into paying money to help with their debt. In reality, once these scams take upfront fees from borrowers, they do little to any work to help them with their payments. Madigan has also cracked down on fraudulent practices in the for-profit college industry, reaching settlements with Westwood College and Education Management Corporation (EDMC), which operates five Illinois Institute of Art and Argosy University campuses.

Madigan also created a free Student Loan Helpline to provide student borrowers with free resources about repayment options, avoiding default or to file a complaint about loan servicing at (800) 455-2456 (TTY: 1-800-964-3013). More information can also be found on her [website](#).

Attorney General Madigan also initiated the Preventing Sexual Violence in Higher Education Act to keep college students safe. Effective this month, the Act requires colleges and universities in Illinois to take steps to prevent and address sexual assaults. The Act requires Illinois colleges and universities to develop clear comprehensive campus sexual violence policies that include training for student and campus employees to prevent sexual violence and improve awareness and responsiveness.

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