

**Macias, Wendy**

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**From:** [REDACTED]  
**Sent:** Monday, June 15, 2009 5:05 PM  
**To:** negreg09  
**Subject:** student loans

My comments are as follows: One, student loans that go into default because of some kind of hardship a person maybe having, should not be charged late fees and sold to other loan sharks that will tack on fees to collect. This makes it more difficult to pay off a loan and sometimes in some circumstances impossible to pay off; in which the loan company's do like, because they get more money out of you. I feel this kind of business is piracy, stealing legally. Just being crooked. I sign off as a former student.

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**Macias, Wendy**

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**From:** [REDACTED]  
**ent:** Monday, June 15, 2009 5:21 PM  
**To:** negreg09  
**Subject:** student loans

My comment on student loans is this; I borrowed a student loan to better myself so as to make a better paycheck. I got a stafford loan and went to a medical assistant training course for 8 months and graduated. I was doing o.k. but ran into lifes problems and couldn't keep paying on my student loan. I went into default and charges were added many times. I agreement was made for a repayment and I was paying for while longer for about 2yrs and I seen my balance on my loan wasn't reducing, but climbing. so I just got fed-up trying to pay off a loan that wasn't going to get paid off and quit paying. I now owe to the point, I will never get this paid for. I'm 62yrs old and see no end to it. help these students please. They will get their wages garnished like I did and lose jobs over it, not get any tax money from the gov. and can't get no other loans.