

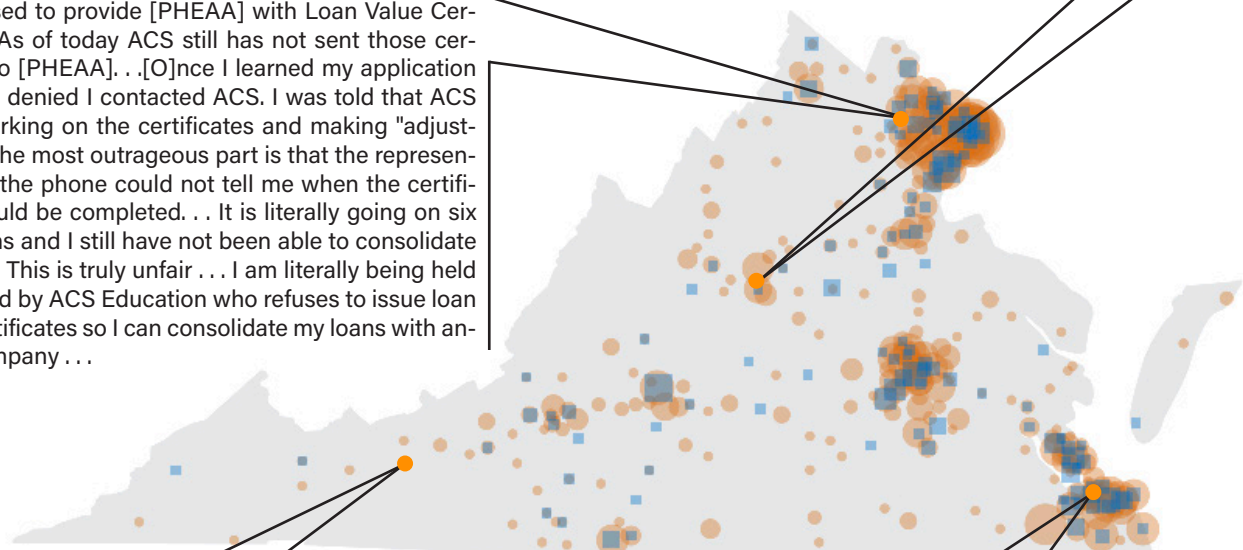


VIRGINIA

What Borrowers are Saying

My student loan servicer is ACS Education. . . I submitted an application to . . . to consolidate my federal student loans [to] qualify for the Public Service Loan Forgiveness program. A few weeks after I submitted my consolidation application . . . I was informed that my application was denied because ACS Education had failed to certify the loan amounts. As part of the consolidation application process, [PHEAA] makes a request to ACS Education to certify the loan amounts. ACS Education is supposed to provide [PHEAA] with Loan Value Certificates. As of today ACS still has not sent those certificates to [PHEAA]. . . [O]nce I learned my application had been denied I contacted ACS. I was told that ACS is still working on the certificates and making "adjustments." The most outrageous part is that the representative on the phone could not tell me when the certificates would be completed. . . It is literally going on six (6) months and I still have not been able to consolidate my loans. This is truly unfair . . . I am literally being held kidnapped by ACS Education who refuses to issue loan value certificates so I can consolidate my loans with another company . . .

I am a veteran and I was on a steady payment plan before Navient took over my loan. I paid faithfully every month and when they took over they stopped the payment plan I paying and started calling harassing me about paying excessive amounts when I was paying based on my income. I have put in for a hardship with them and they denied me once again still demanding a high monthly payment.



[I] was approved . . . for income based repayment. . . Every month there were issues of the repayment not being applied to all of my loans, building interest on forbearance. This has happened many times with in 1 year. Then they had me repay the loan and make payments out of the blue. When I call I am assured everything is fine. I am again being charged too early for my repayment plan. I am tired of the lies and the extra interest this company is making off of me for their errors.

[M]y apartment suffered damage as a result of a hurricane . . . and Navient contacted me via email and instructed me to contact them if "you need payment help due to recent natural disasters." I did call them and was told that Navient wouldn't require payments for two months from the time of my call to help me out after the hurricane. What they didn't tell me was that interest would be accumulating as usual, so it would have been better off not to take the forbearance and just pay them while cleaning up after [the] hurricane. In addition, I accepted a [job] offer . . . primarily due to the public service debt repayment benefit. I was devastated to find out after accepting the job that I did not qualify [for] this program since my loans had been consolidated - this after already trying to pay them down for 20 years!

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 10
- 20
- 34

PROTECT BORROWERS

Learn more at protectborrowers.org