50 state snapshot of student debt

A nationwide look at complaints about student loans
Introduction

Over the past five years, student loan borrowers across the country have turned to the CFPB to submit complaints about the struggles they face when repaying their student loans. The CFPB has handled tens of thousands of complaints related to student loans and sent complaints to hundreds of companies, including student loan servicers, debt collectors, private student lenders, and companies marketing student loan “debt relief.” These complaints have identified issues and practices that harm consumers and often times have been the first step in a process that halted industry practices harming some of the most vulnerable individuals. Stopping these practices has saved hundreds of millions of dollars for tens of thousands of student loan borrowers, and strengthened aspects of the student loan repayment process to protect millions of consumers.¹

Student loan borrowers collectively owe more than $1.4 trillion in student loan debt. This state-by-state snapshot shows how this debt is spread across the country.² It also breaks down the complaints handled by the CFPB from student loan borrowers in every state.

The complaint data included in the following pages reflects over 50,000 student loan complaints and over 10,000 debt collection complaints related to private or federal student loan debt, submitted through September 30, 2017.³ All data reported is as of October 1, 2017.


³ The CFPB began accepting private student loan complaints in March 2012. In July 2013, the CFPB began accepting debt collection complaints, including complaints related to the collection of private and federal student loans. In February 2016, the CFPB began accepting federal student loan servicing complaints.
Alabama

Total student loan complaints handled¹

594 complaints

Change in volume of student loan complaints handled²

+99%

Total debt collection complaints handled related to student loans¹

129 complaints

Change in volume of debt collection complaints handled related to student loans²

+14%

Total outstanding student loan debt balance as of 2016³

$18.1 billion

Student loan and debt collection complaints from student loan borrowers in Alabama⁴

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Alaska

Total student loan complaints handled\(^1\)

\textbf{76 complaints}

Change in volume of student loan complaints handled\(^2\)

\textbf{+106%}

Total debt collection complaints handled related to student loans\(^1\)

\textbf{20 complaints}

Change in volume of debt collection complaints handled related to student loans\(^2\)

\textbf{+100%}

Student loan and debt collection complaints from student loan borrowers in Alaska\(^4\)

\begin{itemize}
\item Total outstanding student loan debt balance as of 2016\(^3\)
\end{itemize}

\textbf{$2.03$ billion}

\begin{itemize}
\item Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
\item Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
\item Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.
\item Map shows complaints by geocoded zipcode.
\end{itemize}

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Arizona

Total student loan complaints handled\(^1\)

**1,004 complaints**

Change in volume of student loan complaints handled\(^2\)

+79%

Total debt collection complaints handled related to student loans\(^1\)

**227 complaints**

Change in volume of debt collection complaints handled related to student loans\(^2\)

-11%

Total outstanding student loan debt balance as of 2016\(^3\)

$24.9 billion

Student loan and debt collection complaints from student loan borrowers in Arizona\(^4\)

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\(\text{1 Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.}\)

\(\text{2 Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.}\)

\(\text{3 Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.}\)

\(\text{4 Map shows complaints by geocoded zipcode.}\)

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Learn more at consumerfinance.gov
## Arkansas

<table>
<thead>
<tr>
<th>Total student loan complaints handled&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Change in volume of student loan complaints handled&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>282 complaints</strong></td>
<td><strong>+107%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total debt collection complaints handled related to student loans&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Change in volume of debt collection complaints handled related to student loans&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>48 complaints</strong></td>
<td><strong>+56%</strong></td>
</tr>
</tbody>
</table>

**Total outstanding student loan debt balance as of 2016<sup>3</sup>**

$9.79 billion

### Student loan and debt collection complaints from student loan borrowers in Arkansas<sup>4</sup>

![Map showing complaints by geocoded zipcode.](image-url)

<sup>1</sup> Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

<sup>2</sup> Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


<sup>4</sup> Map shows complaints by geocoded zipcode.

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California

Total student loan complaints handled¹

5,467 complaints

Change in volume of student loan complaints handled²

+61%

Total debt collection complaints handled related to student loans¹

1,182 complaints

Change in volume of debt collection complaints handled related to student loans²

-11%

Total outstanding student loan debt balance as of 2016³

$129.6 billion

Student loan and debt collection complaints from student loan borrowers in California⁴

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

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⁴ Map shows complaints by geocoded zipcode.

