

Macias, Wendy

From: [REDACTED]
Sent: Monday, June 15, 2009 7:31 PM
To: negreg09
Subject: broken

Thank you for the opportunity to comment on student loan reality. I have been paying off and on, as able on 11 student loans from five part-time years in a medical doctor program I did not complete. Both my husband and my mother died while I was in school and I was left raising 4 and 6 year olds and continuing the professional program. Starting at \$98,000 in 1999, I now owe \$138,000 due to fees assessed and unpaid interest. I have been able to pay back only about \$12,000 but still owe almost 38% more than the original loans. For five months last year, until I started bankruptcy proceedings for the fourth time, I was garnished \$900/month. I have already lost my home and my car. I make \$4,000 per month and still live hand to mouth. This was never my expectation, even after my husband died. My kids aren't able to go to college. I can't afford cable TV. I can't afford renter's insurance or even life insurance. I can't even afford to get married because no one in his right mind would be willing to assume my debt. If my kids didn't need me so desperately, I'd seriously drop off the grid.

[REDACTED]