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**Macias, Wendy**

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**From:** [REDACTED]  
**Sent:** Thursday, June 18, 2009 6:06 AM  
**To:** negreg09  
**Subject:** student loan hell

If every citizen had a college degree they'd be unemployed and unable to pay college loans like me.

I'm 57 years old. I am Microsoft and Security+ Certified with 2 Masters Degrees, and MBA and a Master of Science in Information Systems. In this economic climate I will never find another job making enough money to pay off my student loans.

I must care for my mother. She is 86 years old and on December 21, 2008 she had an accident and broke her ankle. While in rehab she was diagnosed with sleep apnea and is on oxygen at night. I cook, clean her house, go shopping for her, and manage her medications. She will NOT put up her house to go into a facility, and she cannot afford a full time aid.

In 1991 I graduated from college owing \$21000 in student loans. Since 1991 I have paid almost \$18000 on those loans. I currently owe \$40000 to MHEAC DBA ASA (American Student Assistance) due to the fact that Ganick, O'Brien, & Sarin, their representatives, charge 12% interest compounded bi-monthly!!!! According to ASA and The Department of Education I owe \$27,000.00. ASA only adds the allowed 7% interest compounded monthly. Ganick, O'Brien, & Sarin have stated to me that they will wait for my mother to die and take her house. I'll never pay these off in my lifetime!!!! No one in the Department of Education or any other government agency are willing to help!!!! Where is my BAILOUT!!!!

I worked for The Massachusetts Department of Environmental Protection, Division of Water Pollution Control from February 1989 to July 1991, I worked for The Department of Defense on The NETCAP Contract from October 1991 to December 1995, and I worked for The University of Massachusetts/Boston from August 1996 to May 1999. Shouldn't my loans be forgiven for State and Federal services rendered? I know that I was NOT paid wages anywhere close to the Private Sector.

I'm a Vietnam Veteran with Diabetes caused by exposure to Agent Orange and I can't get a disability because I served in Udon Thani, Thailand, The base that dropped all the Agent Orange, NOT Vietnam!!!!

As far as I can see there is NO justice for the little guy in this country!!!! The system just doesn't care unless your big business!!!!