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News from NASFAA

The National Do Not Call Registry Extends Safety Net

Washington, D.C. (December 2007) – Five years have passed since Congress created the national Do Not Call Registry that protected Americans from unwanted telemarketing. This is significant not only because it marks five years since more than 146 million consumers have been able to opt-out of dinnertime phone interruptions, but also because consumers who previously registered will need to do so again since registration expires every five years.

But Congress is looking to change that and on Dec. 11 the House voted to eliminate the provision that would require consumers to reregister their numbers every five years.

This is especially good news for students who are subject to an endless number of direct-to-consumer marketing calls from potential loan providers and credit card companies. The Senate still must vote on the measure, but the bill seems likely to pass.

In anticipation of that legislation, the FTC just announced that it will not drop any numbers off of the registry even after the five year limit has expired.

Students who only use cell phones should be safe either way, according to the Federal Trade Commission (FTC). Contrary to popular belief, cell phone numbers have not been released to telemarketers. FTC regulations currently prohibit telemarketers from using autodial campaigns on cell phone numbers. Given the expense of not using an automatic dialer, it is unlikely that telemarketers will be contacting cell phones. Additionally, the FTC says that it has gained assurances from the national associations that represent telemarketers that they have no intention of using cell numbers in the near future.

Still, it may be better to be safe than sorry. The registry does accept cell phone numbers as well as land-line numbers. Consumers can sign up for the Do Not Call Registry at <https://donotcall.gov/>.

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Students should be warned that signing up for the registry does not mean an end to all solicitations. Calls from political organizations, charities, and telephone surveyors are still permitted. Calls from companies with which they already have had business are also allowed to continue calling. However, signing on with Do Not Call should significantly cut back on the misleading types of direct to consumer student loan marketing calls that many students may otherwise receive.

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The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 13,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. Each year, members help more than 8 million students receive funding for postsecondary education. In addition to its member Web site at www.NASFAA.org, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.

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[Editor: A photograph of the author is available for download at www.NASFAA.org/Subhomes/MediaCenter/JustinDraegerPhotoMediaCenter.jpg.]