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Colorado

Total student loan complaints handled¹
900 complaints

Change in volume of student loan complaints handled²
+78%

Total debt collection complaints handled related to student loans¹
190 complaints

Change in volume of debt collection complaints handled related to student loans²
-14%

Total outstanding student loan debt balance as of 2016³
$24.75 billion

Student loan and debt collection complaints from student loan borrowers in Colorado⁴

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Connecticut

Total student loan complaints handled\(^1\)
749 complaints

Change in volume of student loan complaints handled\(^2\)
+146%

Total debt collection complaints handled related to student loans\(^1\)
94 complaints

Change in volume of debt collection complaints handled related to student loans\(^2\)
+107%

Total outstanding student loan debt balance as of 2016\(^3\)
$16.65 billion

Student loan and debt collection complaints from student loan borrowers in Connecticut\(^4\)

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\(^1\) Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

\(^2\) Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

\(^3\) Total outstanding student loan debt balance is from the CFPB’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

\(^4\) Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
## Delaware

<table>
<thead>
<tr>
<th>Complaint Type</th>
<th>Total Complaints</th>
<th>Change in Volume</th>
<th>Total Outstanding Debt as of 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loan complaints handled¹</td>
<td>183 complaints</td>
<td>+43%</td>
<td>$4.21 billion</td>
</tr>
<tr>
<td>Debt collection complaints handled related to student loans¹</td>
<td>38 complaints</td>
<td>-85%</td>
<td></td>
</tr>
</tbody>
</table>

Student loan and debt collection complaints from student loan borrowers in Delaware⁴

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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District of Columbia

Total student loan complaints handled¹

498 complaints

Change in volume of student loan complaints handled²

+66%

Total debt collection complaints handled related to student loans¹

88 complaints

Change in volume of debt collection complaints handled related to student loans²

+44%

Student loan and debt collection complaints from student loan borrowers in District of Columbia⁴

<table>
<thead>
<tr>
<th>Type of complaint</th>
<th>Number of complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loan</td>
<td>1</td>
</tr>
<tr>
<td>Debt collection</td>
<td>20, 40, 63</td>
</tr>
</tbody>
</table>

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

Learn more at consumerfinance.gov
Florida

Total student loan complaints handled¹

3,414 complaints

Change in volume of student loan complaints handled²

+75%

Total debt collection complaints handled related to student loans¹

815 complaints

Change in volume of debt collection complaints handled related to student loans²

+6%

Total outstanding student loan debt balance as of 2016³

$79.69 billion

Student loan and debt collection complaints from student loan borrowers in Florida⁴

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode. This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.
Georgia

Total student loan complaints handled¹

2,078 complaints

Change in volume of student loan complaints handled²

+119%

Total debt collection complaints handled related to student loans¹

496 complaints

Change in volume of debt collection complaints handled related to student loans²

-14%

Total outstanding student loan debt balance as of 2016³

$53.03 billion

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


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Hawaii

Total student loan complaints handled¹

145 complaints

Change in volume of student loan complaints handled²

+59%

Total debt collection complaints handled related to student loans¹

24 complaints

Change in volume of debt collection complaints handled related to student loans²

-50%

Total outstanding student loan debt balance as of 2016³

$3.55 billion

Student loan and debt collection complaints from student loan borrowers in Hawaii⁴

Type of complaint
- Student loan
- Debt collection

Number of complaints
- 1
- 2
- 4
- 6
- 8

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Idaho

Total student loan complaints handled¹

197 complaints

Change in volume of student loan complaints handled²

+54%

Total debt collection complaints handled related to student loans¹

28 complaints

Change in volume of debt collection complaints handled related to student loans²

-80%

Total outstanding student loan debt balance as of 2016³

$6.18 billion

Student loan and debt collection complaints from student loan borrowers in Idaho⁴

