

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515–1304**

April 14, 2026

The Honorable Linda McMahon  
Secretary  
U.S. Department of Education  
400 Maryland Ave SW  
Washington, DC 20202

Geoffrey Gradler  
Student Loan Ombudsman  
Consumer Financial Protection Bureau  
1700 G St NW  
Washington, DC 20552

Dear Secretary McMahon and Mr. Gradler,

We write to request information regarding recent reporting that a federally required student loan oversight report was substantially altered prior to publication, resulting in the removal of significant findings related to borrower harm, loan servicing failures, and institutional practices contributing to rising student debt.<sup>1</sup> The apparent removal of these findings raises serious concerns about transparency, interagency accountability, and Congress’s ability to conduct effective oversight of the federal student loan system.

According to public reporting, the report was originally drafted by the Consumer Financial Protection Bureau’s (CFPB) former Student Loan Ombudsman, Julia Barnard.<sup>2</sup> However, the version ultimately released to the public was reportedly heavily edited and significantly shortened by Trump administration leadership at the CFPB prior to publication. If accurate, these substantial alterations may have undermined the statutory purpose of the Ombudsman’s report and impeded Congress’ ability to conduct effective oversight of the federal student loan portfolio.

Under federal law, the Ombudsman’s report is intended to provide an independent and comprehensive analysis of borrower complaints and systems issues within the federal student loan system, and it is transmitted to Congress and the Secretary of Education.<sup>3</sup> Any suppression or redaction of material findings raises serious concerns that policymakers were deprived of

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<sup>1</sup> Emma Janssen, *The Student Loan Report the Trump Administration Didn’t Want Published*, American Prospect (Jan. 16, 2026), <https://prospect.org/2026/01/16/student-loan-report-trump-administration-didnt-want-published/>

<sup>2</sup> Ibid.

<sup>3</sup> 12 U.S.C. § 5535 (b)-(d) (2024).

critical information necessary to protect borrowers and safeguard taxpayer dollars particularly at a time when millions of borrowers face increased risks of delinquency and default.<sup>4</sup>

Additionally, reports that the Office of the Student Loan Ombudsman may not have provided full access to information, stakeholder engagement, or interagency coordination raise further concerns about whether statutory requirements governing the Ombudsman's role were fully met. Any limitations on the Ombudsman's ability to independently gather information and engage with relevant parties would undermine the integrity of the report and Congress' ability conduct effective oversight.

At the same time, recent reporting indicates that the Administration may move forward with plans to transfer responsibility for defaulted federal student loans from the Department of Education (the Department) to the Department of Treasury.<sup>5</sup> Such a shift would represent a significant change in how the federal student loan portfolio is administered. Implementing major administrative changes while critical oversight findings are reportedly being removed or altered raises additional concerns about transparency and borrower protections.

As the agencies responsible for administering federal student aid programs and overseeing student loan servicers, the Department plays a central role in safeguarding borrower protections and ensuring accurate reporting to Congress. Any alteration, suppression, or removal of substantive findings related to borrower harm, servicing failures, or systemic risks within the federal student loan system undermines the integrity of that oversight progress.

Although reports indicate that an unredacted version of the Ombudsman's report has circulated publicly, borrowers and policymakers deserve official accounting from the Department regarding the circumstances surrounding the report's alteration and the completeness of the information transmitted to Congress.

Taken together, these developments underscore the importance of transparency and accurate reporting about the challenges facing the federal student loan system. Congress must have access to complete and unaltered information in order to conduct meaningful oversight and ensure that federal student aid programs are functioning as intended.

Given the scale of the federal student loan portfolio and the millions of Americans who depend on it, it is essential that the Department provide a clear and public accounting of the circumstances surrounding this report and take steps to ensure transparency and integrity in future oversight reporting related to federal student loans.

At a time when student loan repayment challenges continue to affect millions of Americans—particularly first-generation students, students of color, and low-income borrowers—full transparency is essential to effective oversight.<sup>6</sup>

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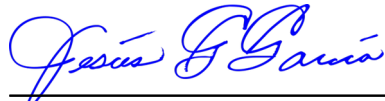
<sup>4</sup> The Office of Federal Student Aid as a Performance-Based Organization (2026), <https://www.congress.gov/crs-product/R46143>.

