

May 17, 2024

Nasser H. Paydar, Ph.D
Assistant Secretary for Postsecondary Education
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC, 20202

RE: Docket ID ED-2023-OPE-0123

Dear Assistant Secretary,

This comment is submitted on behalf of 22,337 student loan borrowers—American taxpayers from all walks of life—in response to the notice of proposed rulemaking (NPRM) under the Secretary’s authority to provide student loan debt relief under the Higher Education Act (HEA).¹ These borrowers are workers contributing to our local economies and public servants educating the next generation and keeping our communities safe, healthy, and thriving. They are women, people of color, people with disabilities, LGBTQIA+ folks, and people of faith contributing to the diverse tapestry of our Democracy. They are veterans who have served our nation. They are parents, grandparents, students, and recent graduates seeking higher education’s promise of economic mobility and prosperity. Their names and stories are just a snapshot of the millions of Americans who have been crushed beneath the weight of the student loan debt crisis for far too long and deserve economic relief.

These borrowers wrote to applaud President Biden for standing with borrowers and our families following the crushing decision by the United States Supreme Court to rob over 40 million Americans of much-needed student loan debt relief. Within hours of the Supreme Court decision, President Biden promised to utilize his authority under the HEA to enact this relief. It served as an important reminder that this Administration will continue the work it has built as champions for working people with student debt.

The Department of Education (the Department) has already provided a historic \$160 billion in student debt relief to more than 4.5 million borrowers while also working to finalize the proposed NPRM. Once finalized and implemented, these efforts can provide much-needed relief to 30 million Americans.

Borrowers and families have waited far too long for relief. Through this petition, more than 20,000 borrowers urge the Department to finalize the most effective and efficient proposal that

¹ Petition of 22,337 borrowers attached.

will provide relief to as many borrowers as possible. As the experiences of 22,337 borrowers demonstrate, the final plan must address the following:

- **Automatic relief:** The Department should ensure that debt relief is automatic for as many borrowers as possible—particularly those experiencing hardship—and the Department should not limit automatic relief to those most at risk of default since we know that default is not the only indicator of financial struggle.
- **Young borrowers:** The Department should recognize that student debt keeps too many Gen-Z and millennials from building their futures and ensure that this authority is used robustly now and in the future to provide relief to younger and future borrowers.
- **Justice for borrowers who have experienced servicing failures:** The Department should ensure that borrowers who have fallen victim to servicing failures can access automatic relief due to the hardship caused.
- **ED should not stop at waiving ballooning interest but also underlying balances:** The Department should not limit one-time relief to ballooned interest alone but should also make sure that borrowers see cancellation of their underlying balance as well—particularly borrowers who are more prone to be impacted by negative amortization—Black borrowers, borrowers who received a Pell Grant, and non-completers.

In addition to signing the petition, nearly 5,000 borrowers shared their experience with student debt. As you can see from the thousands of stories appended to this comment, these topics are critical based on borrowers' lived experiences.

I. Automatic Relief

Elizabeth Rodwell, Texas

I am a Mohela "customer" working in a job (teaching) that qualifies me for PSLF. However, I have been paying my loans since 2001 and haven't even made a dent in them. My own kids are going to have to take out loans because instead of saving for their college I've been paying for mine... for 23 years. Apparently when I consolidated them I re-set the PSLF clock so now only payments from 2019 on count. I've never been late on a single payment in 23 years, let I have almost \$55,000 left to pay. My monthly payments go almost entirely to interest.

Hilda Marquez, Colorado

I'm a retired public servant in my 60s, with 100 qualifying payments towards TPSLF per the DOE's and MOHELA'S review of my application submitted in 2022 for TPSLF .

However, after consolidating three of my loans (I paid the first loan in full in 2021), I am told that I do not qualify for forgiveness, as I am no longer employed, and because all the loans were Parent Plus loans. This despite never missing a payment.

I used to work in health care, but after my husband abandoned us, I switched to the public sector despite the lower wage, so that I would have stable hours that coincided with the hours childcare was available. I worked for local government for over 23 years, while raising my young daughter on my own from the age of 13 months. I did so without the benefit of the court-ordered child support that I was due. Her father is a commercial pilot and an Australian national who abandoned us after ruining me financially. He evaded enforcement of the child-support order by leaving the country and working for an airline based out of Vietnam, with which we have no reciprocity.

I had student loans of my own from my years at Boston University. The rate was 2% and I re-paid those loans in full. It's a vicious cycle where, justified by the flawed reasoning that students can get student loans, that institutions of higher learning continue to raise tuition to pad their profits. I am on a fixed income with over \$85K principal balance at 7%. My current monthly payment is almost \$615/mo and will go up to over \$1000/mo in January 2025. I cannot afford this. I am told I cannot participate in SAVE and am limited to an Income Contingent plan because the original loans before consolidation were parent-plus loans. I only found out a couple of weeks ago that I would have qualified for SAVE if I'd consolidated my loans twice but was never told about that option by MOHELA nor the DOE. As far as I've been able to find out, no one is looking into helping retirees like me in this situation, or people with originally (before consolidation) only Parent Plus Loans. Why is that?? I did the best I could, battled invasive breast cancer the last 13 years, yet at a time in my life when I would like to be able to live without the stress of this debt, to be able to afford decent health insurance (I am paying almost \$300/mo. for a policy via the public exchange that has an over \$9000 deductible that must be met before they pay for anything), or save for long-term health insurance, or at least a cushion to avoid being a burden to my daughter, despite never missing a payment and never being late, I will likely die with this debt.

Jeri Williams, California

I am 67 and still paying my loans due to capitalized interest etc., Pioneer Credit Recovery LLC lies (Fed agency) and over 15 years of AWG, I work for a PSLF institution for over 30 years BUT can not have my loans forgiven because the majority of time I was AWG, I have no savings, can't retire, I am exhausted; My AWG balance was down to \$15,000, to qualify for the first forgiveness I was told to consolidate to be qualified, that was shut down; now what I owe have doubled yet again - This is crazy I am a first gen woman of color who has been shackled to student loans the majority of my adult life, never bought

a house, never had kids... nouveau slave to a dream; do the right thing and forgive my loans I have paid these things 3 xs over this is criminal ! I do not know how much more I can take; my loans will be forgiven when I die, which is soon this is too much stress lies and inaccurate info since the 80s I'd rather die than be homeless on the street because I can't repay my loans. PLEASE HELP US !

George Phillips, North Carolina

I co-signed my stepson's student loans when he went to law school. After graduating, he eventually defaulted on his loan payments, ruining my credit. I had to start paying the monthly payments to AES. My stepson died in September 2020. Today, I'm 71, living off Social Security and a small pension, and I'm STILL paying AES \$148.33 every month. They refuse to cancel the loan, even though my stepson has been dead for almost 4 years now. George Phillips, Hendersonville, NC

Lori Klein, North Carolina

I've been indebted by student loans since I was 17 and entering college as a first gen student. I later consolidated with my spouse, now ex-spouse, who was abusive. I remain tethered to him through a consolidation loan and have lived my entire adult life under this weight. I will be 60 in 3 months. I originally borrowed \$40K and now owe over \$220K. I have declared bankruptcy twice. I don't know if I will ever be free from this.

II. Young Borrowers

Leo Buckley, California

I already have \$33,000+ in student loan debt & am going to grad school so I can hopefully get a better paying job and so I'm really worried about the extra student loan debt that I'm adding to my outstanding debt when it's all said and done.

Cameron Covill, Massachusetts

As a recent graduate, working my way up through work experiences in my field, I am accruing interest on my student loan debt. Making only \$47,000/year in MA, with work experience and certifications, I apply to better jobs only to be beat out by those who have simply worked in the industry longer. While this does not upset me as I recognize the need to "pay your dues", I am trying to balance the needs of bills and saving for my future, and with the SAVE plan I am able to greatly reduce the amount I am required to pay monthly. That said, the debt continues to rise and most if not all of what I pay every month is paid solely on the interest and not the principal. I urge the president to follow through in his promise to the American people and the future of the American education system, to cancel a portion of student debt which would in turn reduce the amount of interest accruing each month and allow those in situations similar to me to continue to

save for their future and pay down their student loan debt, rather than pay solely on interest and prolong the decades of repayment.

Tayjanay Reed, Pennsylvania

I am a recent graduate who thought of college as a way out of financial limitations. After taking state boards and finding a job months later, I began to recognize how little time I had to save money before my loan repayment started. As soon as I got my job, I had to start repayment because it was already too late to go into a forbearance. Money was already taken from my account. I do think about buying a house and actually enjoying my earnings but it seems nearly impossible. Saving for retirement and pure enjoyment is something I am struggling with because there is not much to begin with. I wanted to go back to school to earn more money, but at this point, is it really worth it? Overtime and a second job is what I will have to do for financial freedom. As a new graduate, this is not what I expected.

III. Justice for Borrowers Who Have Experienced Servicing Failures

Robert R. and Holly Davidson, Wisconsin

We have been paying off our student loans since 1996. We now owe \$133000 because Navient states that we didn't make any payment for 5 years. Although, we believe that isn't true, because we took student loan deductions on our taxes. We don't have access to tax returns from dates stated because it is more than 7 years ago. It will cost us \$45 for each tax return through the IRS to get back returns. Can't afford that. We have just ordered back checking account statement at the cost of \$265. Contacted Department of Education and made a complaint, but stated it was up to us to work it out with Navient. No help for us. My wife is collection social security and I'm on track to retire in 5 years. No help for us!

Tamara Peters, Washington

MOHELA does not respond and the call wait times are HOURS long. How can nurses, like myself, that work full-time be expected to wait in the phone for hours during business hours? It's impossible unless we take time off work. MOHELA got rid of its app, which did not provide a viable communication option, since it deferred you to making calls. The website offers the same option, which is truly a barrier to helping student loan borrowers. MOHELA DOES NOT HELP OR SUPPORT BORROWERS!

Cheri Mateo, Wyoming

I am enrolled in a Master's of Social Work program. I'm a single mother and would like to eventually move out of my parents house into me and my toddler's own home. That is impossible with my current debt/asset ratio. MOHELA has made errors in their handling

of my debt, including not counting payments toward my PSLF enrollment even though I expressly asked them to. I am worried about ballooning interest on my debt, but I also need a higher education so that I can make a liveable wage to support me and my toddler without a second income. Thanks for your attention to this issue.

IV. Waiving Runaway Interest and Underlying Balances

Larry Crecelius, Missouri

A 2007 original \$160000 loan that we have made \$173000 in payments now has a balance of \$200000!!

Danielle Plummer, Nevada

I graduated with my PharmD 2016 with \$240,000 in loans and took out \$66,000 Parent Plus Loans for one of my daughters which went into repayment in Oct. The fees and interest rates are absurd. Unfortunately, none of my loans qualify for any govt program and I pay \$3000/month for many yrs. Anything you can do to help parents in this situation is appreciated.

Richard Skora, Florida

Borrowed \$9,600. in 1989.

As of 2024 I owe \$88,000

I'm currently retired age 73 years old

No, this is not a typo

As these borrowers write, they are counting on the Department to work diligently to finalize and implement the proposed rules so they and their families can get the much-needed relief they deserve.

To: White House and Department of Education

From: [Your Name]

As advocates, borrowers, and supporters of student debt cancellation, we want to make sure the U.S. Department of Education (the Department) works to finalize the most effective and efficient student debt cancellation proposal that will provide relief to as many borrowers as possible. We need to make sure the Department finalizes the most effective and efficient proposal that will provide relief to as many borrowers as possible. This new plan for widespread student debt relief must address the following important topics:

Automatic implementation: The Department should ensure that debt relief is automatic for as many borrowers as possible—particularly those experiencing hardship—and the Department should not limit automatic relief just to those most at risk of default since we know that default is not the only indicator of financial struggle;

Young Borrowers: The Department should recognize that student debt is keeping too many Gen Z and millennials from building their futures and ensure that this authority is used robustly now and in the future to ensure that young borrowers and future borrowers aren't left behind;

Justice for borrowers who have experienced servicing failures: The Department should ensure that borrowers who have fallen victim to servicing failures are able to access automatic relief as a result of the hardship caused;

ED should not stop at waiving ballooning interest but also underlying balances: The Department should not limit one-time relief to ballooned interest alone, but should also make sure that borrowers see cancellation of their underlying balance as well—particularly borrowers that are more prone to be impacted by negative amortization—Black borrowers, borrowers that received a Pell Grant and borrowers who did not complete their degrees.

