



MAINE

What Borrowers are Saying

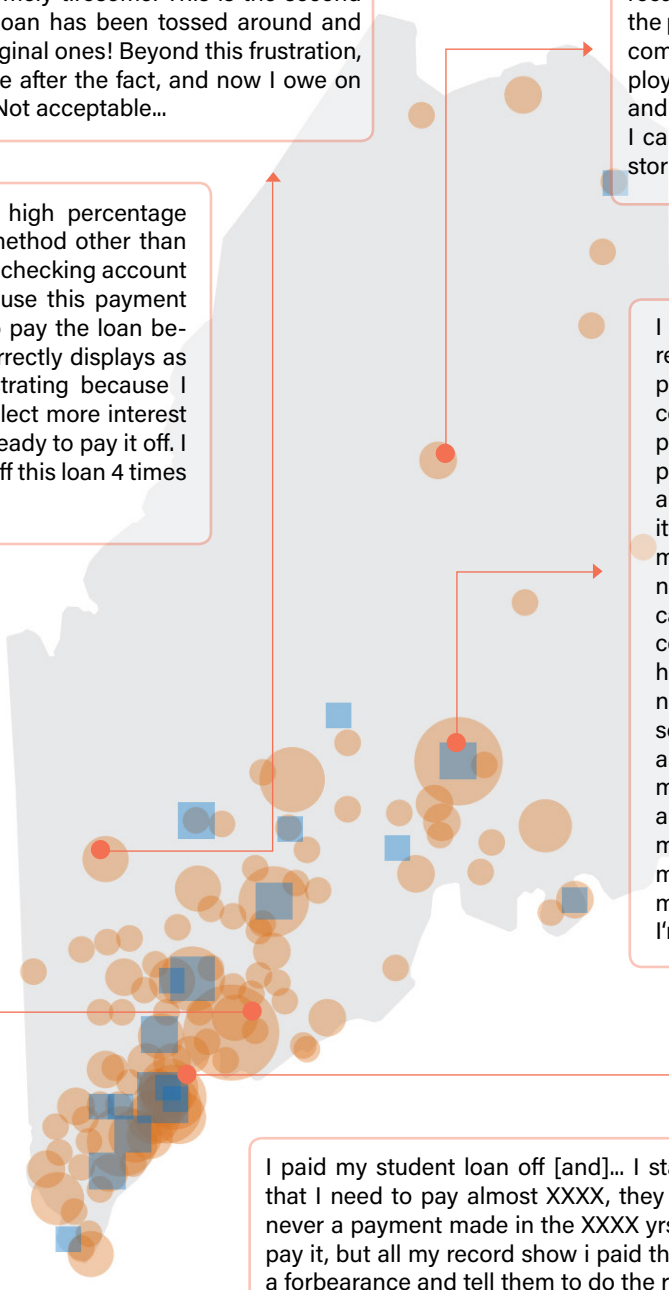
[T]his constant flipping of my student loan from one company to the next is extremely tiresome. This is the second or third time the same loan has been tossed around and it's back to one of the original ones! Beyond this frustration, they pass it on, notify me after the fact, and now I owe on late fees for payments? Not acceptable...

I became unemployed and asked PHEAA to recalculate my payment, they did it and made the payment much higher even though our income was a lot lower due to me being unemployed. ... They keep messing with my loan and not responding to my emails. And when I call the customer rep they tell me different stories. . . . It is very stressful to deal with.

The company charges high percentage fees for any payment method other than paying directly from my checking account but when I attempt to use this payment method, I am unable to pay the loan because the balance incorrectly displays as \$0.00. This is very frustrating because I feel they are able to collect more interest on my loan when I am ready to pay it off. I have attempted to pay off this loan 4 times in the last 2 weeks.

I submitted a form to switch from the IBR repayment plan to the REPAYE payment plan. ...[M]y form still has not been processed. I haven't been able to make regular payments because I don't know what my payment will be. I asked to be in forbearance until they processed the form, but it has been so long that now I am losing months towards my Public Service forgiveness. I get different answers every time I call, promises that the form is [being] processed the next month, and then it isn't. I have been with FedLoan for a long time now, and every. single. time. I have to do something with them it is a nightmare and a headache. It is very, very stressful. . . The mistakes they make regularly are criminal and nobody does anything about it. I have made a point to make smart decisions with my career and my money, and FedLoan makes it so, so hard to continue to do that. I'm feeling really defeated.

I paid my student loan off [and]... I started getting calls and letters that I need to pay almost XXXX, they were claiming that there was never a payment made in the XXXX yrs it took to pay it off. ... I would pay it, but all my record show i paid the loan off ... I keep demanding a forbearance and tell them to do the research and go over the proof I have sent them. They never do, and I just received another letter staying i still owe ... I am constantly harassed by them and it becomes very stressful and it has ruined my credit. I refuse to pay a loan that I already paid off. They say they will look into it, but they never do. Also for years they would take my federal tax refund, but yet still claim they have not received payments, those refunds total a couple XXXX dollars.



Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 14