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Macias, Wendy

From: [REDACTED]
Sent: Tuesday, June 23, 2009 4:26 PM
To: negreg09
Subject: public input on regulatory changes over education lenders/lending

I am not in default on my student loans, but I keep hearing (from several different sources) about how much the current system is hurting people. I am actually so worried about how the laws have changed since 1997 that my boyfriend and I are not going to get married until we pay off our student loans. If one of us dies, or becomes disabled, we don't want the other person to get stuck with a loan he or I can't pay. I have heard and read that student loan debt is "good debt," but I don't understand where that idea is coming from since it follows you even if you go into bankruptcy. The idea of garnishing a disability check is criminal. I hope the consumer protections are put back onto student loans. We should be encouraging people to get more education, not penalizing people for it.

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