1 Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

2 Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


4 Map shows complaints by geocoded zipcode.

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Illinois

Total student loan complaints handled¹

1,895 complaints

Change in volume of student loan complaints handled²

+78%

Total debt collection complaints handled related to student loans¹

389 complaints

Change in volume of debt collection complaints handled related to student loans²

-21%

Total outstanding student loan debt balance as of 2016³

$56.79 billion

Student loan and debt collection complaints from student loan borrowers in Illinois⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 10
- 20
- 30
- 40

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Indiana

Total student loan complaints handled¹

1,026 complaints

Change in volume of student loan complaints handled²

+105%

Total debt collection complaints handled related to student loans¹

173 complaints

Change in volume of debt collection complaints handled related to student loans²

0%

Total outstanding student loan debt balance as of 2016³

$26.71 billion

Student loan and debt collection complaints from student loan borrowers in Indiana⁴

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Iowa

Total student loan complaints handled¹
338 complaints

Change in volume of student loan complaints handled²
+70%

Total debt collection complaints handled related to student loans¹
64 complaints

Change in volume of debt collection complaints handled related to student loans²
-8%

Total outstanding student loan debt balance as of 2016³
$13.08 billion

Student loan and debt collection complaints from student loan borrowers in Iowa⁴

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⁴ Map shows complaints by geocoded zipcode.

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Kansas

Total student loan complaints handled¹
322 complaints

Change in volume of student loan complaints handled²
+112%

Total debt collection complaints handled related to student loans¹
89 complaints

Change in volume of debt collection complaints handled related to student loans²
-25%

Total outstanding student loan debt balance as of 2016³
$11.98 billion

Student loan and debt collection complaints from student loan borrowers in Kansas⁴

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Kentucky

Total student loan complaints handled¹

489 complaints

Change in volume of student loan complaints handled²

+76%

Total debt collection complaints handled related to student loans¹

90 complaints

Change in volume of debt collection complaints handled related to student loans²

-26%

Total outstanding student loan debt balance as of 2016³

$16.17 billion

Student loan and debt collection complaints from student loan borrowers in Kentucky⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

1
5
10
12

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Louisiana

Student loan and debt collection complaints from student loan borrowers in Louisiana⁴

<table>
<thead>
<tr>
<th>Type of Complaint</th>
<th>Number of Complaints</th>
<th>Change in Volume of Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loan</td>
<td>518 complaints</td>
<td>+129%</td>
</tr>
<tr>
<td>Debt collection</td>
<td>143 complaints</td>
<td>+22%</td>
</tr>
</tbody>
</table>

Total outstanding student loan debt balance as of 2016³

$18.41 billion

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Maine

Total student loan complaints handled\(^1\)

241 complaints

Change in volume of student loan complaints handled\(^2\)

+100%

Total debt collection complaints handled related to student loans\(^1\)

36 complaints

Change in volume of debt collection complaints handled related to student loans\(^2\)

+60%

Total outstanding student loan debt balance as of 2016\(^3\)

$5.9 billion

Student loan and debt collection complaints from student loan borrowers in Maine\(^4\)

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\(^1\) Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

\(^2\) Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

\(^3\) Total outstanding student loan debt balance is from the CFPB’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

\(^4\) Map shows complaints by geocoded zipcode.

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Maryland

Total student loan complaints handled¹

1,492 complaints

Change in volume of student loan complaints handled²

+78%

Total debt collection complaints handled related to student loans¹

276 complaints

Change in volume of debt collection complaints handled related to student loans²

-12%

Total outstanding student loan debt balance as of 2016³

$30.33 billion

Student loan and debt collection complaints from student loan borrowers in Maryland⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 10
- 20
- 30
- 41

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Massachusetts

Total student loan complaints handled¹

1,361 complaints

Change in volume of student loan complaints handled²

+77%

Total debt collection complaints handled related to student loans¹

183 complaints

Change in volume of debt collection complaints handled related to student loans²

+9%

Total outstanding student loan debt balance as of 2016³

$32.83 billion

Student loan and debt collection complaints from student loan borrowers in Massachusetts⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 15
- 20
- 26

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Michigan

Total student loan complaints handled¹
1,628 complaints

Change in volume of student loan complaints handled²
+54%

Total debt collection complaints handled related to student loans¹
330 complaints

