



NEVADA

What Borrowers are Saying

In . . . 2007 I contacted [my servicer] to determine what I needed to do to take advantage of this program. I was told [I] was to continue to make my regular payments and then I could apply for loan forgiveness after ten years in public service. Thereafter a large part of my consideration for remaining in public service rather than leaving for a private law firm was that approximately \$60,000 of my student loans would be forgiven after ten years. I contacted Navient last year and I am now told that I am not eligible for the PSLF because Navient is servicing my loans. I'm told I must now consolidate my loans with another company . . . start my 10 years of service over to be eligible.

"I have been making extra payments on my Nelnet serviced loans since I started making payments. My minimum payment is like {\$120.00} a month and I have been paying {\$200.00} a month. I just figured out they've just been advancing my due date and applying the extra payments equally to my XXXX loans. XXXX loan has an interest rate over 6% while the other is like 3.5%. When I called them, first they told me that's the only way to do it. Then they told me they do it that way to help me pay over my smaller loan (with a lower interest rate) first."

At the same time [I consolidated my loan] I submitted the application for an income-driven repayment plan... I spoke with a representative from Nelnet about my request for an IBR plan. He advised me that the original request was not processed and they had no record for it... He wanted me to submit my current pay stubs and failed to advise me that they could use income reflected on my 2015 tax return to calculate my repayment. He also advised me that if I chose the REPAYE plan, for which I qualify, I would not qualify for the Public Service Loan Forgiveness (PSLF) program... I did some online research and discovered that information was incorrect on both counts... I am very frustrated by the repeated and continuing failure to process properly submitted applications and I have no trust that I am receiving correct information from Nelnet.

I submitted an income-based repayment plan application in a timely manner . . . Nelnet student loan servicing has mishandled my account over 8 times. I have been contacting them about their erroneous charges (I am a veteran with [a] dependent). .. They insist that I owe them \$400.00 ... or \$10.00 ... or XXXX. They offer no logical reason for their continued mistakes and legal chicanery. I have been wrongly steered into forbearance on multiple occasions. they can't seem to understand that I pay \$0.00 as I have been for the past 3 years. Help!