By ensuring a final rule includes these four pillars, widespread student debt cancellation will be a reality for millions of borrowers and positively affect their lives for years to come. The President and the Department of Education has shown it is trying to do what is right for borrowers across the country and has succeeded in some ways. This moment, however, can be the knockout punch that leads to the end of the student debt crisis!

First name	Last name	State	Comments
Trinity	Kunsmann	AZ	Being able to have this debt wiped away would be an actual breath of fresh air. A huge weight lifted. A sense of feeling that I can breathe a little better that I don't have that looming over my head. I want to be able to buy a house and to be able to provide a lot more help where I can. With the cost of living going up and my wage staying the same, alleviating student loan debt would be such a huge step in the right direction.
Susan	Siokos	IL	I now owe over \$1K in interest, due to ballooning interest over the years.
Cathleen	Fager	CA	Writing on behalf of my daughter, who has huge debt due to grad school to become a Veterinarian, And this is a profession that pays less than all other doctors. On top of that, she can no longer practice due to a permanent disability, but still has to pay off \$100's of thousands in loan debt and interest. It is hearbreaking.
Sondra	Hardgrave	CO	I have paid back more than the original balance and still owe money. Since I graduated in 1995 my students loans were NOT eligible for any relief so far.
Alicia May	Austin	OK	It's a trap
Dianne	Johnson	LA	Low income with medical bills I can't afford payments, my loan balance is 4 times my initial amount
Elizabeth	Allen	VA	I struggle with mental health conditions that led me to unemployment, as well as having to take care of my mother who had cancer for a while. I don't have money to pay off the student debt I do have and it's been really hard knowing how much money I owe and not having the resources to do anything about it
Charles	Thompson	GA	I've went through bankruptcy and during that time my student loan grew. On top of that, my servicer won't confirm how many qualified payments I've made or acknowledge that the bankruptcy period should count. No one should be allowed to borrow as much as I was allowed to borrow. I'll pay on it until I'm 56, and then I'll get a giant tax bill for forgiveness. And I've got it good compared to a lot of the people I hear about.
Robin	Patrick	NY	I need a job making more than 90,000
Irma	Torres	CA	Recent graduate that hasn't been able to find a job and my student loans are a financial burden for my family and myself. Having only one income and still having to pay student loans and provide for a family solely on my husband's income has been a challenging.
Anita	Stefan	OR	Borrowed \$78k in 1995-1998. Payments made for 25 years with no new borrowing. 11 years working in public service non-profit hospital. Currently owe \$126K. Help
Jackie	Scott	MI	My daughter has a loan that was given to her by a for profit college.
Carmen	Fonseca		Due to the pandemia I lost my 35 years work. I had to apply for social security because I turned 62 and lost my job. Due to this economic change in my life, it is very difficult for me to pay the parent's loan.
Ann	Keimig	IA	President Biden, I am 67 years old and got my degree later in life because I needed to prove to myself that I could get a college degree. I was in public service working at a hospital until my position was eliminated on my 65th birthday. I am struggling to make my student loan payments. I am fortunately cannot retire due to this
Wynda	Orr	NJ	Despite making payments over the last 3 decades to repay loans borrowed, due to ballooned interest and loan servicing costs and rates I still owe more than was originally borrowed. The debt was purposely levied to make it impossible to repay.
Ashley	Grau	CA	I've had to delay buying a home and taking time off with my baby due to student loan payments
Kristen	Garvey	MO	I have loans from a school that has been closed due to lack of accreditation. My mother also has parent plus loans from this.
Bette	Bates	NC	Cancelling all student debt would energize this nation and help young people feel better about this country.
Christine	Brady	OH	I started my career with a non-profit worked for at least 2 years, but was told when I called back in 2003, not eligible for any forgiveness on my loan because my degree was in business, not social services.

First name	Last name	State	Comments
Klaudia	Englund	WA	I was a student in Germany and had to pay nothing, which is as it should be.
Katriel	Paige	MD	My current servicer is under investigation for servicing errors, and my loans are honestly mostly my undergraduate loans - even for an in-state school, because Delaware didn't have many choices. The adage of "state schools are cheaper" doesn't hold true everywhere in the US, and so even if we did all the standard advice - go to a state school, for example - our loans can still be a huge burden.
Valerie	Justus-Rusconi	CA	I hold a Parent Plus Loan in Hardship Status that is 6 figures & MORE THAN DOUBLE THE ORIGIN AMOUNT! I am a senior citizen in poor health with a housing voucher, foodstamps and Medi-Cal. The ONLY way this loan will EVER be paid is if Publisher's Clearinghouse knocks on my door!
Charlene	Irchardt	AZ	I am a single parent raising kids and no help from the government. Millions of people like me struggle to make ends meet with high inflation rates. I can barely survive providing a roof over our heads and to keep food in mouths. It's ridiculous how expensive everything is. The job market doesn't pay well, it doesn't help with cost of living. I'm barely scraping by the way it is. We need help and cancelling student debt would help me tremendously.
Morgan	Wright	OR	After graduating, I started my first professional job and started making my regular payments as soon as they were due. With making rent payments, car payments, insurance, etc I barely had enough to live. The relief that the pandemic provided on my monthly obligations allowed me to prioritize other expenses. My employer offers a grant and is covering my graduate education, however, even 7 years later, I am left with a significant portion of my loans after making my regular payments for years. I feel like I will never be free of this debt
Elsie	Johnson	FL	I am a co-signer on my son's loans. At the time the loans were initiated, I was a full time employee with no intention of retirement. My son was graduating in 2020 with a science major in 2019. Covid changed all of that in a blink of an eye. I am currently retired on a fixed income with student loan repayment since my son can not pay his loans and support himself. He has a full time job at a hospital, enrolled in further education in the healthcare industry. He must continue his education to earn enough to be self sufficient but does not qualify for additional loans. I am paying his Sallie Mae loan with is 33% of my fixed income. When you take inflation in consideration, I am barely making ends meet. How do we encourage further education and contribute to an economy when clearly, it is failing to take care of it's own people?
Patricia	Eagan	CA	Dear President Biden, I appreciate your heart and intentions in relieving student loan debt, but you must do more. Injurious lenders have plagued students and graduates for a generation, sapping the economy and draining the initiative to contribute to the American economy with vital education. I have led a Public Service Loan Forgiveness career and haven't received recognition of this, because I do not wait for nonprofit status to provide for what my community needs. Please understand that I love work and engaging in a United States workforce that makes me proud to live here. Thank you for your consideration and bless you.
James	Clark	FL	I graduated with my MBA in 2019. I am paying almost \$700/month which is like a car payment. I could use that \$700 for more productive reasons. Many counties have free education. We should too.
Amber	Nelson	MI	I have been paying for over 12 years now, the Interest rates are outrageous. Im drowning my student loan debt is more than my mortgage was. Its so hard right now.
Pamela	Perry	CA	Finished school in 2006. Have been making payments for over a decade and now owe more than I borrowed.
Suzanne	M Borozny	MA	I co- signed my daughter's undergraduate loans. She also has private loans and went on to get her doctorate in Psychology. She has completed almost 9 years of loan forgiveness for her fed loans but is so discouraged, wonders if she will ever have a life, feels depressed and overwhelmed.
Annessa	Mattson	CA	I'm retired and can't be of much help. It's disheartening to see what my daughter is going through, she is a great therapist, the kids all love her. She is plagued with autoimmune diseases and knows she can't go on disability because I will be responsible for all her loans. Yes I was misled about my federal loans being managed by a private company.

First name	Last name	State	Comments
Mishelle	Apalategui	OR	Navient made deferment so easy and seem like it wasn't an issue if you kept differing for income reasons
Rosalyn	Dunn	TX	After all the education the economy is not allowing me to earn enough to make these enormous payments.
Sandra	Lopez	PA	I attended college and I didn't finish. Had personal issues in life and wasn't able to graduate. I currently work at Saladworks restaurant as a kitchen prep. Life has been challenging for me and I have no degree at all. I'm 54 years old and trying to make it in this life. Student loan forgiveness would be so very helpful. My loans are less than \$7000.00
Douglas	Stretch	IN	I just turned 60 and I still owe over \$50,000.00 in student debt. I was hoping to retire in a few years but can't with this debt hanging over my head!
trish	geisendaffer	MD	i will need to work more hours to be able to cover loan payment plus my regular bills which means less time with my family. the main reason for becoming a nurse was to be able to make a decent living n allow me time with my family
Letisha	Thompkins	GA	I have not been able to stomach the payment at all. Even on the save plan is over \$800. Even as my salary increases, the cost of living keeps getting higher and I have been sick 13 yrs being drained in medical debt. I spent most of the timing paying off private loans that were not considered in repayment of federal. I'm almost 45 with no real savings, no retirement saving and three jobs. I have never been on a vacation and haven't bought new clothes in years. I don't have kids but that does not mean my expenses are not killing me already. I work in my field and far behind why white counterparts after all the work I have done and long hours.
Roberta	Messuri	MA	I have a parent plus student loan. I am now retired and still paying the loan for my daughter. And I keep paying but now my loan is more than what I owed!
Isaias	Cerda	IN	I am now 61 years old and I am in bad health and worrying about how I am going to pay for my bills. It would be great if you would be great if you would keep your word and help us. Thank you Sir!!!
Robert R & Holly	Davidson	WI	We have been paying off our student loans since 1996. We now owe \$133000 because Navient states that we didn't make any payment for 5 years. Although, we believe that isn't true, because we took student loan deductions on our taxes. We don't have access to tax returns from dates stated because it is more than 7 years ago. It will cost us \$45 for each tax return through the IRS to get back returns. Can't afford that. We have just ordered back checking account statement at the cost of \$265. Contacted Department of Education and made a complaint, but stated it was up to us to work it out with Navient. No help for us. My wife is collection social security and I'm on track to retire in 5 years. No help for us!
Marissa	Marchese	PA	I owed \$125,000 in grad school student loan debt when I graduated in 2009! I now owe over \$130,000 because of absurd interest rates!! I paid over \$80,000 in interest over the course of 10 years!! That is ABSURD!! Lower interest rates! Put the interest I paid directly to my student loan amount! You are horrible people for those that decline student loan debt and set interest rate at 8.5%. You take advantage of people that play vital roles in our world. If it is pennies in your pocket then you people pay off my student loan debt! My monthly payments were over \$700 a month prior to COVID for 10 years!! Horrible people
Diane	McKay-Reinbolt	FL	I have been waiting for 90 days to have MOHELA acknowledge that I have paid 120 qualifying payments and my loans are ready to be forgiven due to the public service loan forgiveness program. I would never have to wait 90 days for a credit card company to tell me my balance is now zero and I don't know any more money, nor would I have a credit card company add 230% interest to my loans over the years
Lesley	Connolly	IN	I am now retired and will not be able to pay back all of this student loan! Especially with the interest accumulating!!
Tracy	Sperry	CO	My rent increase this year will make my student loan payments even harder. The increase is equal to my loan payment.
Emma	Waller	NY	I'm 72 years old and still paying my college loans as a teacher, I'll be working until I'm dead.
Renee	Fuller	NY	No matter how many times I apply for income driven relief the amount is always too high!! I have been a public servant since 1988 but with that 10 years of payments I can't get that even though I heard others have!!