Change in volume of debt collection complaints handled related to student loans²
+28%

Total outstanding student loan debt balance as of 2016³
$44.55 billion

Student loan and debt collection complaints from student loan borrowers in Michigan⁴

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² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Minnesota

Total student loan complaints handled\(^1\)  
828 complaints

Change in volume of student loan complaints handled\(^2\)  
+70%

Total debt collection complaints handled related to student loans\(^1\)  
142 complaints

Change in volume of debt collection complaints handled related to student loans\(^2\)  
-50%

Total outstanding student loan debt balance as of 2016\(^3\)  
$26.85 billion

Student loan and debt collection complaints from student loan borrowers in Minnesota\(^4\)

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\(^1\) Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

\(^2\) Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

\(^3\) Total outstanding student loan debt balance is from the CFPB’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

\(^4\) Map shows complaints by geocoded zipcode.

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Mississippi

Total student loan complaints handled\(^1\)

**297 complaints**

Change in volume of student loan complaints handled\(^2\)

**+125\%**

Total debt collection complaints handled related to student loans\(^1\)

**79 complaints**

Change in volume of debt collection complaints handled related to student loans\(^2\)

**-33\%**

Total outstanding student loan debt balance as of 2016\(^3\)

**$12.69 billion**

Student loan and debt collection complaints from student loan borrowers in Mississippi\(^4\)

1 Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

2 Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


4 Map shows complaints by geocoded zipcode.

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.
Missouri

Total student loan complaints handled¹

972 complaints

Change in volume of student loan complaints handled²

+72%

Total debt collection complaints handled related to student loans¹

183 complaints

Change in volume of debt collection complaints handled related to student loans²

+38%

Total outstanding student loan debt balance as of 2016³

$25.35 billion

Student loan and debt collection complaints from student loan borrowers in Missouri⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 15
- 20

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Montana

<table>
<thead>
<tr>
<th>Type of Complaint</th>
<th>Number of Complaints</th>
<th>Change in Volume of Complaints Handled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total student loan complaints handled</td>
<td>121 complaints</td>
<td>+194%</td>
</tr>
<tr>
<td>Total debt collection complaints handled related to student loans</td>
<td>26 complaints</td>
<td>0%</td>
</tr>
</tbody>
</table>

Total outstanding student loan debt balance as of 2016: $3.44 billion

Student loan and debt collection complaints from student loan borrowers in Montana:

Type of complaint
- Student loan
- Debt collection

Number of complaints
- 1
- 5
- 10
- 12

1 Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
2 Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
4 Map shows complaints by geocoded zipcode.

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.

Learn more at consumerfinance.gov
Nebraska

<table>
<thead>
<tr>
<th>Total student loan complaints handled¹</th>
<th>Change in volume of student loan complaints handled²</th>
<th>Total outstanding student loan debt balance as of 2016³</th>
</tr>
</thead>
<tbody>
<tr>
<td>260 complaints</td>
<td>+67%</td>
<td>$7.24 billion</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total debt collection complaints handled related to student loans¹</th>
<th>Change in volume of debt collection complaints handled related to student loans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>49 complaints</td>
<td>+50%</td>
</tr>
</tbody>
</table>

Student loan and debt collection complaints from student loan borrowers in Nebraska⁴

![Map showing complaints by geocoded zipcode]

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Nevada

Total student loan complaints handled¹
410 complaints

Change in volume of student loan complaints handled²
+66%

Total debt collection complaints handled related to student loans¹
100 complaints

Change in volume of debt collection complaints handled related to student loans²
+117%

Total outstanding student loan debt balance as of 2016³
$8.58 billion

Student loan and debt collection complaints from student loan borrowers in Nevada⁴

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
# New Hampshire

## Student Loan and Debt Collection Complaints

<table>
<thead>
<tr>
<th>Type of Complaint</th>
<th>Number of Complaints</th>
<th>Change in Volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Student Loan Complaints handled¹</td>
<td>298 complaints</td>
<td>+96%</td>
</tr>
<tr>
<td>Total Debt Collection Complaints handled related to student loans¹</td>
<td>36 complaints</td>
<td>-25%</td>
</tr>
</tbody>
</table>

## Total Outstanding Student Loan Debt Balance as of 2016³

- Total outstanding student loan debt balance: $6.52 billion

---

2. Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
4. Map shows complaints by geocoded zipcode.

