



STUDENT BORROWER  
PROTECTION CENTER

# MARYLAND

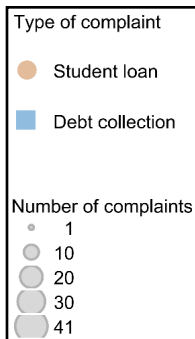
## What Borrowers are Saying

This is the third year I have been kicked off IBR by FedLoan while they 'process' my re-certification. In the meantime, I have been forced into either forbearance (adding XXXX in interest/month + ineligibility for PSLF) OR paying standard repayment (doubling my monthly payment, which is unaffordable). I have filed my paperwork on time every year, they have taken 3-6 months to process it. Twice placing me on the incorrect repayment plan - making me ineligible for PSLF, and costing me thousands of dollars while they corrected the plan the second time. FedLoan is also not correctly calculating my eligible payments toward PSLF.

After the ninth year of my loan . . . I contacted ACS to find out my payoff amount as I wanted to pay off the loan then and not wait another year. At that time I was informed that my loan was a fifteen year loan instead of a ten year loan and that it was about to go to default. I was told that I would have to pay to bring the account up to date and file paperwork to keep it from going to default. I made the payment (ACS has no record of this payment) and sent in the paperwork and it still went into default.

Each month . . . we have called them to discuss how we would like our loan payments to be allocated across the loans. We have faxed . . . and discussed over the phone exactly how we would like our payments to be allocated. . . We have also requested an itemized receipt of each month's payment, which we have still not received. Navient has yet to comply with any of our requests and continues to misallocate our payments across the loans to benefit their company. Instead of deducting excess payment to the principal of the loans with the highest interest rates, as we have written and verbally requested, they continue to misuse our payments toward the principal of the loans with the lowest interest rate. Additionally, despite the fact that our required payment every month is less than the total interest that accrues each month, they are allocating the bill in such a way that we would be paying on the principal of the lowest interest rate loans instead of distributing the bill across the interest on all the loans or, in the case that some principal must be paid off each payment cycle, to the loans with the highest interest rate.

For the past 5 years, I have been put on a graduated repayment plan that I was not aware of and did not approve, and I did not know that the payments [would] increase every two years. I work in the public sector. . . Because of my employment in the public sector, I qualify for the public student loan forgiveness program. The payments that I have made can not be counted towards the PSLF. From today I should have had 5 years of payments left towards my loans to receive the forgiveness granted for individuals working in the public sector. But because I was not put in a qualifying repayment plan, I have to start the public student loans forgiveness program all over again.



**PROTECT BORROWERS**

Learn more at [protectborrowers.org](https://protectborrowers.org)