First name	Last name	State	Comments
Robin	Weirich	CA	I am a single mom with very few resources to support my student loan payback. I originally left college without graduating in 2014 after reaching my maximum loan amount and without a way to pay out of pocket despite working a full time job, I had to leave school. Since that time, I wasn't able to begin payback until the loan pause ended in 2023 so a huge amount of interest had accrued by that time ballooning my loan balance to an additional \$20,000 beyond what I borrowed. During the loan pause I wasn't aware that I had multiple private loans which were not on payment pause and destroyed my credit for nearly 4 years because I was in a constant state of deferment and nearing default. I have filed for bankruptcy once already and between the bad credit from that and the loan default I have had a very difficult time getting approved for affordable car payments and finding housing accepting of my credit situation which has only added to my hardship in affording necessities such as rent, food & transportation to work. I currently work in public service and will hopefully be eligible for pslf someday, but that relief cannot come soon enough for me with the extreme inflation And lack of affordable housing in my area, which I currently am facing. There have been many times where I have had to make the choice between food for my son and I and paying bills. Forgiveness would be so impactful for me and my family by reducing the amount of anxiety and fear I have with \$90,000 in student loan debt, which I am not sure I will ever be able to pay back in my lifetime. Crippling has left me unable to own a home, save for emergencies, afford Necessities at times, And provide for my child's education as he is currently a high school senior and will be going to college himself in 2025.
Ellen	Poe	IN	My financial situation has changed drastically since I was in school. I paused when I was pregnant with my daughter, and planned to go back within the next couple of years. However, I then unexpectedly went through a divorce before I could re-enroll, and was forced back into the workforce instead. I have limited childcare resources, and have had to plan my work around my daughter. I cannot afford to go back to school, as I'm already drowning just trying to get by and survive inflation. If my loans were forgiven, that would take a huge weight off of my shoulders, as I cannot afford to make the payments and am already enrolled in the SAVE program.
Jessica	Rees	OH	Thank you for helping us! Jessica Rees
Rachael	Omps	CO	If the interest has not kept compounding on my loans, I would have only about \$4000 left but I have over \$9000 left and climbing. I only originally borrowed \$10,000. At one point owed back over \$12,000. These loans and the companies are predatory. I was only 18 and had absolutely no idea how the interest and payback worked. I never finished my degree due to lack of finances.
Pamela	Overholtzer	CA	AND, I'm 73, disabled and retired; carried a massive six-figure loan for 25 years. I live only on Social Security and SSI and this debt destroyed my life and cost me EVERYTHING, including my home! Worst mistake of my life was going back to school to get my Masters - destroyed my life for the sake of that MSc degree.
Tara	McCann	MI	My profession required a Master's Degree, but the salary is not commensurate with other career paths. I am 55 years-old and am in desperate need of help!
Gerard	Ridella	OR	Our daughter did not pursue a Masters Degree because of the debt that she would have incurred.
catherine	burnettgaul	FL	Catherine Burnett Gaul
Kim	Reinhardt	NY	My two daughters have loans in their names and I have parent plus loans in my name for both. We are struggling to make the large payments. I'm unable to save for retirement because of these loans. :-)
Darcie	La Patra-French	NY	I am someone who was misled into several mistakes by my servicers over the years. I am now in my month of forgiveness in the PSLF program thanks to President Biden.

First name	Last name	State	Comments
Maxwell	Lee	MA	I graduated collage 10 years ago. I have been down on my luck financially due to the pandemic being laid off of one job and then my company folding in '22. Right before the pandemic I got married in 2019 and in 2020 my wife suffered a heart attack during August of that year I got laid off. I have been in the weeds trying to stay afloat. My wife didn't get the rehab she needed and she has finally just started working again. Student loans are a huge burden. While I'm enrolled in an Income-Driven Repayment Plan the stress of the looming ever-present debt is the hardship you would never wish on your worst enemy.
Nelson	Pike	MA	Astronomical debt, especially from Bachelor's degrees, actively hinder further education -- when more and more higher education is expected in more areas.
Dr. John	Craig	NY	I'm certainly a victim of failed past practices and service provider management mistakes. But I recently restructured my loans per DOE representative support, who informed me that I will likely have my loans forgiven after 25 years of various financial schemes. Thank you
Cheryl	Joyner	TN	I currently owe approximately double the amount borrowed due to interest.
Kathryn	Burns	TX	I was lucky. Somehow, my very middle-class parents were able to pay for my education as well as that of my sisters. But I also know tuition has skyrocketed at many colleges and is hurting legions of students.
Ken	Bridges	OK	I am a 66 year old retired educator—teacher, coach, administrator—now on a fixed income. My wife and I consolidated our loans over 20 years ago and made payments religiously for all these years. We still owe nearly \$90K since the private banks kept raising and capitalizing interest. We really need help or I'll go to my grave owing this debt. Thanks for helping those of us that spent our working lives giving back in public education.
Kathy	OConnell	WA	My college closed while I took a leave to care for a parent and the interst and fees are more than what I took out loans for.
Michele	Smart	MO	Please help relieve me of this debt.
Patricia	Lucas	PA	I am currently drowning in student loan debt. I went back to college to better my job prospects in my 50s, after a bad divorce that left me scrambling to make money for not only me but my children...I got my Bachelors and then my Masters. The economy is dis-allowing me to find a job in my field, and now I'm suppose to pay back nearly 100,000 in student loan debt with high interest accumulating monthly. It's impossible. Please, I'm praying you can help eliminate this burden of mounting debt!
Nancy	Fisch	MO	Please stop the interest rates!!!
Paula	Bryan	ME	Please help borrowers with Parent Plus Loans ... we have been forgotten!
Jereline	Hayes	TN	I have a private plus loan froem year 2007 for \$15, 000. It is now \$21,000. interest paid \$25.000. they said the loan was paid off then started charging me again. I can't get any questions answered
Kate	Robinson	AZ	My original \$125K debt is now at \$250K.
Kathy	Martinez	NY	I am a single mother of a son with autism I work and get paid 16.32 an hour. I cannot afford my student loans plus all the household monthly expenses please help
Faith	Vidale	NY	Most of my earnings as a social worker go towards student loan debt. I have no life and no money.
Kim	Sellers	MI	I started off in 2003 owing 20000 now it is over 40000

First name	Last name	State	Comments
			<p>It would have been nice if the college that sold me the program for forensics (Central Maine Community College) had been honest, rather than relying on outdated and unsupported technology. It would have been nice if more than 60% of my fees had gone to collegiate expenses, rather than "administrative fees" (especially given most teachers are adjunct). It also would have been nice if MOHELA had not screwed up my paperwork year after year after year. It would have been nice if the package I had been sold had some sort of job placement. It would have been nice if the interest fees were at least manageable under SSD (that's Social Security Disability), but none of these things happened. And the Ombudsman's office is a joke in and of itself. I complained about MOHELA and the CMCC program over a decade ago.</p> <p>Nice to see how much weight my word carries, since I'm the one who got scammed and went into life-long debt I cannot get out of since there's no support for my career path and my education and training were substandard---despite my being a Phi Theta Kappa.</p>
Rilriia	Kilurden	NV	Thanks. No really.
Larry	Crecelius	MO	A 2007 original \$160000 loan that we have made \$173000 in payments now has a balance of \$200000!!
Francis	Carbajal	CA	We have to be honest about the student loan situation, it was never intended to become a revenue stream for the government or private corporations. It was meant to bring Americans to the forefront of innovation and competition. We need student debt relief to allow Americans to invest that money into the economy, not fund more wars and tax cuts for the wealthy.
Annette	Simo	MS	Annette Simpson
Timothy	Miller	WA	<p>I am a 65 year old who has worked in the mental health field since 1988. I obtained my Masters and PhD. as I was working full time, part-time, and raising a family while in school. I relied on student loans to help pay for my education. I never made a large salary and had to take financial deferments on my loans, several times in order to fulfill my family obligations. The interest rate has more than doubled what I owe on my student loans. I now owe over \$500,000 on my federal student loans. I had private loans that I paid on for over 10 years. After paying my loans every month on time I owe more than I borrowed. I will never be able to pay my loans or retire. I am not asking for my loans to be forgiven, I willingly borrowed the money and should pay on the loans. However the interest and the manner it is calculated makes it impossible to pay the loans back. Please work to forgive the interest rate on the loans and make it affordable to make monthly payments. It is to late for me I am financially ruined and possibly homeless. Please continue your crusade on the student loan problem.</p> <p>Sincerely, Timothy Miller</p>
Karissa	Orrenmaa	FL	Ever since COVID I have had a hard time prioritizing my student loan payments. Rent keeps going up in my city in addition to car insurance and other crucial cost of life expenses. Eliminating my student loan debt would be a huge burden off my shoulders.
Helen	Park	CA	PLEASE CANCEL ALL STUDENT DEBT ASAP!!
Robert	Mejia	CA	Since COVID, I earn less than 1/3 of what I previously made and continue to struggle daily to make ends meet. I would have never taken out loans if I knew my children would have such difficulty finding a job.
Rose	Quilt	AZ	I've consistently been paying my student loans and applied for student loan forgiveness but not all my payments have been appropriately applied for all the years worked for a non-profit. I also owe way more than what I originally applied for... plus with the current inflation and cost of living, my current payment wipes me out and have very little to nothing for food and other expenses.
Farrah	Burns	NV	I personally given up on this student loan debt relief
Myra	Rieger	CO	Please help now! We need you so desperately!!!
			Thank you

First name	Last name	State	Comments
Kathleen	Chambers	TX	I can't even keep up!!
Kym	Maynard	VT	I am retired on a fixed income and cannot afford to pay the remainder of my loan for college more than 25 years ago.
Tavis Freeman	Freeman	FL	I was in a school that over priced the student loan than closed and left a lot of students in debt. The interest is ridiculously high. The name of the school is Woodbridge Institute. Relieving me of some of this debt would be a huge stress off my shoulders.
Mary	more	PA	Thank you for all you do for this chronically difficult situation.
NESTOR	LOPEZ	SC	originally had 30k after graduating which ballooned to over 150k which defaulted. im retired and on a fixed income
Laura	Healy	NY	This has always kept me up at night.
Geri	Bowen	LA	I believe the DAILY interest is horrible. We get a student loan and are only told 5.5% interest. We don't realize until it's too late that is it daily. My payment of \$300 a month- \$95 goes to interest. That's 30%!!!! Fix the interest please!!!
Megan	Condon	NJ	I am a nurse who worked throughout the pandemic. I'm trying to further and advance my career and the loans are a constant worry and issue.
Kris	O'Connell	MA	I've not been able to pay back student loans because of the high rates of interest. With the amount that I could pay down, I cannot foresee myself ever making headway.
Natalie	Lacoste	MA	Not to mention being laid off recently, working 2 jobs at the time just to afford living.
Danielle	Plummer	NV	The interest alone never lets you get ahead of the original loan amounts. The new plans may reduce the overall monthly payments but they almost triple the final payment if spread over 20 years. There should also be some relief to parent plus loans if a parent(s) works for public service.
Carrie	Webbenhurst	WA	I graduated with my PharmD 2016 with \$240,000 in loans and took out \$66,000 Parent Plus Loans for one of my daughters which went into repayment in Oct. The fees and interest rates are absurd. Unfortunately, none of my loans qualify for any govt program and I pay \$3000/month for many yrs. Anything you can do to help parents in this situation is appreciated.
Teresha	Hughes	NJ	All parents should have some debt relief granted to them also.
Susan	Simmons	KS	Monthly payments are hefty when work wages are not increasing to match inflation.
Sanders	Bell	MS	It's sad that my servicers got away with so much when my loans were in their care. I feel like I'm paying the price for their dishonesty and questionable practices. I'm now a senior citizen and will most likely die with this debt.
David	Colon	FL	Please help!
Diana	Sobiesiensi	OH	Please cancel student loans, thanks!
			I am a low income household, I live paycheck to paycheck not knowing when or were I will get my next meal because Biden lied and he has raised everything. It's not right and I need relief as well.

