



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

For Release

FTC Stops Operation that Allegedly Targeted People Seeking Student Loan Debt Relief

Operators of alleged scheme pretended to be affiliated with the federal government and falsely promised students loan forgiveness in exchange for illegal upfront fees

April 16, 2026



Tags: [Consumer Protection](#) | [Bureau of Consumer Protection](#) | [Debt Relief](#) | [Education](#) | [Imposter](#) | [deceptive/misleading conduct](#) | [Advertising and Marketing](#)

The Federal Trade Commission has obtained a [temporary restraining order](#) against an alleged student loan debt relief scheme and its operators over allegations they pretended to be affiliated with the U.S. Department of Education or loan servicers and falsely promised student loan debt relief that did not exist in exchange for illegal upfront fees.

The FTC's [complaint against NERD Solutions Inc., ED REF Inc., and their operators Natalie Rodriguez and Pablo Ortiz](#) alleges that, since at least February 2022, the defendants illegally marketed student loan debt relief services by cold calling consumers, thousands of whom are on the National Do Not Call list, and pretending to be affiliated with the U.S. Department of Education or consumers' actual loan servicers.

The complaint notes that the defendants then used false claims of student loan forgiveness to lure consumers into paying illegal upfront monthly fees as high as \$1,400. The complaint also alleges the operators of the scheme have collected at least \$8.8 million from consumers that are already burdened with massive student loan debt.

The defendants are charged with violating the FTC Act, the Telemarketing Sales Rule, the Impersonation Rule, and the Gramm-Leach-Bliley Act.

FTC staff would like to thank the Ohio Office of the Attorney General for their substantial assistance in the investigation.

The Commission vote authorizing the staff to file the complaint was 2-0. The U.S. District Court for the Central District of California entered a temporary restraining order in the case on April 13, 2026.

NOTE: The Commission files a complaint when it has “reason to believe” that the named defendants are violating or are about to violate the law and it appears to the Commission that a proceeding is in the public interest. The case will be decided by the court.

The Federal Trade Commission works to promote competition and [protect and educate consumers](#). The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. Learn more about consumer topics at consumer.ftc.gov, or report fraud, scams, and bad business practices at ReportFraud.ftc.gov. Follow the [FTC on social media](#), read [consumer alerts](#) and the [business blog](#), and [sign up to get the latest FTC news and alerts](#).

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