

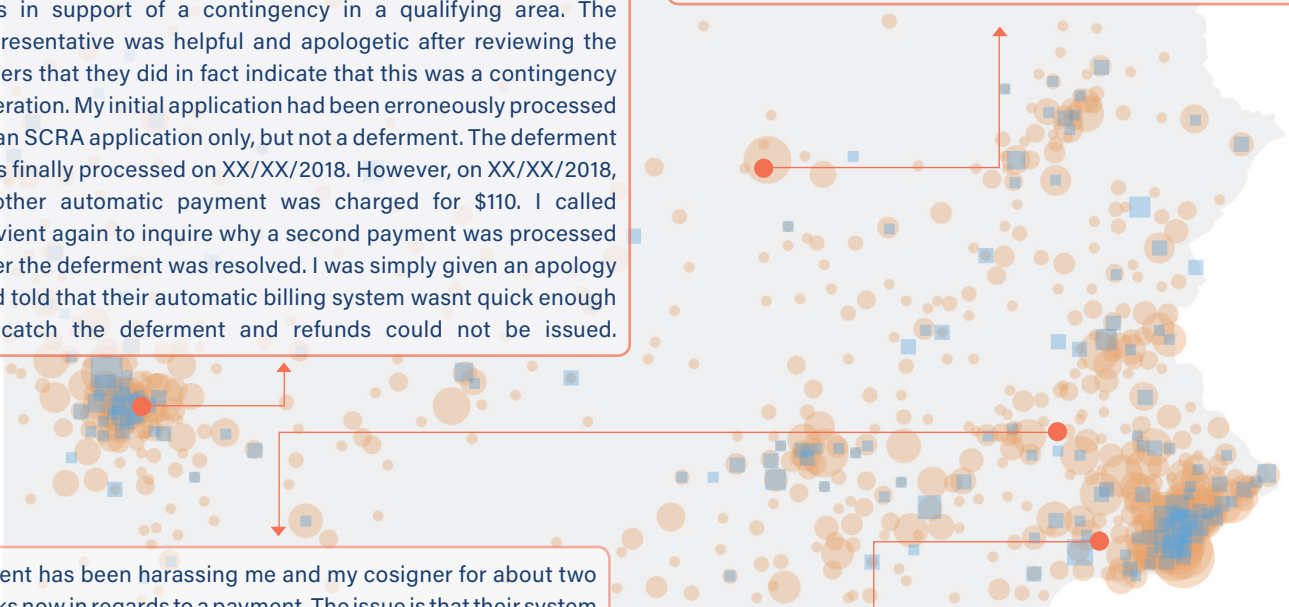


PENNSYLVANIA

What Borrowers are Saying

I applied for a military deferment by submitting orders for an overseas contingency with the [military branch] to Navient and Navient processed the request. The orders were for a [redacted] from XX/XX/2018 through XX/XX/2018. After I was XXXX, I was automatically billed \$110 on XX/XX/2018. I emailed Navient through their website inquiring as to why I was being billed during a deferment period. I received a response incorrectly countering that my service was not in connection with an overseas contingency eligible for deferment with Military No Interest Accrual. I then called the company's military affairs number explaining that the orders clearly stated that the XXXX was in support of a contingency in a qualifying area. The representative was helpful and apologetic after reviewing the orders that they did in fact indicate that this was a contingency operation. My initial application had been erroneously processed as an SCRA application only, but not a deferment. The deferment was finally processed on XX/XX/2018. However, on XX/XX/2018, another automatic payment was charged for \$110. I called Navient again to inquire why a second payment was processed after the deferment was resolved. I was simply given an apology and told that their automatic billing system wasn't quick enough to catch the deferment and refunds could not be issued.

I signed up for an Interest Rate Reduction Program... I was set up for 3.5 % on all of my loans, BUT for some reason XXXX loans I had to pay an extra \$50.00 or so after my payments came out. Every time I called in month after month I was given the same old story, that there was a mistake in the system and it would be corrected. But, it was never corrected and I always had to pay that \$50 to keep my account current. This went on for months until I finally went up the chain and found someone to fix it for me. Then just last year I was double charged a month which caused me to have an overdraft fee on my bank account.



Navient has been harassing me and my cosigner for about two weeks now in regards to a payment. The issue is that their system is not allocating the correct money to the XXXX accounts hence why XXXX account is being over paid and another loan account is being shorted. Notes have been placed on the account and not XXXX person that works there has fixed this issue. The calls are about XXXX times per day per person, I have explicitly stated that this is harassment and they have told me they have placed notes to not call again but they still do. This is such a frustrated situation and I hope nobody and to go through this!

Discover Student Loans recently changed its software program. As a result, the company did not migrate auto-pay and banking information for its customers to the new system. I did not receive notice of this until I logged on to my account and saw that the payments had not been processed. I called the company that evening and they advised me of the software change. This loan entered repayment when I graduated law school. I have made nearly eight years of timely payments. When their software deleted my auto-pay details, [it] took away my on-time payment rate reduction . . . and my auto-pay rate reduction. . . which raised my interest rate from 3.5% to 4.25 %. The representative could not guarantee that I would be allowed to have these reductions back, despite my years of on-time payments.

TYPE OF COMPLAINT

- Student Loan
- Debt Collection

NUMBER OF COMPLAINTS

- 1
- 10
- 20
- 33