

# MINNESOTA

## What Borrowers are Saying

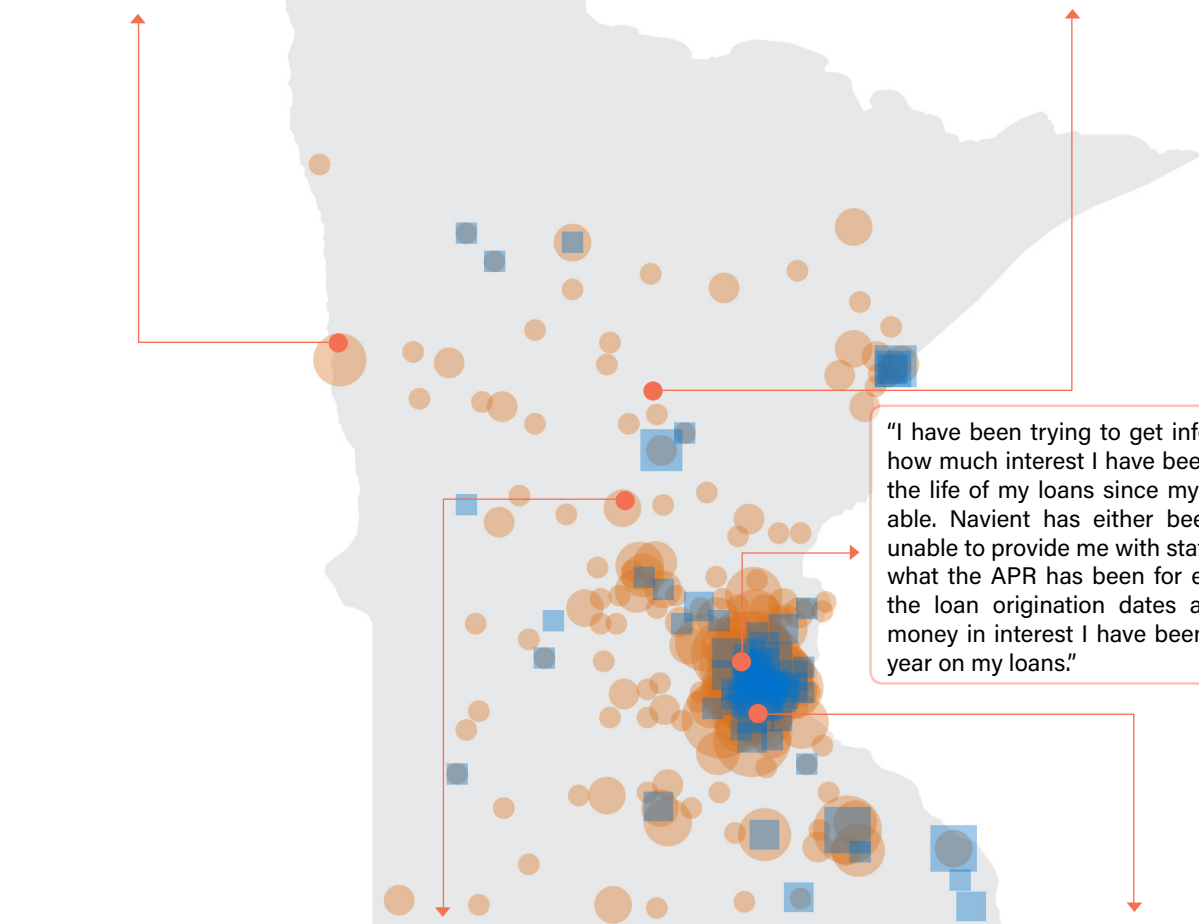
"My issue is with ... the loan servicer that borrowers are \*forced\* to use when attempting to have their loans forgiven via the Public Service Loan Forgiveness program. They are notoriously incompetent, and so I have exercised extra vigilance in monitoring how my loan payments have been handled. Even with my extra efforts ... they have already massively bungled my PSLF. ... [D]espite an extremely straight-forward PSLF situation they have \*still\* miscalculated the number of qualifying payments I have made, missing the mark by six whole payments (months)."

"I'm on a rate reduction program with Navient and you have to reapply every year based on your income. My income has dropped to half and I just had a baby. So they told me that didn't matter and I didn't qualify. How does your income drop in half and have a baby don't qualify[?] What is the point of asking me about my income if they are not willing to help me[?] They are not willing to help me.... I literally was offered no help and when I call I get a different answer every time. This company is terrible to work with."

"I have been trying to get information about how much interest I have been charged over the life of my loans since my APR is adjustable. Navient has either been unwilling or unable to provide me with statements stating what the APR has been for each year since the loan origination dates and how much money in interest I have been charged each year on my loans."

"Navient/sallie mae have continued to withhold information which could have helped with my loan. I'm now with a loan I've paid several thousand dollars on and will receive no forgiveness. They mislead individuals or withhold information to line their pockets at the expense of customers. Very frustrated that I was not given any correct information or help when consolidating my loan in anticipation of forgiveness."

"My loan rehab in program should have been done ... My 9 month rehab program is now going on 16 months! ... I have bank records of all payments. It's almost 7 months later & my loans still have not transferred out of default status. They now say XXXX is dragging their feet and refusing to transfer them. I've spoken to Navient several times & they promise it'll be done within a week & then nothing happens."



Type of complaint

- Student loan
- Debt collection

Number of complaints

- 1
- 5
- 10
- 14