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.
### New Jersey

<table>
<thead>
<tr>
<th>Type of complaint</th>
<th>Number of complaints</th>
<th>Change in volume of complaints handled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total student loan complaints handled¹</td>
<td>1,898 complaints</td>
<td>+77%</td>
</tr>
<tr>
<td>Total debt collection complaints handled related to student loans¹</td>
<td>314 complaints</td>
<td>+38%</td>
</tr>
</tbody>
</table>

**Total outstanding student loan debt balance as of 2016³**

$41.67 billion

---

**Student loan and debt collection complaints from student loan borrowers in New Jersey⁴**

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

---

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.

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Learn more at consumerfinance.gov
New Mexico

Total student loan complaints handled¹

233 complaints

Change in volume of student loan complaints handled²

+28%

Total debt collection complaints handled related to student loans¹

50 complaints

Change in volume of debt collection complaints handled related to student loans²

+22%

Total outstanding student loan debt balance as of 2016³

$6.27 billion

Student loan and debt collection complaints from student loan borrowers in New Mexico⁴

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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New York

Total student loan complaints handled¹
3,764 complaints

Change in volume of student loan complaints handled²
+94%

Total debt collection complaints handled related to student loans¹
628 complaints

Change in volume of debt collection complaints handled related to student loans²
-9%

Total outstanding student loan debt balance as of 2016³
$86.54 billion

Student loan and debt collection complaints from student loan borrowers in New York⁴

Type of complaint
- Student loan
- Debt collection

Number of complaints
- 1
- 10
- 20
- 30
- 42

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
## North Carolina

<table>
<thead>
<tr>
<th>Total student loan complaints handled¹</th>
<th>Change in volume of student loan complaints handled²</th>
<th>Total outstanding student loan debt balance as of 2016³</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,356 complaints</td>
<td>+170%</td>
<td>$38.19 billion</td>
</tr>
<tr>
<td>Total debt collection complaints handled related to student loans¹</td>
<td>Change in volume of debt collection complaints handled related to student loans²</td>
<td></td>
</tr>
<tr>
<td>304 complaints</td>
<td>+72%</td>
<td></td>
</tr>
</tbody>
</table>

### Student loan and debt collection complaints from student loan borrowers in North Carolina⁴

![Map showing complaints by geocoded zipcode.](image)

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
North Dakota

Total student loan complaints handled¹

54 complaints

Change in volume of student loan complaints handled²

+45%

Total debt collection complaints handled related to student loans¹

23 complaints

Change in volume of debt collection complaints handled related to student loans²

+125%

Total outstanding student loan debt balance as of 2016³

$2.93 billion

Student loan and debt collection complaints from student loan borrowers in North Dakota⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 2
- 3
- 4
- 5
- 6

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Ohio

Total student loan complaints handled¹

2,120 complaints

Change in volume of student loan complaints handled²

+78%

Total debt collection complaints handled related to student loans¹

344 complaints

Change in volume of debt collection complaints handled related to student loans²

+35%

Total outstanding student loan debt balance as of 2016³

$57.61 billion

Student loan and debt collection complaints from student loan borrowers in Ohio⁴

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Oklahoma

<table>
<thead>
<tr>
<th>Total student loan complaints handled¹</th>
<th>Change in volume of student loan complaints handled²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>390 complaints</strong></td>
<td><strong>+72%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total debt collection complaints handled related to student loans¹</th>
<th>Change in volume of debt collection complaints handled related to student loans²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>77 complaints</strong></td>
<td><strong>-50%</strong></td>
</tr>
</tbody>
</table>

Total outstanding student loan debt balance as of 2016³

$13.0 billion

Student loan and debt collection complaints from student loan borrowers in Oklahoma⁴

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Oregon

Total student loan complaints handled¹
704 complaints

Change in volume of student loan complaints handled²
+69%

Total debt collection complaints handled related to student loans¹
114 complaints

Change in volume of debt collection complaints handled related to student loans²
-22%

