



OREGON

What Borrowers are Saying

Navient has inexplicably recorded that I was in forbearance from the start of my residency . . . in spite of the fact that I was in an income-driven repayment plan . . . and made all payments on time. I would not have requested a forbearance to cover a time period that I had already made payments. I have spent countless hours on the phone with Navient customer service who will, on the phone, state understanding of my dispute and that they will fix it, but then when I call back it turns out that the request has been 'denied' by unknown individuals . . .

I believe that FedLoan Servicing has acted inappropriately by forcing a forbearance on me when I did not ask for one, while they were re-calculating my IDR/IBR payment. Additionally, the forbearance was only for a month, and to add such a large amount of capitalized interest to my principal, all because of a one month forced forbearance, is cruel and excessive. . . I was ready and willing to pay my monthly payment during the month of my re-calculation, but there was no set dollar amount to pay, and I was sent EIGHT various and confusing letters solely during the month of XXXX, while I was waiting to find out what the re-calculated payment would be. I had no idea what to pay or when it was due because it kept changing all in the course of one month.



I was no longer working and dependent on food stamps. . . The customer service agent . . . said I would be placed on zero payment due status because I was receiving food stamps. I began the process for permanent dismissal of the loans . . . Over the past two years. . . MOHELA representatives began calling, sometimes twice a week. . . I simply want MOHELA to remove the delinquent payment indications on my credit report because of the financial hardship I was suffering for the past four years. . .

I have a student loan with Navient . . . I have tried on many occasions to ask them to apply overage payments to the principal and they refuse saying they have to take it off of the next payment?? I don't know if that is legal. If I pay the entire payment including what would go to interest, I thought I have the right to direct the surplus to paying off the principal. With [my previous servicer] we were able to check a button that said apply to next payment or apply to principal. I can't do that with Navient?? I have even written to them to apply it to the principal and that doesn't work either.

PROTECT BORROWERS

Learn more at protectborrowers.org