First name	Last name	State	Comments
			<p>I plead for relief! My husband earned his Masters Degree as an adult which added significantly to our student loan burden. We have been doing our best to pay Navient but it feels pointless since our account balance keeps just growing due to compound interest! Unfortunately, my spouse was diagnosed with PPA at just age 52, a form of early onset dementia, in 2020 and has not been able to work since. We rely on my income, plus what SSI pays my spouse, to cover our mortgage, growing credit card debt due to loss of income, raising 2 kids in high school and now college, and just trying to afford food and utilities that continue to be more expensive. Navient has just doubled our expected student loan payment and there is no way we can afford this, so will most likely have to default on our loans- it is our home or our student loan debt!? Sadly, my spouse never was able to use his MBA so those tens of thousands of \$\$\$ of student loans are worthless ;(.</p> <p>Please help families like ours by wiping this burden off our backs so we can afford to live!!</p>
Sabrie	Evans	WA	Thank you!! President Biden, I was already voting for you but this sealed the deal!
Martha	Granatelli	IL	I have been paying student loans from the STATE University which was supposed to be affordable for more than I borrowed over 20 years ago! The interest keeps adding up on these Federal loans. Yet I paid off my Private Loans that were more years ago! These servicers taking advantage of students, families, I can't save for my young daughters college if we are paying for ours!
Derek	Binelli	NJ	I've been a victim of student loan and Others like me need the relief to get by.
Shaunta	Brisco	NC	I dropped out of the program before the effective date of dropping out and signed all paperwork to get my loan canceled as well. The school advisor/student servicer sent the paperwork after the deadline even though they received the paperwork weeks prior to the final deadline. And now I have a loan for a program that I never completed and dropped out on time.
Tonya	Lane	TX	I sent Chuck Shumer message concerning abuse by college assist in Colorado Tonya Renee Lane.
Jeanette	Daloo	MI	My daughter, and grandsons both owe more than they borrowed. It's set up like a payday lender that scams you out of your money.. Please help them!
Diane	Palma	NY	Get rid off all accumulated Interest.
Wanda	Andrews	SC	First of all I qualified and years later I still have too much debt to ever pay with my low income.
Jacquelyn	Thomas	KS	I am 68 and my husband is 70. We are still paying student loans to Navient that are more than what we took the loans out for. We are also paying for loans on Wyotech that should have been erased but continue because Navient says only federal loans are erased from that lawsuit. We are also paying for loans on my son who died in 2020. We are paying on Aspire loans with \$12,000 in delinquent interest. All because we struggled for years to pay all of these. I am about to give up hope that my government will ever help me.
Rita	Lemkuil	WI	SCHOOL SHOULD BE INTEREST FREE!!!! IF YOU WANT SMART VOTERS IN THE FUTURE, STOP ENABLING THE IDIOT RIGHT WING NUTS!!!!!!!
Tamara	Peters	WA	MOHELA does not respond and the call wait times are HOURS long. How can nurses, like myself, that work full-time be expected to wait in the phone for hours during business hours? It's impossible unless we take time off work. MOHELA got rid of its app, which did not provide a viable communication option, since it deferred you to making calls. The website offers the same option, which is truly a barrier to helping student loan borrowers. MOHELA DOES NOT HELP OR SUPPORT BORROWERS!
Lynn	Maiers Paulson	MN	I have been paying on Parent Plus loans since 2001. My daughter hadn't been able to take over payments because she is paying fine Stafford Loans. I didn't think I'd be paying these at age 75, on a fixed income. I think I've done my duty and want this to end.
Cathy	Moray	WA	My husband has huge student loans, and he's 62. He never even graduated. I'm 65 and on disability. WE CAN'T AFFORD THIS!

First name	Last name	State	Comments
Kathy	Abisaleh	PA	I am helping my kids pay student loans because they are so heavily drowning in living expenses that can't leave room for student debt as well as rent, car,, medical, food etc I am struggling along as I try to get ahead. This keeps people from having a balanced life & investing in their future to purchase homes.
Nicole	Bongiorno	NY	I owe thousands more on my loan because of accumulating interest over the years! My entry-level job salary did not afford me the opportunity to make large enough payments to tackle and of my principle balance!!
Jane G	Bernal	TX	I have had my student loan for almost 20 years. Was attending college but suffered a terrible break on my pitching arm, while playing baseball. Went through depression and still have anxiety. Still can't pay off my loan under hardship.
Elizabeth	Baye	NY	\$99K has ballooned to over \$300K. I appreciate any and all help!
Alba	De La Cruz	NY	Currently on Social Security and cant afford a large payment
Laura	Gordon	MD	I am a first-generation college graduate. With student loans and scholarships, within 10 years of receiving my BA and first MA, I had repaid all my student loans in the early 1980s. Though paying faithfully each month on my income-driven repayment plan, thanks to ballooning interest I now owe almost twice as much for my second MA and PhD as I did on the day in 2007 when I received my PhD.
Elaine	Nielson	TX	I'd be able to pay my loan off if the interest was cancelled. Why can't we have zero interest on all government school loans?
Andrea	Adgie	GA	For my son, Joseph Adgie
Marissa	Pitts	CT	I was on an income driven plan with Mohela.
Melissa	Baumgardner	MS	student debt regulations need to be overhauled, the amount of interest or crew daily is life-changing, please consider changing the laws and letting these schools make less money and help every day people
Sintel	Paige	MD	As a foster care youth, me and my brother both received the Pell Grant and attended college. He didn't finish college and has an outstanding loan balance, while I did finish and have even more loans despite the grant. Also as you could imagine that when we heard about Pell Grant recipients being included in the previous broad forgiveness, it was a blessing. We are both disappointed that the administration won't be including this group going forward, as by definition they are those who need assistance. I hope you will be able to consider this group as you continue.
Renee	Ducker	NJ	We Senior Citizen will never be able to pay off our debts; we need student debt cancellation now before these evil companies go after our survivors once we're deceased!
donald	Laskin	CA	My younger child is stuck with a student loan and I'm not in a financial position to help. I have a BA (1966) from CCNY, a tuition-free school. Seems like society is heading in the wrong direction.
Sharon	Thornagle	OR	I was a beneficiary of the cost of college in the 60's to the 80's. My kids were not so lucky. They hVe paid for college and have no burdened. I am a strong supporter of education as the great equalizer in the past. For students now it is the great burdener. This is one of the great changes we must make for a knowledgeable citizenry.
sonja	corich	IN	I had to file bankruptcy in 2021 and lost everything, my home, and my car, as I learned that I was Frauded by my urologist and C.R. Bard by inserting a mesh for my prolapsed bladder in 2013. I'm very frail, unable to work, on state health insurance and food stamps, and live in extreme pain daily, leaking urine and having no quality of life. Every Sonja Corich

First name	Last name	State	Comments
Kashari	Fulks	NC	I have a child in daycare and my husband has a child who he pays child support for. We are struggling. We don't qualify for any government assistance due to income and have to pay for everything including full-time daycare out of pocket. It's very stressful times right now and my husband just lost his job. Canceling our student loan debt would be very helpful.
Theresa	Zieber	FL	My son is in prison for something he didn't do. He got his degree in Culinary Arts but has been unable to use it. His sentence is for 25 years, and he's served 6 years, so far. He is obviously unable to pay back his loan. We hope the President considers these type of issues when cancelling the student loans.
Debra	DeSando	MA	I am 63 yrs old, now collecting social security, a 20 yr breast cancer survivor, who faced several job losses, and who has had student loan interest increase my original student loan debt by half! I worked in the healthcare field, but my physician employers were for-profit, so I did not qualify for, nor did I receive any student loan relief. Mr. President, please HELP!
Lesha	Lehmitz	WA	I graduated in 2003 and this year I will finally pay off my student loans. I want nothing more than for every college student loan to be forgiven.
Cheri	Mateo	WY	I am enrolled in a Master's of Social Work program. I'm a single mother and would like to eventually move out of my parents house into me and my toddler's own home. That is impossible with my current debt/asset ratio. MOHELA has made errors in their handling of my debt, including not counting payments toward my PSLF enrollment even though I expressly asked them to. I am worried about ballooning interest on my debt, but I also need a higher education so that I can make a liveable wage to support me and my toddler without a second income. Thanks for your attention to this issue.
Joseph	Kent	MD	I have been not able to pay for 20 years I am retired
Arneatha	Tapper	DE	Our family Is a victim of this predator lending with student loans. Especially Sallie Mae and others alike. I have my graduate degree and had to pay my loans with the inflated rates it was horrible. Now I'm a co-signer for my child who graduated and his loans is with Sallie Mae and they want repayment of more than My child makes with working two jobs. They have ruined his and my credit worthiness because they have reported negatively to all credit bureaus. They must be stopped. You can't get blood from a stone. And it's very unfair and I can't see the light at the end of the tunnel with student loan debt.
Paige	Michel	TX	Due to inflation and low wages, I can't even pay rent, let alone student loans
Rachel	Hatterick	KY	I am currently pursuing my MSN degree to be a Nurse practitioner so that I can help my community. I have had to take additional loans to fund this program. Additionally, I have other loans due to not being eligible for other financial aid (Pell Grant), which continue to accrue interest. I have two children, and I am taking care of my mother as well. With the economy the way it is, and the cost of higher education, there's no way I'll ever get ahead of this debt-ESPECIALLY when APRNs only get paid at 85% of what a physician gets paid for the same services rendered.
Ann Marie	Maguire	ME	Because of Betsy DeVos' high interest charges on my son's student loan, I used my retirement funds to pay it off.
Jess	Brunelle	OR	I was not told that my "private Sallie Mae" loans would be bought and sold x3 by other companies and triple in the amount 15 years after borrowing them. I can not afford to pay these back ever, and it is effecting my future by ruining my credit. I put myself through school to be a mental health counselor as a single mom so that I could secure a life for my children and I and now they are grown up and looking at the same future. Please excuse my "private signature Sallie Mae loans" that are predatory. Thank you. Ps I'm only half way into the loan forgiveness program qualifications.

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Crystal	Mazac	WA	I have been diagnosed with a long term disability that affects my ability to work and pay my bills. For this reason as well as others, my payments are income based, however the interest is stacking up even though I am unable to pay it.
Jeremy	Allexon	SC	Aidvantage said I was past due, but after I had pointed out I had been paying the full accumulated interest plus principal each month, they said, oh, and corrected their error within a week.
Joanne	Hajrula	CT	It is Crucial to have widespread student debt cancelation! The interest left me with owing more \$ 10 years later. I'm also still not financially recovered from Job Loss during COVID. Life is a struggle now more than a blessing & I can't afford this ridiculous inflated student loan. I also shouldnt have to. I am not alone. Americans need help.
Anna	Wolfe	CA	66 y.o. Got \$183,000 discharged thru TPD. But my Disability is not Permanent. Want to complete Credential & teach full time. Have to as no retirement savings of any kind. Original amount should have been discharged for several reasons. Served 3 year period staying poor. Future loans will probably discharge thru public service. "paid" for 20 years in IDR but got sent into Forbearance or Other a couple of times. Tired of being my own lawyer but what else can I do. Outraged by Congress & Supreme Court corruption. If I fail to report \$5 of income, I risk losing my SSI, EBT, and housing. Single mom. Raised him all by himself. He's graduating with Honors from UC Berkeley.
Christopher	Dreiling	CA	The interest has doubled the amount of my original loans to over \$90,000.00. Even though I had been paying over \$600 a month in payments, what I owe has only increased. I am currently unemployed and the burden of student loan debt is severely impacting my choices of employment.
Carla	Ramirez	CA	I will be graduating in May with my PhD. I have loans from my undergrad that I haven't been able to pay off since I've been back in school with abysmal income. I recently had a baby and got married and am looking to start building a life with my family which I cannot do freely with the debt looming over me. Hard to take on or even think about additional expenses like mortgage when I already have 20K in debt to my name just from school
Batya	Tova	MN	Please cancel my school loan debts. Life is hard enough to balance to be in a state of healthy living. To have additional stress having higher education loans is quite a lot to handle. Thank you. BT
party	cobb	VA	I have Ffel loans heals privately since 2000-over 20 plus years with interesting capitalizing. This making my loan balance now at \$278,000.00. Please help a lot of us where our loans were sold to Private Lenders and continue to be transferred from one services to another and to another .
Candace	Kaufman	FL	I am unemployed due to having pneumonia. I have not been able to get a new job & cannot pay back my student loans.
Mary	Anderson	FL	My spouse is a teacher who has spent her entire career in title one schools. The salary earned in no way allowed for loan repayment costs, especially when required to obtain a Masters not recognized in the district where it was started and obtained from a school that no longer exists. Additionally, several roadblocks to our finances led to forbearance but continued compound interest which now makes payment amounts impossible!
Lisanne	Franco	CT	Navient... need I say more? Several times Navient sent an online document on a Friday night that would change the structure of my loan. The documents always needed to be signed and returned by the following Monday. Who can get help regarding these documents over a 2 day weekend. This was on top of me paying Navient an average of \$500 each month for 20 years.
Yvonne	Sylla	GA	It is a horror show in regard to these student loans. I'm 65 years old and as it stands, these loans will outlive me.
Sherri	Coates	CA	I'll be 65 soon. Unemployed, laid off and unable to pay off this huge debt. Please help.
			My husband and I have a parent plus loan that has barely gone down, even paying continuously through the Covid pandemic. We are close to retirement age, but need to continue working to pay for this loan.

