

GOVERNMENT OF THE DISTRICT OF COLUMBIA
OFFICE OF THE ATTORNEY GENERAL
oag.dc.gov



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Attorney General Sues Student Aid Center, Inc. for Deceiving Consumers Seeking Student Debt Relief

Company Deceptively Marketed Services That Are Provided at No Cost by Dept. of Education

WASHINGTON, D. C. – The Office of the Attorney General (OAG) today filed a consumer-protection lawsuit in D.C. Superior Court against Florida-based Student Aid Center, Inc., and the company’s owners, Ramiro Fernandez-Moris and Damien Alvarez, for scamming consumers. OAG’s suit alleges that Student Aid Center and its owners unlawfully marketed student debt relief services to consumers in the District of Columbia – including services which Student Aid Center charged for, but which the consumers could have obtained for free from the U.S. Department of Education.

“Hard-working residents often take on significant amounts of debt in order to further their education. They should be able to avail themselves of the many tools available to help relieve their debt burdens, without being preyed upon by fraudsters,” said Attorney General Karl A. Racine. **“At OAG, we are doing everything we can to protect District residents from people who take advantage of those seeking relief from student debt burdens.”**

According to OAG’s lawsuit, from 2013 to 2015, the Student Aid Center made telemarketing calls offering to provide consumers debt relief from student loans. In its advertisements, Student Aid Center claimed it could offer an “Obama Student Loan Forgiveness Program” and suggested the company was associated with the federal government. Consumers were also urged to “Take Action & Get Your Student Loans Forgiven” and informed they could be “Approved in Minutes!” For its services, Student Aid Center charged fees that totaled between \$600 and \$1,000. OAG’s suit alleges that, although Student Aid Center claimed its was part of the student loan forgiveness or loan consolidation process, in fact, all the company did was enroll consumers into repayment plans offered at no cost by the Department of Education.

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The complaint alleges that Student Aid Center and its owners violated the D.C. Consumer Protection Procedures Act by deceptively marketing their services and the D.C. Consumer Credit Organizations Act by charging illegal advance fees. OAG's suit seeks an injunction that would force the defendants to stop the unlawful practices and pay restitution, costs and penalties.

A copy of the District's complaint is attached.

OAG investigated this case along with the offices of the attorneys general of Florida and Washington as well as the Federal Trade Commission. Each of those agencies has also filed its own action against Student Aid Center and its two owners.

Consumers with complaints about debt-relief scams or any other consumer complaint can contact OAG's Office of Consumer Protection through the OAG Consumer Hotline at (202) 442-9828, by sending an e-mail to consumer.protection@dc.gov, or [online using OAG's Consumer Complaint Form](#).

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