

Macias, Wendy

From: [REDACTED]
Sent: Sunday, June 21, 2009 8:04 PM
To: negreg09
Subject: Student Loans and Consumer Protection

June 20, 2009

Dear Sir or Madame:

I am a subscriber to www.studentloanjustice.org. I was advised by them that I could write to you about my student loan concerns. I last attended college in 2000 and have had my student loans on a combination of deferments and forbearances since then. My consolidated loan is with Nelnet. I was able to renew my forbearance last week, but was told that it would be my last year. I did not get any degree at that time that might have enabled me to earn enough to pay the \$238 per month that Nelnet wants. In 2000 I and my son(we were attending classes together) were knocked out of school because of political actions on the part of certain administrators, including the Director of Financial Aid, at the University of Maine. It's much too long a story to write here. But, basically, we tried to work with them and had no problems with our regular advisers and those who followed standard procedures. The end result was that we were left stranded for over a year in Canada, where we were attending school. We had to drop out of school and could not go back to college anywhere because the University of Maine froze our transcripts. We did nothing wrong. However, we have been left with the burden of student loans that we can neither pay, nor access to further student loans to be able to acquire the professional training and employment we had been working toward achieving.

My only income is \$582 a month Social Security, and I cannot afford to have any of it garnished as I have heard that they can do. Three years ago I went through Chapter 7 bankruptcy because of my son losing his job. He was and is my only support.

My request to you at this time is to bring much more consumer protection laws to student loan borrowers, and, specifically to "grandfather" Chapter 7 bankruptcy discharges that should have included student loans. Mine were listed in the legal papers among unsecured debts to be discharged, but my lawyer told me that they do that and then are required to reinstate them afterwards.

Thank you for your time and consideration.

Sincerely,