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Nick	Spence	NV	I joined the military under the impression I would be supported in college, however that didn't happen. I'm a veteran with school debt and no job to justify it.
L. Joy	Schroeder	WI	Our daughter found good peer group activists in college. Unfortunately, she has been unable to secure work in the field she studied, has become a caretaker self employed person. Debt still hang over her head after ten plus years.
Lynette	Ward-Reid	MA	I have had my student loan forgiven. I am so grateful at ,73 years young i would have never been able to pay this off, especially living on SS Retirement. Now i be able to live a better life. Thank you President Biden.,,,
Dee	Rodriguez	FL	Provide assistance for retired persons who are saddled with debt due to the unscrupulous and predatory practices of capitalized interest .
Elizabeth	Rodwell	TX	I am a Mohela "customer" working in a job (teaching) that qualifies me for PSLF. However, I have been paying my loans since 2001 and haven't even made a dent in them. My own kids are going to have to take out loans because instead of saving for their college I've been paying for mine... for 23 years. Apparently when I consolidated them I re-set the PSLF clock so now only payments from 2019 on count. I've never been late on a single payment in 23 years, let I have almost \$55,000 left to pay. My monthly payments go almost entirely to interest.
Adella	Logan	CA	Just so overwhelmed!
Tasha	Rath	CA	Mohela took so long processing my SAVE application that they added hundreds of dollars to my interest for the time the months they took to process. Why did their managerial incompetence turn into a heavy financial penalty for me?
Joanna	Kearns	FL	I absolutely have a hardship story my Beloved Father I was his full-time Liveincaregiver for the last 10 years of his life when he had received the diagnosis he has currently incurable blood cancer, " Multiple Myeloma." Followed, my 6 weeks in the hospital due to COVID PNEUMONIA. He unexpectedly passed away on
Freda	Karjala	MT	Plz help
Pinkey	Henderson	LA	I enrolled at a age where I maybe living off of SS when I finish, so it would help me greatly to have this debt removed.
Vesna	Stone	OR	The student loans servicer always steered me towards forbearance instead of income driven repayment , that would have qualified me for more payments that count. I am currently still in school and as an immigrant -that's my only way out of poverty for my family. I was unable to get a home for the longest time, because of the amount of my student loans, and my credit has suffered because of it. Please do something regarding this and don't let up! Keep up on them-I am counting on you :)
Lisa M	Köbs	NY	Widespread cancellation for MOTHERS!!
Elsa	Saavedra Ishibashi	NV	The interest upon interest is what is killing me. I originally borrowed \$25k and I owe over 60k due to interest.
FRAN	HOWSE	NY	I am a parent of a young man struggling to meet just his living expenses.
Jill	Woodlon Powell	MD	I am a 59 year old with federal direct loans for my Master's Degree plus Parent Plus Loans from my daughter's education. My family has been financially devastated due to the Pandemic when my husband lost his job. He is still unemployed and as a result I am 100% responsible for all of the household bills and personal debts including our joint taxes — we facing divorce due to the financial ruin. Because we were in fear of losing our home we eventually were able to do a loan modification but that has caused our mortgage to be over \$4k per month. The pause on paying student loans has been a lifesaver but since we have been in repayment, I am struggling to make loan payments on top of my increased mortgage payment and personal and tax debts. Prior to the Pandemic I was struggling to make combined payments of \$900/month which is not possible since we are still down one income and am now facing divorce.

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Teall	Williams	MO	Even if all that was changed was they way interest is applied there would be a world of difference on those of us paying back loans. The weight of the interest is what crushes everyone.
Judith	Valentine	ME	Taking out this graduate school loan more than 30 years ago has turned into a nightmare. It was the only way I could make headway in my field, but I quickly realized within the first 5 years of leaving school that the debt was adding up due to interest at 9%. It has ballooned to twice the pre-pandemic 6 figure amount in the last two years! I will never be able to pay this off.
Carol	Dodson	SC	I know Biden has made many attempts to accomplish this goal. Too bad the Supremes struck down part of that effort!
Colleen	Forsyth	CT	Hello President Biden. I'm paying my Parent Plus Student loans. The interest has basically ballooned and I pay over \$1200 to \$1300 per month and my bill goes down by \$20 for the next month. I'm 58 and I'll never be able to retire. Please help. Thank you. ?
Lesley	Jenkins	PA	I can't buy a house, pay astronomical rent to live somewhere safe, groceries are out of control in cost and I can't save for my future. I have a rare genetic disease that affects the entire body, every organ, bone, skin and blood and I have to pay ridiculous student loan costs instead of securing a safe future for myself where I can get the care I'll need.
Keva	Young	IL	I have had the same amount on this loan for the past 30 years... no matter how much I pay. This is beyond ridiculous
Mark	Gallagher	CA	I have \$375,000 in student loan debt for a PhD in English from UCLA. There are no colleges or universities hiring for my field of expertise. I am underemployed as a part-time adjunct.
HILDA	MARQUEZ	CO	<p>I'm a retired public servant in my 60s, with 100 qualifying payments towards TPSLF per the DOE's and MOHELA'S review of my application submitted in 2022 for TPSLF . However, after consolidating three of my loans (I paid the first loan in full in 2021), I am told that I do not qualify for forgiveness, as I am no longer employed, and because all the loans were Parent Plus loans. This despite never missing a payment.</p> <p>I used to work in health care, but after my husband abandoned us, I switched to the public sector despite the lower wage, so that I would have stable hours that coincided with the hours childcare was available. I worked for local government for over 23 years, while raising my young daughter on my own from the age of 13 months. I did so without the benefit of the court-ordered child support that I was due. Her father is a commercial pilot and an Australian national who abandoned us after ruining me financially. He evaded enforcement of the child-support order by leaving the country and working for an airline based out of Vietnam, with which we have no reciprocity.</p> <p>I had student loans of my own from my years at Boston University. The rate was 2% and I re-paid those loans in full. It's a vicious cyclewhere, justified by the flawed reasoning that students can get student loans, that institutions of higher learning continue to raise tuition to pad their profits.</p> <p>I am on a fixed income with over \$85K principal balance at 7%. My current monthly payment is almost \$615/mo and will go up to over \$1000/mo in January 2025. I cannot afford this. I am told I cannot participate in SAVE and am limited to an Income Contingent plan because the original loans before consolidation were parent-plus loans. I only found out a couple of weeks ago that I would have qualified for SAVE if I'd consolidated my loans twice but was never told about that option by MOHELA nor the DOE.</p> <p>As far as I've been able to find out, no one is looking into helping retirees like me in this situation, or people with originally (before consolidation) only Parent Plus Loans. Why is that??</p> <p>I did the best I could, battled invasive breast cancer the last 13 years, yet at a time in my life when I would like to be able to live without the stress of this debt, to be able to afford decent health insurance (I am paying almost \$300/mo. for a policy via the public exchange that has an over \$9000 deductible that must be met before they pay for anything), or save for long-term health insurance, or at least a cushion to avoid being a burden to my daughter, despite never missing a payment and never being late, I will likely die with this debt.</p>

First name	Last name	State	Comments
Gwendolyn	Luzardo	FL	I originally borrowed about \$110,000 between undergrad and grad school. Today, I owe over \$220,000 due to accrued interest. I have 4 children including an adult child with Down's syndrome and live in Miami where the cost of living is exorbitant. Moving is not an option at this time due to a shared custody agreement. Just having the accumulated interest forgiven (and interest stopped) would be an extreme relief.
Ashlee	Orr	IN	Just take away the interest on the loans at least and make payments affordable. People should be able to pay what they can afford
Bethany	Munzel	OH	I have made payments faithfully since 1997. I have easily paid more than twice what I originally borrowed. I think it's time to forgive my remaining balance. Thank you!
Glenda	Campbell	MS	I am middle America. I have always worked and attempted to do the right thing paying my bills. When COVID hit. I ended up with a 25-30K pay decrease. I had just bought a house in 2019 for my family of 5. I have continued to struggle to keep up financially with maxed out credit cards, payday loans, and consolidation loans that I acquired to keep from filing bankruptcy. I am still suffering the side effects of COVID. Student debt cancellation would not be a "cop out" for me, but source of relief for a Health care worker who worked on the front line doing what I could to help others while our country was in a dark area along with a huge financial pay cut due to reduction in hours. My annual salary may not reflect someone who may be struggling. However, I still have many residual effects and feel that the cancellation would definitely benefit many, such as myself experiencing financial burdens.
Melody	Church	MO	What about people who spent years and years in IDR, based on no or poor job availability, and are finally out of the IDR income range, but now owe more than they originally owed almost 20 years later? The interest at least should be eliminated. It is incredibly unfair and outright predatory.
Anastasia	Byler	AL	I took out loans between 1995-2002 as the first person in my family to graduate from college. Today, 22 years later,,my principal is more than I originally borrowed 22 years ago due to interest rates compiling during times when I was out of work raising my children and paying the minimum. Now I'm reaching retirement, I have two kids in college myself, and am facing starting yet another new repayment plan that always sets the clock to zero and gives me another 25 years to pay it. I'll be 75 years old by then. It's madness.
Leno	Nieves	CT	Please I am asking you to cancel my student debt because I was mislead and school never gave me my transcripts to move into another medical school!
sal	britto	CA	I am 68 years of age and retiring this year. My income will be diminished a lot by this fact. I need to save money to live worry-less.
B	Bird	VA	As a parent that owes student loans .. our loans have tripled since taking them out 17 years ago . President Biden , please consider helping out parents who owe Parent Plus Loans . I applaud you for helping out all the others that have received relief , but we too , need help !! Even if we aren't public service workers . For example , since payment plans have restarted , after paying \$300 on one account , we still owe the same amount today with the high interest rates . Just a disappointing ending , to a promised future of relief .
John	Schlosser	PA	The system is now quite complicated and it is never easy siting it out with all their contractors to
Susan and John	Naatz	NE	I work at Creighton University in Omaha, Nebraska. We have some faculty members who are researching the staggering, negative effects of long-term, unbearable loan burdens. They are finding that student loan debt is a serious problem and contributes negatively to college graduates well-being. In the U.S., over 44 million people have federal student loan debt which amounts to \$1.727 trillion dollars (Hanson, 2024) They are unable to buy homes and live quality lives because of this terrible burden. My daughter in law will be celebrating her 49th birthday very soon and still carries the weight of student loans. They are impossible to pay back due to fees and staggering interest rates.
Barbara and Jim	Dale	IA	We've been concerned about having co-signed a Sallie Mae graduate school loan for someone who now owes thousands more than he originally borrowed because of accumulating interest.

