

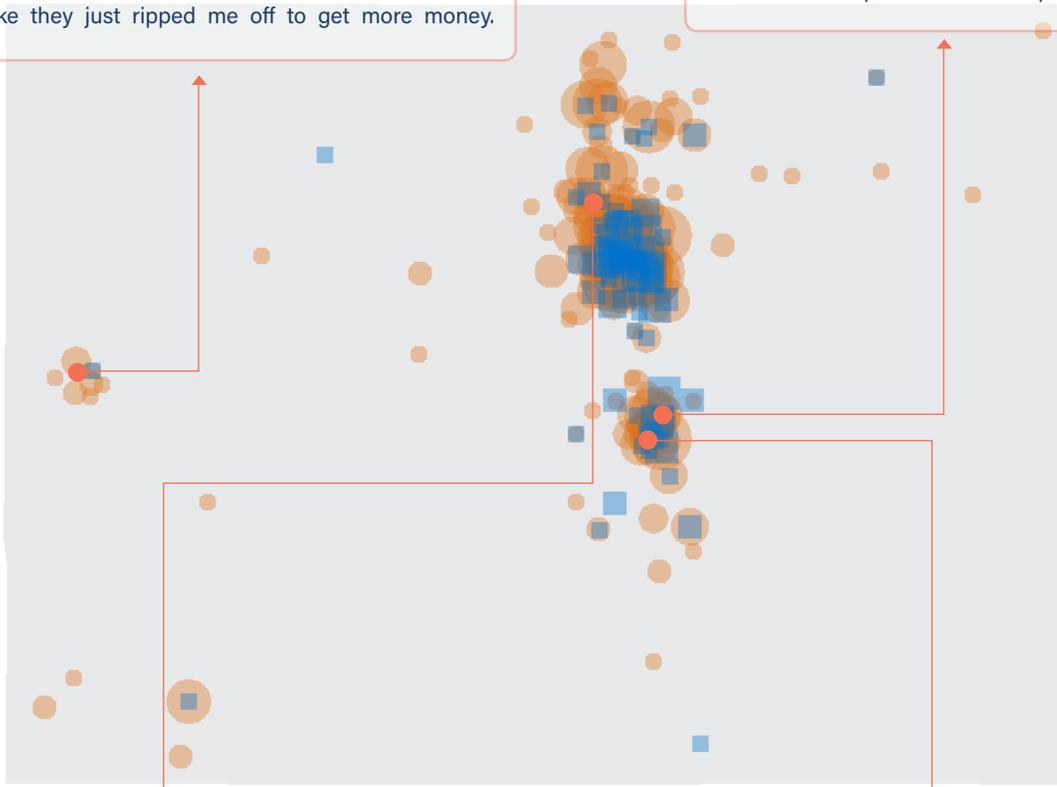


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What Borrowers are Saying

When I started paying my student loan payments 8 years ago . . . I asked them repeatedly about the [public service] loan forgiveness program. . . I've spoken to someone at Navient every year since then, multiple times. It wasn't until this year that someone notified me that I had to be on an Income Based repayment plan for this to occur. . . So now, I have to start all over in repaying 10 years of payments. . . It feels like they just ripped me off to get more money.

[Navient] never would provide me with any other option than an outrageous payment amount. I wanted to make payment arrangements but all I was offered was hundreds of dollars a month or 1 lump sum. I paid \$200.00 a while back but nothing ever changed on my account. It has made paying student loans impossible and completely pointless.



Instead of putting extra money I pay each month towards my [principal] to lower my loan they continue to add it to a future payment. [The] specialist said to let the loan ride a few months without payment (even though I pointed out that would mean Navient is still collecting interest those months). Asked to speak to a supervisor and she told me the same thing, said she couldn't help because I had impeccable payment history.

I have had some concerns dating back several years about the way in which large lump sum payments were applied to the account. I applied [third party] funds to my student loan, but was told by ACS that this would not reduce the principal balance but would just apply to future payments. I don't really trust the accounting and have made several requests for a detailed statement from the time they began servicing the loan, so I can audit the account. Despite several requests I have yet to receive a statement, and can see that others have similar complaints.

TYPE OF COMPLAINT

- Student Loan
- Debt Collection

NUMBER OF COMPLAINTS

- 1
- 5
- 10
- 14