Total outstanding student loan debt balance as of 2016³
$18.05 billion

Student loan and debt collection complaints from student loan borrowers in Oregon⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 15
- 20
- 26

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Pennsylvania

Total student loan complaints handled¹

2,651 complaints

Change in volume of student loan complaints handled²

+111%

Total debt collection complaints handled related to student loans¹

357 complaints

Change in volume of debt collection complaints handled related to student loans²

-32%

Total outstanding student loan debt balance as of 2016³

$61.83 billion

Student loan and debt collection complaints from student loan borrowers in Pennsylvania⁴

Type of complaint

Student loan

Debt collection

Number of complaints

1

10

20

33

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Rhode Island

Total student loan complaints handled¹: 162 complaints

Change in volume of student loan complaints handled²: +70%

Total debt collection complaints handled related to student loans¹: 30 complaints

Change in volume of debt collection complaints handled related to student loans²: +75%

Total outstanding student loan debt balance as of 2016³: $4.37 billion

Student loan and debt collection complaints from student loan borrowers in Rhode Island⁴

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
South Carolina

Total student loan complaints handled¹

745 complaints

Change in volume of student loan complaints handled²

+108%

Total debt collection complaints handled related to student loans¹

146 complaints

Change in volume of debt collection complaints handled related to student loans²

-37%

Total outstanding student loan debt balance as of 2016³

$21.64 billion

Student loan and debt collection complaints from student loan borrowers in South Carolina⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 15
- 18

¹ Complainants handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
South Dakota

Total student loan complaints handled¹

102 complaints

Change in volume of student loan complaints handled²

+86%

Total debt collection complaints handled related to student loans¹

16 complaints

Change in volume of debt collection complaints handled related to student loans²

0%

Total outstanding student loan debt balance as of 2016³

$3.34 billion

Student loan and debt collection complaints from student loan borrowers in South Dakota⁴

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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## Tennessee

<table>
<thead>
<tr>
<th>Type of complaint</th>
<th>Change in volume of complaints handled</th>
<th>Total outstanding student loan debt balance as of 2016³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total student loan complaints handled¹</td>
<td>+84%</td>
<td>$25.13 billion</td>
</tr>
<tr>
<td><strong>892 complaints</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total debt collection complaints handled related to student loans¹</td>
<td>+28%</td>
<td></td>
</tr>
<tr>
<td><strong>197 complaints</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Student loan and debt collection complaints from student loan borrowers in Tennessee⁴

![Map showing complaints by geocoded zipcode.](image-url)

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Texas

Total student loan complaints handled¹

3,130 complaints

Change in volume of student loan complaints handled²

+118%

Total debt collection complaints handled related to student loans¹

630 complaints

Change in volume of debt collection complaints handled related to student loans²

+34%

Total outstanding student loan debt balance as of 2016³

$94.49 billion

---

Student loan and debt collection complaints from student loan borrowers in Texas⁴

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Learn more at consumerfinance.gov
Utah

Total student loan complaints handled\(^1\)

\textbf{277 complaints}

Change in volume of student loan complaints handled\(^2\)

\textbf{+46%}

Total debt collection complaints handled related to student loans\(^1\)

\textbf{60 complaints}

Change in volume of debt collection complaints handled related to student loans\(^2\)

\textbf{+17%}

Total outstanding student loan debt balance as of 2016\(^3\)

\textbf{$9.07$ billion}

---

Student loan and debt collection complaints from student loan borrowers in Utah\(^4\)

---

\(^1\) Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

\(^2\) Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

\(^3\) Total outstanding student loan debt balance is from the CFPB’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

\(^4\) Map shows complaints by geocoded zipcode.

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.

Learn more at consumerfinance.gov
Vermont

Total student loan complaints handled¹

140 complaints

Change in volume of student loan complaints handled²

+55%

Total debt collection complaints handled related to student loans¹

19 complaints

Change in volume of debt collection complaints handled related to student loans²

No prior year complaints

Total outstanding student loan debt balance as of 2016³

$2.8 billion

Student loan and debt collection complaints from student loan borrowers in Vermont⁴

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report. For the 2015-2016 time period, the number of debt collection complaints in this state is zero which makes the change N/A.


