

STATE OF CONNECTICUT  
**DEPARTMENT OF BANKING**  
280 TRUMBULL STREET, 16th FLOOR, HARTFORD, CT 06103



TO: Sen. Patricia Billie Miller, Co-Chair, Banking Committee  
Rep. Jason Doucette, Co-Chair, Banking Committee  
Sen. Derek Slap, Co-Chair, Higher Education and Employment Advancement Committee  
Rep. Gregory Haddad, Co-Chair, Higher Education and Employment Advancement Committee  
Sen. Eric C. Berthel, Ranking Member, Banking Committee  
Rep. Tom Delnicki, Ranking Member, Banking Committee  
Sen. Kevin C. Kelly, Ranking Member, Higher Education and Employment Advancement Committee  
Rep. Irene M. Haines, Ranking Member, Higher Education and Employment Advancement Committee

CC: Office of the Governor  
Commissioner Jorge Perez, Department of Banking

FROM: Michelle Jarvis-Lettman  
Office of the Student Loan Ombudsperson

DATE: December 29, 2025

RE: Student Loan Ombudsman Report

In accordance with Public Act 23-204, the following annual report is submitted for year-end 2025 which is due by January 1, 2026.

The Office of the Student Loan Ombudsperson participated in multiple events which provided information to Connecticut student loan borrowers. There was continuous engagement with state and local partners as well as bolstered coordination with those in similar positions from other states. This included:

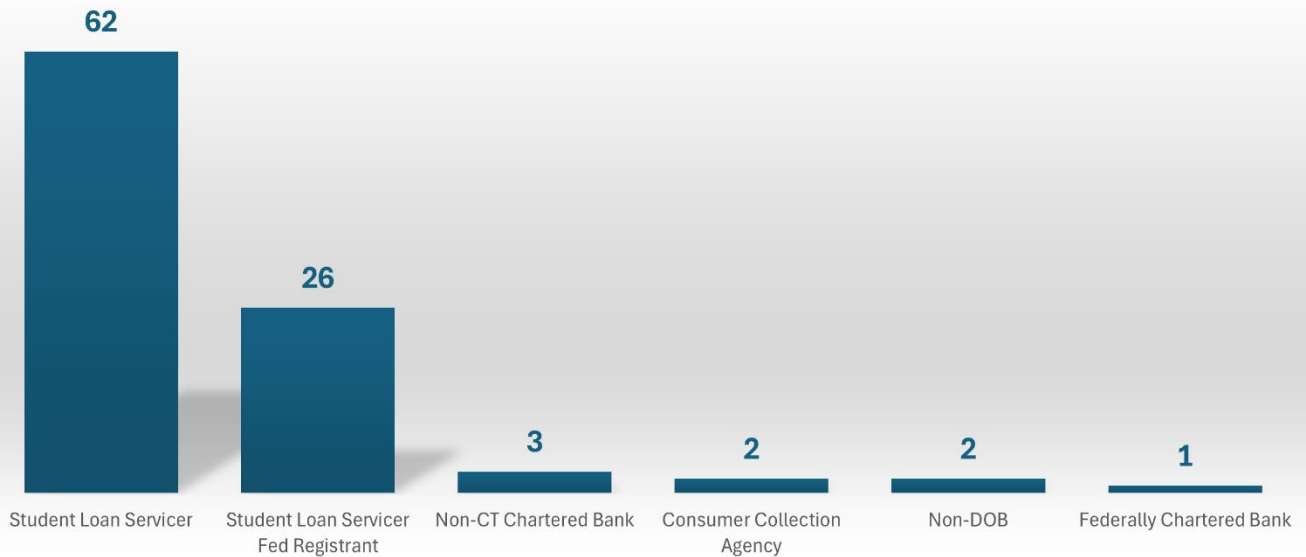
### **Outreach and Stakeholder Engagement**

- Hosted a resource table at New Britain High School for a college financing planning event.
- Participated in college resource fairs at University of Hartford, Trinity College and UConn by providing resources for student loan repayment options.
- Joined Members Credit Union as they hosted a reality fair at Stamford High School to provide students with real-life financial situations and how to navigate finances.
- Participated in a webinar for Connecticut student loan borrowers with the Student Loan Fund to discuss the changes coming to federal student loans.
- Moderated for a virtual clinic hosted by the Student Debt Crisis Center. This session provided the latest updates on budget reconciliation, the SAVE (Saving on a Valuable Education) Plan, and Public Service Loan Forgiveness (PSLF).
- Provided answers during a Q&A session for Connecticut Community Nonprofit Alliance members during a webinar on student loans.
- Sat in a roundtable discussion hosted by Comptroller Sean Scanlon, which gave the opportunity for Connecticut student loan borrowers to share their stories.
- Presented to members of the Connecticut Association of Professional Financial Aid Administrators (CAPFAA) through a webinar on the upcoming changes to federal student loan structure on multiple occasions.
- Contributed to working groups with Connecticut state representatives and legislators regarding student loan debt.
- Continued collaboration with representatives from the Student Loan Fund.
- Attended the Connecticut Association for Professional Financial Aid (CAPFAA) 2025 Winter Conference while hosting a table and presenting to the association.

