

Macias, Wendy

From: [Redacted]  
Sent: Monday, June 15, 2009 4:54 PM  
To: negreg09  
Subject: Regarding Student Loans

Regarding student loans, I am a victim of the student loan industry. Currently I fall through every crack of government agencies and policies that exist. I am however slowly becoming more disabled with every year that passes. I am not eligible for Unemployment, or SSI.

I have no medical insurance. Currently I need surgery on both hands and both knees. I am undergoing surgeries for skin cancer. I am starting to have problems with my circulation and my heart.

I am thousands in debt, both from student loans and medical bills.'

I am 53 years old.

I have been unemployed for 6 years. When I was employed, I did try periodically to make small payments but I could never meet any requests for amounts to pay that were made.

I had undue hardship when I started school. My husband had 2 nervous breakdowns.

I did not get to finish school because of illness, and family issues where illness was involved. I filed and was granted bankruptcy in 1999.

I feel I should have been released then from the student loan debt, due to undue hardship, at that time.

My financial situation has not changed.....It will not change.....especially if I can not get better, and can not find work as well.....And, even if I could find work, it will not pay enough for me to make payments on a loan that was originally 27,000 dollars and is now nearly 80 due to interest.

I am ill and If I can not get better, and go back to school to re-train.....I will most likely end up dead, and this debt will also go unpaid also at that point.

I feel that this government has been remiss in it's responsibilities to people like me.

We are all walking dead people because of the laws and regulations the Bush administration enacted.

If you give us all permanent release from this debt we can become functioning members of our country again.

As it stands by removing consumer protections, and statute of limitations has ruined countless lives. This problem runs into the hundreds of thousands of people that are effected.....Furthermore you need to get those last minute regulations with the Department of Education that George bush signed off on, revoked. You need to set fair laws. **I feel that all defaulted loans as far back as the late 1980's should be forgiven in full.**

**Obviously if we haven't been able to pay this debt by now it is an indicator that we never could have paid it.**

**You know.....with the economy in such bad shape, this country needs all its viable citizens to be functional, not stymied and in a permanent debtors prison as we are now. And, you may have been making plans for the students in future but that doesn't negate the problems that the government has caused for us now in terms of this issue.**

**It was unconstitutional in the first place.....**And with the failing economy as it is now more people will default due to unemployment, etc.

You need to completely forgive all of the current defaulted student loans. , Furthermore it is really a big waste of taxpayer money pursuing us, that can be better spent and put into the funds needed to help future students.....or to go to medical help care, etc.

Thanks for your time. I hope you are listening.

Sincerely,

[Redacted]

Macias, Wendy

---

**From:** [REDACTED]  
**ent:** Tuesday, June 16, 2009 9:46 AM  
**o:** negreg09  
**Subject:** Re: Thank you for your comments

Also, I am sure you are aware that Illinois is trying to or going to pass a law that says people who are defaulted will not be allowed to have their teaching certificates or to be hired by the schools?? Don't you see something wrong with this picture that people aren't alloed to get the jobs they need in order to pay their loans back??? This stands for every civil servant job in existance.....since when should they be allowed to revoke peoples liscenses and render them even more destitute???

You need to completely release people like me from this debt, and you need to allow those that are able, to work, and give them an income based repayment plan for 5 years that is niot 60% of their salary, and then let them go,....period.

--- On Mon, 6/15/09, negreg09 <negreg09@ed.gov> wrote:

From: negreg09 <negreg09@ed.gov>  
Subject: Thank you for your comments  
To: [REDACTED]  
Date: Monday, June 15, 2009, 3:54 PM

Thank you for your comments on the Department's intent to establish negotiated rulemaking to develop proposed regulations for foreign schools and to maintain or improve program integrity.

After we have reviewed all public comments, we will publish a notice (or notices) announcing the specific subject areas for which we intend to establish negotiated rulemaking committees, and a request for nominations for individual negotiators for those committees.

The Office of Postsecondary Education  
U.S. Department of Education