

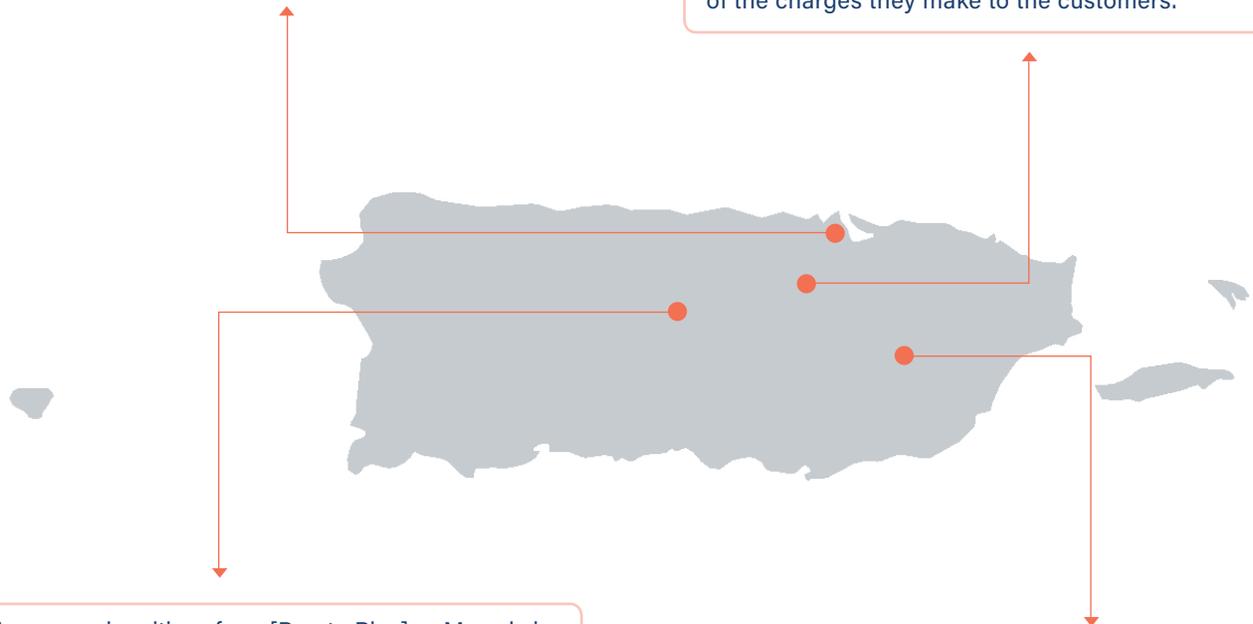


PUERTO RICO

What Borrowers are Saying

I was using the suggested deferment options and when I lost my job I called to tell them. They told me to use another deferment and I said yes. They didn't tell me that the papers were going to come by mail and they sent them to a wrong address and the deferment did not go in to action. Now I have two late payments in 11 different accounts from them and my credit is in bad shape because of that. I have called and they just don't want to hear or help. I think this a horrible thing to do to young students. What can I do?

I have a student loan with Navient as a servicer. Since I live in Puerto Rico, during the hurricane Maria emergency, the servicer provided me with a payment deferment. And I made my payments as agreed. However on XX/XX/2018 the servicer send me an e-mail with my next payment due amount was \$59.00 (and they told me by phone that the amount will be my payment for that month), and the next day, they sent other amount (\$150.00). I need you to investigate this situation, since I'm in an Income Based Repayment Plan, I don't want my plan to be affected of my credit reports. Also, the servicer needs to be more aware of the charges they make to the customers.



I am a senior citizen from [Puerto Rico]. . . My only income is Social Security. I had been asking for forgiveness for the [student] loan. For the last years, I had a wife with [redacted] and no jobs available . . . The U.S Department of Education prequalified me for forgiveness. And told me some papers were in the mail to be sent to them. But Navient the loan server asked me to start paying \$[redacted] month. Then they placed me on the credit bureau, but I challenged them and it was deleted. The loan was for \$38,000 approx. Navient says now that is \$58,000 principal. And they had added about \$70,000 in interest only. With my Social Security there is no way I could pay this amount until my death.

I received a call from Navient . . . regarding my past due payment from my private loans of Sallie Mae (Navient). They have been receiving all my payments both send the payments to the federal loans that Navient recently acquired. I have been sending my payments to the same place . . . without any problem. I have been sending double payments because I was trying to pay them before the time according to my already schedule payment. I never got a phone call or a notification of any changed in my account. Due to the problems with hurricane Maria and the lost of many of the communication here I didn't notice that the payments [were not] going to the right place. I talked to different numbers of Navient looking for an explanation and to try to understand what they can do to fixed [this] situation. I call them every week to see if they can help me always got this answer your credit is going to be affected if you dont pay again. . .