

Check Your Student Loan Status Before Filing Your Taxes

Avoid losing your **tax refund** or facing wage garnishment if your loans are in default.

Why This Matters

- Defaulting can cost you up to 100% of your tax refund.
- This can happen without warning.
- Checking early gives you options.



Confirm Your Status

Call the Treasury Offset Program (TOP): 1-800-304-3107

If you're in default, take steps to resolve it before you file your taxes. The TOP number is automated and will ask for your Social Security number to check the federal collections list. If you're on the list, you likely have federal debt in default and your tax refund may be taken.

Get Out of Default

Rehabilitation and consolidation can help stop collections.



Scan to learn more:
cssny.us/default

Help For New Yorkers

EDCAP provides no-cost, confidential assistance for student loan borrowers.

edcapny.org | [888-614-5004](tel:888-614-5004) | edcap@cssny.org

**Free.
Unbiased.
Honest.
Student Loan
Guidance.**



EDCAP is a nonprofit program of the Community Service Society of New York.