First name	Last name	State	Comments
Bonnie	Wickwire	OR	I have been paying on my loans since 1993 and still owe a six figure amount. Chiropractors and naturopaths get about 25% of insurance reimbursements that MDs do. I am 76, chose to retire and cannot sustain a comfortable life based upon my debt-to-income ratio.
Ida	Campfield	NY	I was charged almost \$4,000.00 in interest back in 2019. This is not right !!!!!
Michael	Goodman	NY	Please don't leave out parent plus loans if financially eligible .
Kanice	Reeves	CO	I am a 67 year old woman who owes more student debt than I will pay off in my life time because I helped my children to attend college while my ex-husband didn't lift a finger. I am never going to be able to retire on social security with what my monthly payments are.
Tammy Hall	Hall	OR	I am a returning adult student wanting to create better job opportunities later in life and I am concerned about student debt while needing to think about my hire ability at my age and how I will not be able to retire.
Sarah	Paynter	KY	All needs to be forgiven we go in debt as soon as we leave high school insane
David	Lavender	NJ	My son is a victim of the student loan scam. He left college at the height of the Great Recession. He could not find a good job and had to take jobs in retail and food service. He could not afford to repay his loans and live. We tried to help him but we're told all of our payment were only going toward interest and his loan would just keep increasing. His loans were sold and his tax returns were ceased and to this day no one has tried to help him out of this nightmare.
Rosa	Hudson	NY	My three children, now in their thirties and forties still have college loan debts!
Greg	Ball	IL	I was misled by a predatory College for Profit in DeVry University. They are closing they are so bad. I was misled on the financial commitments, they then changed my program of study and added more money I wasn't aware of. They promised Job placement and I never received any job leads and still never received a job in my degree. I feel taken advantage of and it has crippled us for years when trying to buy a home etc; please cancel student debt.
Bonnie	Erwin	FL	I'm a parent who's child has suffered because of their student loan debts. financial and medical hardships.
Sandra	Kuester	CO	With ballooning interest, and more student loans ahead for graduate school, I am not sure how I will ever be able to pay it all back!
Danielle	Howard	MO	I'm 62, with massive student loan debt, that is growing astronomically with interest. I desperately need relief. Please start by reducing interest on all loans to 0% and work to reduce ParentPlus payments. Forgive all student loans for senior citizens when they start receiving SS. Other countries do it already.
PETER	GAWRON	PA	I have children with outstanding Student Debt! Peter Gawron
Esther	Penner	CA	Between September 1999 and April 2001, I entered into 4 Parent Plus loan agreements with Sallie Mae (Loan Holder). Total amount borrowed was \$26,350. From May 2001 to May 2012 I diligently made the negotiated 120 payments for a total of \$28,156. All payments were made as requested by Loan Holder, thereby fulfilling my financial obligations to the Loan Holder(s). I have diligently pursued honorable resolutions of the plethora of discrepancies and disputes I've encountered in the repayment of these loans. I trusted the US government to protect our young people and their families from the destructive, unlawful exploits of a profit-driven financial market and am not responsible for the Loan Holder's errors. Please end this abusive behavior.
Tonja	Wick	CA	My loan was originally supposed to be for \$12,000. It has gone through several different loan servicers who put me into deferral, but then sell my loan to another servicer and then I end up in default. I have had many health issues and have been waiting for 5 years to be approved for Disability. I have no income and a degree I can't use. My loan is now up to \$75,664!! And now it is going to a new servicer, MOHELA, who is to appear before Senate for overcharging borrowers??

First name	Last name	State	Comments
Tiffiney A.	Hill	IL	Currently, I owe over a hundred thousand dollars. My annual salary is 75,000. In addition to living expenses, I take care of my 86 year old father that has dementia. I assist financially with an incarcerated sibling as well as a handicapped sibling. I need relief!
Hamdi	Abdulle	WA	I'm almost 70 year old and I worked so hard all my life, paid a never ending loan, cheated, mistreated, my loan sold from one company to the other. I believe there are millions like me. This loans are unjust and must be abolished. It is about the legacy of this president, it is about the history that put many in the back sit. It fight with peoples happiness, health and prosperity.
Lidia	Oglesby	GA	My \$605 monthly payment only pays \$11 of principle each month. This is insanity!
Georgeann	Catanella	NJ	I am a 72-year-old woman and I have a \$25,000 loan that I paid \$10,000 on, and then was told that that was only interest. I cannot do this.
Calvin	Collins	HI	The school that I took loans out on no longer exists (San Francisco Art Institute). I've been working as college instructor in the arts and paying back my loans (when I could afford to) for the past 15 years. Ballooning interest has pretty much made total repayment in this lifetime impossible. I have enrolled in the SAVE plan and am counting on President Biden to keep his word regarding loan forgiveness, especially as it pertains to situations like mine and many others who are in a similar predicament. He's certainly got my vote if he can make this happen and I believe he can! ??
Darlene	Lancaster	MI	On SS and widowed at the time my daughter went to school. I did my best to give her an opportunity. Her school no longer exists. She had to take other work outside her degree because of her illness, she has Lupus. We would gladly payback the money we borrowed. Have already paid over 26,000 of 32,000. Still owe 50k+ because of interest scam. It is a parent plus loan which wrongly doesn't apply for any assistance. Happy to pay the balance but can't afford the interest which keeps building each month. I never pay anything on the principal yet have paid over 26,000! I can't win or get ahead. Retirement is sucking right now and I waited and worked so hard to get here. Please help, like really help. Don't say because it's a parent plus loan I am screwed. I am desperate for real help. I don't have a problem paying back what I borrowed.
Trina	Nicholson	OH	I just recently received an email about a servicing error with my servicer. Also, when I applied for college, I had to do it myself because my parents did not know how to. My dad did not want me to go away for college and they said they couldn't afford it. I found out about financial aid and applied to grants and scholarships but I still have loan debt. Whoever helped with my financial aid (fafsa rep), suggested that I take out more loans than I needed. I did not need all of the loans I had and now I have even more debt. They told me I should take out more loans to pay for other things that I may not be able to afford later which made sense at the time but I would have rather not have taken out the money and been in debt because of it if I knew any better. I didn't fully understand loans but I knew I wanted to go to college at any cost. I graduated and earned a degree but now I'm still In debt. It makes zero sense why someone who is trying to be better in a country should be in debt just because they want to serve in the country. How can capitalism really be this serious in the united states? Stealing from your own people... Obviously if we cannot afford the education, putting us in debt isn't going to help anything or expecting us to eventually get better jobs to pay for it and the extra interest. Education should cost less and never include interest...that is robbery. We waste money on so many things but we can't fund higher educations? What message are we giving our people if knowledge doesn't matter... Does the country want us to be ignorant and incapable? That is the message that I get. Please make a change and watch a change happen for the better by canceling student loan debt.
Ruth	Johns	PA	I have had a rough road paying for my loans they kept raising the interest also I got cancer and was unable to get help during the time I was sick! I would appreciate getting this help! Interest continues to go up! Student debt ways you down!
MARIA	GALVEZ	IL	I have been in repayment since 1994 and am 64 years old. My loan was for \$40K and now is over \$110K. Please help us , we cannot live like this.
Andy	Baxter	OR	Even as I complete my degree, the career field that I am going into does not pay much more than I make currently but it's a passion that I want to pursue and with current finances I could not afford, and it would be an undue hardship, having to keep up with the cost of living, and Pay student loans.

First name	Last name	State	Comments
Joanna	Kearns	FL	I absolutely have a hardship story to share affecting my ability to pay my STUDENT LOANS ON TIME, and that is the greatly unexpected passing of my Beloved Father recently this past July, 2024. Also, the fact that I was his full time live in Caregiver for the last ten years when he was Elderly, and fought through CURRENTLY INCURABLE BLOOD CANCER, " MULTIPLE MYELOMA TREATMENTS , AND HIM SPENDING 6 WEEKS IN THE HOSPITAL DUE TO GETTING COVID 19 PNEUMONIA! I HAVE BEEN FOR SURE MISLEAD BY ECSI, AND NELNET !!! PROMISING ME EXCELLENT SERVICE I NEVER RECEIVED.
Vicki	Gayle	TX	Hi, I am the mother of a Cum Laude graduate that took out Parent PLUS loans so that my child would not inherit the outrageous prices and debt. They need to do MORE to include us Parent PLUS borrowers to be included on things like the SAVE plan etc. The IDR is too high a payment for me as a parent and so even though eligible for forgiveness by my employer, i cant take advantage because it would make my payment be \$1300 a month vs . 627. We need reform for parent plus loans who are eligible for forgiveness but make too much for IDR and have other debt...
RENEE	WHATLEY	PA	Please do something to help us as i feel forgotten I BORROWED \$80, 000. I HAVE PAID OVER \$20, 000 AND I STILL OWE \$105, 000. HOW IS THAT FAIR?
Kathleen	Fite	NC	My husband is in need of a 2nd kidney. I am trying to make the bill. Unfortunately, I can only work once a week. Because of my husbands Dr. Appts. I cannot pay my student loan and pay for health insurance and mortgage. I have 9500.00 borrowed. I have 4 loans. The interest is killing me. I am on the save program. However I still can't pay anything. However, I keep trying to get by. I feel like If this student debt didn't exist I could breath more. While my husband goes through his 2nd kidney transplant.
Gina	Danna	TX	I'm overwhelmed as not only do I have my student loan but also a parent plus loan for my son. I can't afford the payments. Please cancel Parent Plus loans as well!
M.	DeJesus	VA	I graduated in 2012 and started paying back my student loans through NelNet in 2014. I started with \$50 a month payments, but the balance was not going down much due to the interest rates. I was not making a high salary for some time, so I had parental support, which was hard since my parent was in retirement. The payments have been paid every month since I began making them, and are now at \$100 a month. The balance is still pretty high, again due to the interest. I'm financially struggling with debt and medical costs, and debt relief would be so welcome so that money could be used toward my medical needs. Even though payments were made every month since 2014, I feel like it will never get paid in full since I still have a high balance. I am hoping and praying for financial relief. Thank you.
Amber	Williams	MO	Because of accrued interest on my student loans, I am currently paying way more than I can afford. My husband and I are both nurses with student loan debt. Sure they take into account your (and your spouses) income when determining what they think you can afford to pay, but what they DON'T take into account is your expenses. Bills like a mortgage or rent, car insurance or car payments, health insurance and all the other REQUIRED monthly expenses that go along with life. These payments put me and my family in a financial hardship yet I don't qualify for any relief or assistance. I'm just expected to make the payment regardless of my other obligations. In order to graduate RN school I had to file bankruptcy because my school was not honest with me about the out of pocket expenses I would incur due to being a returning student with previous education/degree. It was either file bankruptcy to save what we had or quit school and still end up paying back money for nothing. Any help would be appreciated but I'm not hopeful at this point that I or my spouse will ever see any relief.
Bruce	Hutcherson	AZ	Borrowed \$26K, now with interest I owe \$84K. In addition, my student loan servicer never stopped applying interest during the pause and reported it to the credit bureau agencies with the additional interest.

