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From: [REDACTED]  
Sent: Monday, June 15, 2009 8:10 PM  
To: negreg09  
Subject: regarding the abominable student loan scam

[REDACTED]  
June 15, 2009

To Whom It May Concern:

One of the reasons I decided to go to college was to gain an education, which I had hoped would help me to obtain a better job with higher pay than what I was getting working at a pizza restaurant, construction, and various other jobs.

I was almost 100% ignorant of how to afford this from my meager wages, and at that time I didn't even know how to write out a check, even if I had had money in the bank.

The pamphlets given out by the school showed pictures of successful graduates fulfilling their dreams, working with clean shirt and a tie, smiling and talking with successful peers. I knew from what the school said, or rather, what the teachers, counselors, and the school's periodicals and other media represented to me, that I would be a Computer Programmer if I took the programmer courses listed, and hence be able to obtain a job in programming when I graduate.

There were only about 20 courses I had to take in order to climb out of the hopeless, penniless situation I was in.

Nothing could be further from the truth. Imagine my dismay when I went on job interview after job interview and getting rejected each time I applied for a programming position, even an entry-level position. One pair of interviewers actually laughed at my "qualifications"! I decided to continue with school with the hope that a higher degree than Associate's would propel me to a job in the computer field.

I heard about Student Loans, how they help people achieve their dreams of getting a good job. I had dreams of getting the good job, someday getting a car and a home, getting married and raising a family. So, without even checking my credit or if I was working, I somehow managed to get a loan for \$10,000. That was the most money I had ever seen in my life and I figured that with the excellent job I was going to get, I would have no problem paying the loan back. You see, the school's pamphlets gave a list of occupations and how much a person will get paid for each occupation. Computer people made top dollar!

But I will ignore the fact that the school basically lied to me, to all the students, and to all our families. I'll ignore the fact that parents' bank accounts were depleted for their childrens'

educations so that their children would be better off than they were. But I will not ignore the fact that Student Loans were peddled to low-income families by slick salesmanship from .S.

government-sponsored con artists. Of course, that has been confirmed in recent times with the student loan lenders and colleges collusion and conflict of interest scandals being uncovered.

I will now get to the rest of the story and why I feel despair and hopelessness and why I am severely depressed.

Here is an approximate timeline of events pertaining to my Student Loan:

I started at a junior college around 1980 and continued on and off til 1986. I had to work two jobs, one at a Pizza restaurant and another doing miscellaneous construction work. In the interim, in 1984 I joined the U.S. Marine Corps Reserve. I thought that if it was the career choice for me I would sign up full time.

When I got out of boot camp I went back to school and my civilian jobs. I do not know how I managed to get a loan for \$10000 with such bad credit.

In December of 1986 I went on a school trip to the mountains in Colorado. I started getting very sick and in a lot of pain. I ended up at a hospital in Denver and had surgery to have my spleen removed. I also had a collapsed lung. I could barely walk or talk after the operation. I spent about three weeks in the hospital but I managed to get home in time to start the next semester at school. One night in January I started feeling sick in class and went home. It turned out to be pneumonia so I was taken to the hospital in Ft. Lauderdale. I stayed for a week and went home.

Then the bills started coming in. I only had Travellers Insurance at the time and was covered up to \$2000. The 80 mile ambulance ride was \$600, the different bills from radiology, the anesthetist, the hospital, etc. was in the thousands. The one week stay for pneumonia was about \$6000. I was still recovering and I did not have a job. Collectors were calling around the clock including the student loan people who said my loan was in repayment, for want of a better word. I could not pay. I managed to borrow \$600 from my parents to send to the ambulance company. I was about to get the check when I got another bill in the mail stating that I now owe \$720. This happened only weeks after my surgery. Ten months later I had pneumonia again and remembering my debt decided to not stay in the hospital. I went to the hardware store and set up a do-it-yourself IV. By then I was quite the little expert. Later on I was told I could have died from either the pneumonia, my IV invention, or both. Too bad I didn't.

I called the lady at the student loan company to explain to her what happened. She said I could apply for a deferral. I did that but didn't know it had to be renewed every month or semester. I don't remember which.

Throughout the '90s, the decade of mergers and layoffs, I went from job to job and the collectors kept calling. One of them actually went to my parents house and got into an altercation with them because he thought I still lived there. My parents had to call the police.

I arranged a payment schedule with a collector in the late '90s for the student loan, and boom, another layoff.

When 9/11 happened and for a long time after, there were no jobs. I could not get any kind of job. I applied for a job as a dishwasher but was turned down. I applied for a job in construction for which I am highly qualified. My unemployment benefits ran out.

Now, in January 2007, things are starting to look up, although layoffs are once again looming. Then I get a phone call at work. A nasty individual, from Alliance, calls me and

starts yelling at me. He tells me he is going to garnish my wages. I told him to not call me at work. He left another voice message and another guy left a message in a Sgt. Joe Friday voice, "I am Agent So-and-So. You need to call us at 800-xxxx immediately." This guy destroyed my reputation and any chance for advancement at work.  
I might get fired(Later on I was). I recorded both messages and sent them to my HR.

A couple of days ago I received a letter and forms from the U.S. Department of Education. They are going to garnish my wages up to %15, which I cannot afford. I can't afford %5 much less %15. We are barely making ends meet as it is. I want to pay the original amount. Not \$30000 with interest. If I even still have this job, this debt will never be paid off.

Thank you for your time.

Sincerely,



Our goal is the immediate return of standard consumer protections to student loans, and also  
to end to the draconian collection practices that are being used uniquely against student  
loan borrowers