

RHODE ISLAND

What Borrowers are Saying

I applied to lower my payments. My application was never processed. I was then told I needed to pay money to exit the payment program I was in which I was never asked to do. I did this and I had to reapply. This whole process delayed about XX months and forbearance had to be added to my account and interest capitalized. I was also told that my payment would lower based upon the information I provided over the phone. My payment did not lower. I was threatened wage garnishment if I did not pay...

I have called Navient on numerous occasions, probably dozens of times...in an attempt to lower my payment or come up with a solution when I am not able to afford to make payments. The solution offered by Navient is always to put my loan on forbearance, and they usually suggest long forbearance periods, typically one year. Navient has failed over and over again to properly inform me of alternate repayment plans such as the income-based repayment plan, which I discovered by researching repayment plans online...

"I was told by Navient that after paying the lump sum I didn't have to pay for a few years. I assumed this meant that they were using my government stipend to pay both principal and interest. But not so. In essence they put my loan on a deferment like status ... What they call 'advancing the payment date so that during the time I was told I didn't have to pay, interest was accruing..."

"I asked Navient to please work with me since I could not afford to pay the full amount due on both kids loans and all our medical expenses. I gave information about my monthly bills and the fact there was nothing left over. I was given a reduced payment and set up auto draft. A few days later I got a collection call..."

Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 13