First name	Last name	State	Comments
Latisha	Thompson	PA	I have over \$130,000 in student from my undergraduate and graduate careers. My parents were not able to provide any assistance or consigning of loans to my education. It is all on me. I'd like to buy a home and raise kids but I can't write more and don't know if I ever will saddled with this much debt. Since January, I have not been able to pay over \$300 a month in repayment, including interest. Paying that would have a direct impact on my retirement savings and my self-care, such as nail and hair care or gym visits. I am grateful and have benefited from TEPSLF. As a result of my participation I am a mere 3 years away from forgiveness. Yet, being relieved of that debt sooner would put me a step closer to raising a family and helping support my other loved ones when and where needed.
Rickie	Owens-Mann	DC	I'm a 75 year old retiree with Parent Plus loan payments for 2 kids who graduated in 2001 & 2003. Never missed a pymt. Underwater Govt loan caused most of the payment to go to interest. 2018 still owed \$32K. Continued to pay principle thru Covid forgiveness period. When 2023 debt cancellation failed and interest began again I used retirement savings to payoff remaining \$18K. I did everything right but have no recourse because I spent savings to avoid money trap bad loan? Shouldn't I have opportunity for reimbursement. Aging costs a lot of money. I need loan or interest forgiveness too!!
Michelle	Kurgan	MI	I qualified for the original forgiveness of \$20k. I owe almost \$16k for a "for profit school " that I couldn't get a job for. The loan services kept putting it in forbearance/deferment and the interest is crazy. Now I'm in RN school and racking up more loans because I have to get a "real" education that is actually acknowledged. Now I owe almost \$30k and I have 1 1/2 years to go. I'll probably owe \$40k total and I'll never be able to pay that off and I'll be in debt til after I die. I'm 57. No retirement and with these loans I can't even think about saving anything.
Reinhold	Kaebitzsch	IL	I took out a loan for \$24,000 twenty years ago and now I owe \$36,000.
nadine	Serbonich	MD	I have consolidated the loans from the for profit institutions that already took advantage of me but now I cannot do anything about these personal loans that MOHELA holds because they are not federal loans. My other loans were forgiven however these continue to balloon and there is no end in sight. My school doesn't even exist because the government shut it down....yet I'm still paying these loans! Please help!
Craig	Adams	NC	These loans are predatory and usury. All loans should be combined into one loan per person so that they are easier to service and pay for by the borrower. These loans should reflect zero percent interest and be straight payback. No accrued interest or negative amortization causing ridiculous ballooning balances and include bankruptcy protection. It's a win-win situation for the US economy and the student borrower!
Martia Stewart	Martia Stewart	IN	I had a stroke two years ago, and my husband has been trying to take care of the house ever since while I am healing, as well as applying for disability. Martia Stewart
Lydia	Traficant	OH	My husband has been recently diagnosed with pancreatic cancer, I cannot work my second job right now because I have to take care of him. Please help us.
Theresa	Helgeson	WI	I received my MSW 10 years ago. I have never missed a payment and I currently owe \$55,000 more than I borrowed. My payment is \$705 per month. I feel trapped in this debt and don't think I will pay it off in my lifetime. Even eliminating the \$55,000 interest would make a significant difference.
Eve	Azar	PA	I cannot retire even though I am eligible because of the parent plus loans that I have to repay.
Patricia	Whalen	PA	Fordham U. waited till my daughter was moved in an attending before contacting me she was still owing funds and if I applied for PLUS loans - they assured me I would be declined due to lack of assets and low income - they would offer her more grant money. Well I did not get declined. I was given 2 PLUS loans for 50K and it now ballooned to over 110K. I will be in my 90's before I ever would be considered for forgiveness. I experienced the housing bubble at the same time and had a short sale, declared Bankruptcy, turned in my car and still owed these PLUS loans. Thank you, Patricia

First name	Last name	State	Comments
Jeri	Williams	CA	I am 67 and still paying my loans due to capitalized interest etc., Pioneer Credit Recovery LLC lies (Fed agency) and over 15 years of AWG, I work for a PSLF institution for over 30 years BUT can not have my loans forgiven because the majority of time I was AWG, I have no savings, can't retire, I am exhausted; My AWG balance was down to \$15,000, to qualify for the first forgiveness I was told to consolidate to be qualified, that was shut down; now what I owe have doubled yet again - This is crazy I am a first gen woman of color who has been shackled to student loans the majority of my adult life, never bought a house, never had kids... nouveau slave to a dream; do the right thing and forgive my loans I have paid these things 3 xs over this is criminal ! I do not know how much more I can take; my loans will be forgiven when I die, which is soon this is too much stress lies and inaccurate info since the 80s I'd rather die than be homeless on the street because I can't repay my loans. PLEASE HELP US !
Vicki	Snyder	IN	<p>I was in a motorcycle crash while I was a college student. I have had pain from a tilted pelvis and am not able to work. I can not afford student loan payments. I got a job after I finished school. However, they let me go because of taking too much time off for doctors and physical therapy. I did not qualify for disability because I did not have a job that I received social security during the time I was going to school. I have no income to pay for student loans.</p> <p>My oldest daughter has been paying student loan debts for 20 years for a 2 year college. My son has been paying student loan debts for 17 years for 1 year of college. My youngest daughter has been paying student debt loans for 15 years for 1 semester of college on a college that is now closed. It is unrealistic to expect people to pay their entire lives on degrees that get them nowhere!!!</p> <p>I have submitted proof to Nelnet that my disability has lasted for a continuous period of not less than 60 months, or that can be expected to last for a continuous period of not less than 60 months.</p> <p>I submitted medical records from 2015 and I also submitted medical records from 2022 & 2023. This proves my injury will not improve and has lasted longer than 60 months.. My Doctor advised me in 2022 that if I start to do something that hurts to STOP or it could cause more harm. He also said I would continue to deteriorate and not ever be the same.</p> <p>I have not been able to work for 10 years. I will be 62 in October and wouldn't even make enough social security to pay these loans.</p> <p>I have received conflicting emails from Nelnet & AES stating what I owe, dates owed, and all of my student loan information.</p> <p>Thank you.</p> <p>God Bless,</p>
Frank and Dianna	Goulart	CA	<p>We are retired parents with a parent plus loan of \$960 every month, on a limited budget this is so hard. With the rising costs of everyday living and a PARENT PLUS LOAN so high it's hard to make ends meet. Please include PARENT PLUS LOANS in the loan forgiveness. We have been paying since 2014 when our daughter graduated and we owe more than we actually borrowed. We don't qualify for the SAVE PROGRAM or Income based either. Parents need forgiveness too.</p> <p>Keep fighting.</p>
Barbara	Nesin	GA	I am a Senior who went to graduate school in my 40s to train for a new career. That debt has ballooned, doubled, due to interest to the point it is not affordable on my retirement income even though I am on an Income-based repayment plan. Help!!
Nathan	Cameron	CO	I am a father of 4 and a wife not working, a veteran, and work in an emergency room taking care of strangers and their families. I went to school to help others. Now I need some help myself. Please help me

First name	Last name	State	Comments
Susan	Carter	OR	I have \$159000 for Master degrees, online mind you, tuition is the same as if you were in person only the college saves a lot money in not having to maintain a lot classrooms etc. I have worked for the Federal Gov for 8 years, I have other employers who qualified for loan forgiveness. October I was told by Mohela that two of my loans had 116 qualifying payments of 120 for PSLF. Than a couple months later they changed my qualifying payments on all my loans and now have me still owing up to 50 more payments. They also list that I have up two 40 payments that are eligible but they say I haven't sent in my employment verifications. I have sent in all of them more than once, some multiple times. I have loans going back to 2002-2004, yet they lumped all my loans into one and show them in 2011 - 2015. My loans 22 years old would qualify for some of Biden's forgiveness, but Mohela has my records so screwed up! It's a mess, you can't believe anything they do.
Scott	Burden	CA	I was told that they were going to imprison me for not being able to pay my loans. They also said that if I didn't want to go to prison that I would have to pay a \$200,000 fine. When I tried to explain that I didn't have the money to pay it and that we were being evicted from our apartment at the time, the woman on the phone just laughed at me. This was in 1996. I didn't know that their threats were lies. Unfortunately, I suffered mentally, emotionally and financially because of their lies and threats. My \$9,000 loans went into default and have accrued immense interest. I feel a bit stupid and ashamed that I lived with such fear and felt that I was on the run from the law having panic attacks every time I saw the police. I feel embarrassed to even tell this story. It wasn't until years later when someone explained that I was lied to. Unfortunately, the loans have been in default because I haven't been able to pay them back. I would rather hide that this ever happened because I feel upset that I ever let it affect me and everything get so out of control. But I have to accept that that's how it was and I can't change the past. I do imagine that I'm not the only person that this has happened to. I know that there are much more tragic stories of people committing suicide because of student loan debt. Unfortunately, their families will never have their loved one back. I can only Hope that by overcoming my embarrassment and sharing this story that it will help someone else.
ralph	JOHNSON	PA	Sincerely, Scott I AM 76 YEARS OLD AND INCOME IS 1084.00 PER MONTH SS
Johan	Laseen	TX	I'm 80 years old end of this year and still paying for my son's student loan and have done so since 2007. Trying to pay this loan every month, year after year, with my fixed retirement income makes it really hard. It looks like I'll be debt free at age 93 after which I can fully retire and live comfortably for the rest of my life.
Susan	Stair	CA	The loan servicers change all the time, handing loans to new servicers-- then the new servicers add late fees and penalties despite the fact that the borrower was unaware of the change. In addition, once the loan servicer changes, the borrower no longer has access to previous records, they "disappear." This leaves borrowers no recourse in the case of a dispute; just additional fees and penalties. I am quite sure that most borrowers would be happy to pay off their loans if the loan servicers were not so difficult to work with, employing underhanded techniques / scams and dare I say fraudulent schemes. Please help borrowers until the system is corrected and fairly administered.
Sharon	Simington	NV	My interest is the majority of my close to \$300,000 loan debt. The interest over triples each month over what I could afford as payments. I originally took my first student loan out in 1985 and still owe on this loan and all the accumulated interest. Even when able to make payments, the interest has been adding up so excessive that i could never earn enough to pay it off. I will end up dying before this loan is settled. My student loans have been and continue to be my most significant life stressor that I see as never ending. I feel trapped after close to 40 years imprisoned in this debt.

First name	Last name	State	Comments
Debbie	M Rogala	NY	<p>Not only did my loans double due to interest but i paid on my loans for 9 years AND NOT ONE PERSON AT STATE ED EVER TOLD ME THEY WERE IN DEFAULT AND THEY WOULDN'T QUALIFY FOR PSLF. They worked on payment amounts and it was deductrd from my paychecks.</p> <p>I AM SO ANGRY ABOUT THIS. I'VE TAUGHT 17 YEARS AND RETIRING SOON. I'm going to be 65 i will lose alot of income and def won't be able to pay on the loans. I'm barelu scraping by as it is now. I NEED HELP. I NEED MY LOANS HONORED UNDER PSLF.</p> <p>IF YOU WOULD like to talk to me, feel free to do so.</p> <p>Respectly, Debbie Rogala</p>
James	Jackson	AL	I'm retired and I on a fixed income that would pose a problem in my monthly budget
Denise	Hollister	VT	We live paycheck to paycheck and are in our 50's. Between the federal loans and my personal student loan and our mortgage that we had to refinance we are looking at not being able to retire when we become retirement age.
Kelly	Herzberg	OK	We have had a loss in income but yet the interest keeps getting piled on to our original amount we borrowed to help our kids get through college. The kids are paying their own loans on top of what we borrowed! Absolutely out of control!
Deborah	Bradshaw Bartley	NJ	<p>I am 68 years old and was assured by Mohela that my PSLF was in order on numerous phone calls. I need to retire. I was told my payments amounted to the required number of 120 only to find out after I consolidated with Mohela that they will not count any of the payments that were under default even though I made payments for years with Novient after a brief family crisis that sent me into default. I was lied to by Novient and then Mohela and owe the same amount now as I did in 2001. I need help!</p> <p>Deborah Bradshaw Bartley</p>
Sheri	Stohlman	OH	I took parent plus loans for my 3 kids and now I can't retire as I have 200,000 in loans due to the interest
Paula	Bakjajian	CA	I have paid the original loan and I still owe more than the original loan amount
Erin	Mcelravy	IN	These bills should be forgiven like the President told us they would be. Even someone like me who makes decent money cannot afford these high payments. Good/gas/mortgage take all my money
Nickolas	Field	MN	My student loans haven't gotten out of control with interest that is way too high and is affecymy credit score badly. Please help! I can't even continue my education because of my loans being behind
Pamela	Greenlaw	FL	My original loan was \$10.000 with interest now it \$110.000. I was told to consolidate my loan and my parent loan in order to be eligible for PSLF.. Total for both loan is \$178,000.
George	Phillips	NC	I co-signed my stepson's student loans when he went to law school. After graduating, he eventually defaulted on his loan payments, ruining my credit. I had to start paying the monthly payments to AES. My stepson died in September 2020. Today, I'm 71, living off Social Security and a small pension, and I'm STILL paying AES \$148.33 every month. They refuse to cancel the loan, even though my stepson has been dead for almost 4 years now. George Phillips, Hendersonville, NC
Thomas	Petrik	NJ	My wife and I are retirees still paying for student loans for our children who cannot afford to pay the loans due to the cost of life. My wife and I will probably die still making payments.