### **Complaints, Inquiries, and Requests for Assistance**

With assistance from the Department of Banking's Government Relations and Consumer Affairs unit, reviewed 96 written requests; 88 were resolved and with 8 still pending (see chart below).

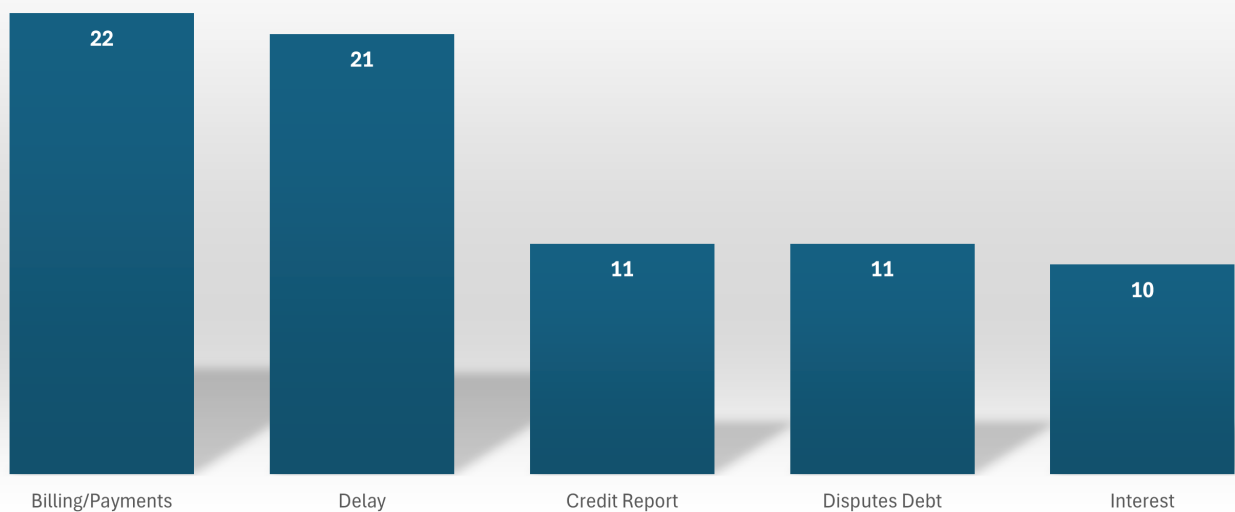
## Complaints by Credential Type



The top 5 complaints received consists of:

- Payment and billing questions and disputes – 22
- Customer service response delays – 21
- Credit reporting disputes – 11
- Debt disputes – 11
- Interest – 10

## Top Five Issues Reported



### **Monthly Newsletter**

The Office of the Student Loan Ombudsperson launched *The Ombuds Observer* in July 2025, a monthly newsletter providing up to date information regarding student loan topics. To date there are 67 subscribers to the newsletter. The previous editions of the newsletter can be viewed [here](#).

### **Consumer Alerts**

Throughout the calendar year, the Student Loan Ombudsperson issued consumer alerts to student loan borrowers regarding:

- Saving on a Valuable Education (SAVE) Plan
- Student Loan Collections
- Income-Driven Repayment Plan and Loan Consolidation Applications

### **Licensing and Examinations**

The Department of Banking's Consumer Credit Division oversees the licensing and examination of student loan servicers. As of December 1, 2025, the 2025 highlights include:

- Licensure of 46 student loan servicers
- Licensure of 17 branch offices
- Completion of 4 examinations of licensees

We look forward to continuing to build our strategies and assisting borrowers. Connecticut borrowers should receive assistance and have the resources to make informed decisions about their student loans. If you have any additional questions or concerns, please contact Michelle Jarvis-Lettman at [michelle.jarvis-lettman@ct.gov](mailto:michelle.jarvis-lettman@ct.gov) or 860.929.2334.