<sup>5</sup> Adriana Morga & Colin Binkley, Student Loans are Headed to the Treasury Department. Here's What to Know if You Have Student Debt, Associated Press (Mar. 20, 2026)

Congress relies on accurate and complete reporting to fulfill its constitutional oversight responsibilities. Borrowers and taxpayers likewise depend on transparency to ensure that the federal student loan system operates fairly and effectively.

Thank you for your attention to this matter.

Sincerely,



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Jesús G. "Chuy" García  
Member of Congress



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Eleanor Holmes Norton  
Member of Congress



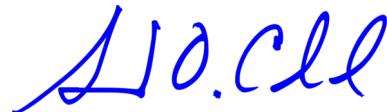
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Alma S. Adams, Ph.D.  
Member of Congress



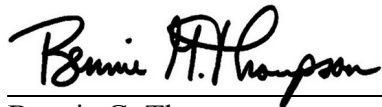
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Rashida Tlaib  
Member of Congress



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Salud Carbajal  
Member of Congress



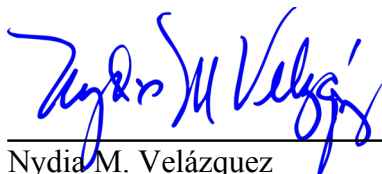
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Bennie G. Thompson  
Member of Congress



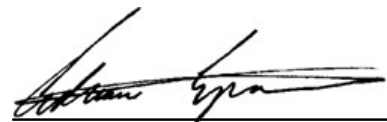
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Eric Swalwell  
Member of Congress



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Nydia M. Velázquez  
Member of Congress



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Adriano Espaillat  
Member of Congress



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Ayanna Pressley  
Member of Congress



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Dina Titus  
Member of Congress



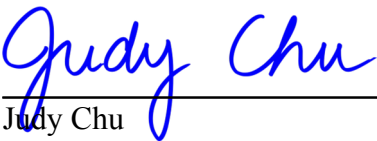
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Sylvia R. Garcia  
Member of Congress




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Dwight Evans  
Member of Congress



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Judy Chu  
Member of Congress



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Danny K. Davis  
Member of Congress



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Summer L. Lee  
Member of Congress



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Lauren Underwood  
Member of Congress



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Chellie Pingree  
Member of Congress



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Frederica S. Wilson  
Member of Congress



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Mark DeSaulnier  
Member of Congress



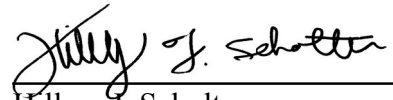
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Pramila Jayapal  
Member of Congress



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Scott H. Peters  
Member of Congress



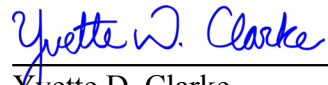
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Hillary J. Scholten  
Member of Congress



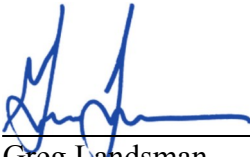
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Adelta S. Grijalva  
Member of Congress



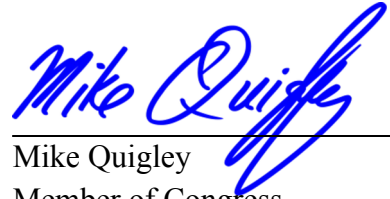
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Yvette D. Clarke  
Member of Congress



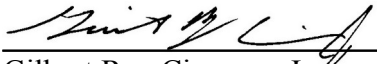
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Greg Landsman  
Member of Congress



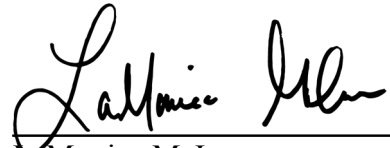
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Mike Quigley  
Member of Congress



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Gilbert Ray Cisneros, Jr.  
Member of Congress



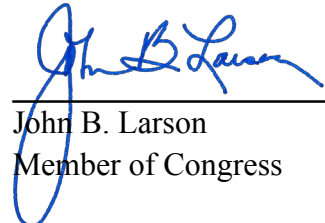
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LaMonica McIver  
Member of Congress



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Brendan F. Boyle  
Member of Congress



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John B. Larson  
Member of Congress



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Robert Garcia  
Member of Congress