⁴ Map shows complaints by geocoded zipcode.

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.

Learn more at consumerfinance.gov
### Virginia

<table>
<thead>
<tr>
<th>Type of complaint</th>
<th>Number of complaints</th>
<th>Change in volume of complaint handled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total student loan complaints handled¹</td>
<td>1,552</td>
<td>+61%</td>
</tr>
<tr>
<td>Total debt collection complaints handled related to student loans¹</td>
<td>290</td>
<td>-24%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Change in volume of student loan complaints handled²</th>
<th>Total outstanding student loan debt balance as of 2016³</th>
</tr>
</thead>
<tbody>
<tr>
<td>+61%</td>
<td>$36.57 billion</td>
</tr>
</tbody>
</table>

**Total outstanding student loan debt balance is from the CFPB’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.**

**Map shows complaints by geocoded zipcode.**

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.

---

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.
Washington

Total student loan complaints handled

1,464 complaints

Change in volume of student loan complaints handled

+200%

Total debt collection complaints handled related to student loans

237 complaints

Change in volume of debt collection complaints handled related to student loans

+28%

Total outstanding student loan debt balance as of 2016

$24.4 billion

Student loan and debt collection complaints from student loan borrowers in Washington

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1 complaints
- 5 complaints
- 10 complaints
- 15 complaints
- 18 complaints

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

This report uses dynamic data as of Oct. 1, 2017 and may differ slightly from other public reports. Please visit consumerfinance.gov/complaint to learn how we handle complaints.

Learn more at consumerfinance.gov
West Virginia

Total student loan complaints handled¹

240 complaints

Change in volume of student loan complaints handled²

+104%

Total debt collection complaints handled related to student loans¹

43 complaints

Change in volume of debt collection complaints handled related to student loans²

-38%

Total outstanding student loan debt balance as of 2016³

$6.2 billion

Student loan and debt collection complaints from student loan borrowers in West Virginia⁴

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 15

¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.
² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
⁴ Map shows complaints by geocoded zipcode.

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Wisconsin

Total student loan complaints handled¹

715 complaints

Change in volume of student loan complaints handled²

+62%

Total debt collection complaints handled related to student loans¹

117 complaints

Change in volume of debt collection complaints handled related to student loans²

-4%

Total outstanding student loan debt balance as of 2016³

$24.4 billion

Student loan and debt collection complaints from student loan borrowers in Wisconsin⁴

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¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.


⁴ Map shows complaints by geocoded zipcode.

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Wyoming

Total student loan complaints handled\(^1\)

60 complaints

Total debt collection complaints handled related to student loans\(^1\)

11 complaints

Change in volume of student loan complaints handled\(^2\)

+6%

Change in volume of debt collection complaints handled related to student loans\(^2\)

No prior year complaints

Total outstanding student loan debt balance as of 2016\(^3\)

$1.53 billion

Student loan and debt collection complaints from student loan borrowers in Wyoming\(^4\)

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\(^1\) Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

\(^2\) Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report. For the 2015-2016 time period, the number of debt collection complaints in this state is zero which makes the change N/A.

\(^3\) Total outstanding student loan debt balance is from the CFPB’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

\(^4\) Map shows complaints by geocoded zipcode.

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U.S. Commonwealths and Territories

Over 300,000 consumers living in U.S. Commonwealths (Northern Mariana Island and Puerto Rico), Freely Associated States (Federated States of Micronesia, the Marshall Islands, and Palau), or Territories (American Samoa, Guam, and the U.S. Virgin Islands), have student loan debt. The table below shows the number of complaints about student loans the CFPB handled from consumers living in U.S. Commonwealths, Freely Associated States, or Territories.

<table>
<thead>
<tr>
<th>Commonwealth or Territory</th>
<th>Total student loan complaints handled</th>
<th>Total debt collection complaints handled related to student loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Samoa</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Federated States of Micronesia</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Guam</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Marshall Islands</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Northern Mariana Islands</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Palau</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>92</td>
<td>38</td>
</tr>
<tr>
<td>Virgin Islands</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>


Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

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