



UNITED STATES DEPARTMENT OF EDUCATION

830 First Street, NE
Union Center Plaza
Washington, D.C. 20202

The following organizations have agreements with the U.S. Department of Education to participate in the Federal Family Education Loan (FFEL) Program as guaranty agencies under Section 428(b) of the Higher Education Act of 1965, as amended (HEA). The guaranty agencies on this list are authorized by section 488A of the HEA, to issue administrative wage garnishment withholding orders at a rate of 15% to employers, to recover FFEL debts owed by individuals who have defaulted on their student loan repayment obligations. This authority does not apply to Federal agencies or their employees.

American Student Assistance (Massachusetts)
Student Loan Guarantee Foundation of Arkansas
California Student Aid Commission
Colorado Student Loan Program
Connecticut Student Loan Foundation
Education Assistance Corporation (South Dakota)
Educational Credit Management Corporation
Florida Department Of Education/Office of Student Financial Assistance
Georgia Higher Education Assistance Foundation
Great Lakes Higher Education Corporation (Wisconsin)
Illinois Student Assistance Commission
Iowa College Student Aid Commission
Kentucky Higher Education Assistance Authority
Louisiana Office of Student Financial Assistance
Finance Authority of Maine
Michigan Higher Education Assistance Authority
Missouri Department of Higher Education
Montana Guaranteed Student Loan Program
National Student Loan Program (Nebraska)
New Hampshire Higher Education Assistance Foundation
New Jersey Higher Education Assistance Authority
New Mexico Student Loan Guarantee Corporation
New York State Higher Education Services Corporation
North Carolina State Education Assistance Authority
Student Loans of North Dakota
Oklahoma Guaranteed Student Loan Program
American Education Services/PHEAA
Rhode Island Higher Education Assistance Authority
South Carolina Student Loan Corporation
Tennessee Student Assistance Corporation
Texas Guaranteed Student Loan Corporation
USA Funds
Utah Higher Education Assistance Authority
Vermont Student Assistance Corporation
Northwest Education Loan Association (NELA)