First name	Last name	State	Comments
Lisa	Blanton	CA	I returned to college at age 40 & earned my teaching degree in music at 45. I have been diligently paying my student loans since 2005, with only 1 break for financial hardship. I never took a pause during the pandemic, then retired from teaching in June 2022. I am still making my monthly payment while living on a modest pension & Social Security. I have 2 years to go to payoff, but my situation is never addressed by the debt cancellation programs. Apparently my loans are no longer considered federal loans, as serviced by Navient. So, I must keep going in good faith, to repay this debt that enabled me to change careers in midlife. It would really help me to be relieved of this \$155/mo obligation in my retirement. Please help. Thank you.
Al	Blake	MA	Both of our daughters have student debt that the cannot afford and we are retired parents and have to make payments for them
Christina	Carranceja	NY	I've worked hard to finish school and grow my career, paying my way through school with the help of student loans. But I was misled by student loans leading to insane interest rate. I've been paying back my student loans since my 20s, at this rate by the time I finish paying back mine it will be time to pay my children's way through school.
Dawn	Markley	OH	Husband has since become blind and I am the sole wage earner and paying back student loan is making it very difficult. As well as paymout count for PSLF is wrong as they have several months where it states I am not eligible for a few months but have worked at the same job in the same place and they have record of these months. Also they are not counting my time from 2002 to 2011 where I worked for a non profit although I was on an Income based repayment plan through Sallie Mae and they are not counting these years I worked for non profit employment as a Medical Assistant.
Suzanne	Guerra	CA	I am 75, and still paying off my student loan. I am on a fixed income, though I have worked all my life. Due to health issues I am concerned about paying for medical expenses. I don't want a forced choice between paying for drugs and medical care and a student loan. Please help now.
Katherine	Cieplinski	OH	My degree did not lead to a job. How am I supposed to repay these loans? They bought me something useless, so why should I?
Shirley	Padilla-Martinez	CO	I am a retired educator who originally took out a Parent Plus Loan for my son. My loan balance has almost doubled due to ballooning compounding interest. I'm struggling to make a dent in paying back my original loan, honestly I will die before I am ever able to pay off the current balance due to accrued interest. I implore you to please help retired educators (not only active working educators) and parents who have consolidated their loans, who have limited incomes.
Erica	Jefferson	SC	I have taught for 14 years in the states in title 1 schools. I have never qualified for forgiveness and I'm not sure why. I have paid what I could and know people who haven't paid anything and got forgiven. I'm disappointed and hurt. All my years of teaching and pouring my heart out in hopes of being forgiven. This has caused disappointment in my life regarding my living arrangements. Something needs to happen. Being educated doesn't pay off for teachers. I love my job and will conti ur to teach. But discouraging others from the profession is a must if they are looking for benefits. If I could do it all again, I would proly skip college, get a trade (I respect them so much), or find a way to get assistance like others. Like I said, being educated doesn't pay off always.
Michael	LeClere	IA	I was steered into forbearance by my student loan servicer upon graduating specifically when asking about the Income-driven repayment plan. I took them at their word and was primarily focused on finding employment out of school. I wish I would have recorded that conversation and had it to share. I was told that I can do forbearance and THEN I qualify/can enter an IBR plan. Because of this and pursuing a dual bachelors and a dual masters degree (in the same amount of time as a single degree), I owe more on my student loans than we do on our mortgage! It's hard not to feel embarrassed or ashamed, but I did everything right: worked hard, reached out to servicers promptly when graduating, and I've barely even been able to keep up with interest payments on these loans!
Gilbert	Smith	FL	Through the past 27 years my loans have doubled in cost due to outrageous interest rates during 9/11 2001 and the recession in 2008, in which I was unemployed for north of a year. It has been a struggle for a very long time.
Molly	Boyle	NC	Student loan debt is crucial for average working Americans like myself. Not only would student loan relief help the American economy, but it would positively impact myself and others in terms of home buying, raising children, and other major milestones in life worth looking forward to.

First name	Last name	State	Comments
Kendrah	Harden	MI	<p>I am writing to express my deep concern regarding the recent action on President Biden's campaign promise to address the student loan crisis. The current approach, which seemingly considers forgiveness on a selective "if you know, you know" basis, is a disappointment and falls short of the commitment made to the American people.</p> <p>It is unacceptable that millions of hardworking Americans continue to be burdened by student loan debt while struggling to make ends meet. Recent statistics indicate that 34% of Americans are either facing financial struggles or are in crisis, and for 43 million individuals, student loan debt exacerbates their financial challenges, affecting approximately 13% of our population.</p> <p>I speak from personal experience when I highlight the detrimental effects of student loan debt. It not only impedes the growth of new businesses, as it has in my case, but also constrains consumer spending, thus hindering our national economy's full potential.</p> <p>Furthermore, it is disheartening to witness the juxtaposition of our efforts to provide free education to the citizens of our allied nations while American taxpayers are left to shoulder the burden of their own education costs. This imbalance is unjustifiable and underscores the urgency of addressing the issue of student loan debt.</p> <p>I urge you to take immediate and decisive action to fulfill President Biden's promise and alleviate the financial strain faced by millions of Americans. By making higher education more accessible and affordable, we can not only alleviate the financial burden on individuals but also stimulate economic growth and promote prosperity for all.</p> <p>Thank you for your attention to this matter. I look forward to your prompt response and action on this critical issue.</p> <p>Sincerely, Kendrah</p>
Paul	Bleaking	NY	<p>I have loans dating way back 14 yrs ago and they are not forgiven. I also received my masters at a for profit school and the area that I live in I am not able to get a job for what I went to school for. Also, I unable to afford to move to the city where I can get a job in cybersecurity. The cost of living is high in the city and the pay does not equal to what I should get all while having to pay over 500 dollars in student loan and 1200 in a mortgage and making 65k a year.</p>
Lena	Artuso	NY	<p>Please help us parent plus borrowers as well being retired they won't even lower my payment I need help my pension not anything great to do all this .</p>
Michael	C	ME	<p>End the treachery now!</p>
Cathy	Workman	WV	<p>I'm 66 just had hip surgery Health is failing I still owe 132,000 I work for a hospital that direct loans can get paid but I can't get mine thru</p>
Michael	Sileno	NC	<p>I'm getting completely hosed for decades carrying around my undergraduate and graduate school debt while service providers like MOHELA screw it up even more. It's LONG overdue to cancel all student loan debt. It's infuriating that I'm still in \$100K+ debt for trying to better my life and occupation. It shouldn't matter, but I graduated Summa Cum Laude from NC State and then got 4.0 TWICE with my M.A. and M.S. degrees. I can get a loan for a car cheaper than what I did starting as an 18 year old going to college who couldn't afford school otherwise.</p>
Cindy	Williams	CA	<p>I am 61 years old, paid on my student loans for over eight years, the original loan amount was \$56,000 and I now owe over \$71,000. I am retired and was working a part-time job to make ends meet, but due to shoulder surgery I haven't been able to work. I struggle to make it every month as I live in the bay area and over half of my income goes to rent. Any relief I could get from these high interest student loans would be forever grateful. Please, President Biden, do what's right and relieve us of this huge burden. With the increase in inflation, I'll be lucky pretty soon if I can afford to eat.</p>

First name	Last name	State	Comments
Lisa	Sandor	MI	I am asking for the forgiveness of my student loan for this reason: I entered College for the first time at the age of 50. Due to divorce /abandonment and no prior education to support myself, College seemed to be the answer. I am now, at the age of 60, struggling with huge student debt. Because I chose to go into the teaching field and am currently substitute teaching. I am barely able to pay basic needs, let alone my student debt. My hope is that forgiveness of my loan will be granted and that I can live out my remaining years without this over my head. Thank you for hearing my story.
LaTasha	Atkins	LA	Although I am currently at Zero repayment but I no way to repay. I did at one time pay because I felt bullied and my wages were garnished. I entered into the PSLF plan working for the city for over 12 years, however I went back to school to obtain my Doctorate. I had to pay some loans in order to receive more aid; all in which I complied, however immediately after receiving my degree in 18', everything went haywire as far as services, communication, and my paperwork. I sent and resent my PSLF several times and to this MOHELA has yet to respond to definitively state whether or not my PSLF paperwork was in fact received, I was approved, etc. I know I was before I'm just confused as to how I am now not or it's of question. This stresses me out. I know what I borrowed to obtain my education and I have never asked anyone or entity to do away with my debt; however if I a public servant social servant have served her community just as a lawyer at the district attorneys office or a doctor community clinic; why aren't my loans forgiven without any having to make any payments because I'm paying with my time, making the bare minimum dollar. That in itself should show the struggle and hardship. I'm a tax payer just as everyone else who scream against loan forgiveness but what they fail to understand is this would free funds to strengthen our economy.
Kevin	Snyder	PA	I've recently had to forbear my student loans due to money hardship and not having enough money to pay rent and student loans. I currently owe about 60,000 due to interest.
Evelyn	Santiago	FL	Just need help please for the american citizens that got abused and taken advantage of these greedy and predatory loans that took advantage of others!!
Terri	Radtke	WI	This student debt has made it impossible to buy a home because it has pushed my debt ratio over the limits.
Cheryl	Champ	IL	I went to school and all the schools close up
Jose Estevez	Estevez	CA	Hi, I've reentered making payments due to the fear of loosing the little we had saved and from having our tax returns taken again like they've done over the last two years before COVID. That tax money which is uncounted for was around 4K. I still don't have an answer as to where that money went. I'm married with two kids, one with special needs. It's not easy. I worry about making payments, living expenses... brings a lot of concerns for us and our future. Having this debt erased will change everything.
Regina	Freeland	OR	Or make it bankruptable without an Adversarial Complaint.
Jaci	Gibson	CA	I borrowed what I could afford to pay back but the compound interest has increased the amount to where I will never be able to pay it off before I die
Angie	Jones	CA	I am unemployed and having difficulty paying.
Michele	Jackson	PA	30,000 I borrowed has now become 63,000. Its been over 10 years and I cannot pay it

First name	Last name	State	Comments
Cynthia	Ross	CA	<p>Hello! I am 71 years old and continue to work full time for two reasons. Primarily, I cannot afford to retire because my student loan payment (restarting again this month are \$800/month. And, secondly, if I am to remain eligible under the PSLF, I must also be working full time for an eligible employer (teaching in a public school district! Many of my loans are over 30 years old. Fewer of my loans are graduate loans and they are over 18 years old. My older loans were often in forbearance due to financial hardship and the interest has now become over 30% of my original loans.</p> <p>As a single mother and sole provider of my two daughters, I struggled to support them but was not able to afford to pay significant amounts on these loans. My daughters are now both practicing lawyers but the sacrifice I made to raise and help educate them has now become a huge financial burden.</p> <p>Thank you for everything you are doing to address the issue of insurmountable student debt that will perhaps help me and others in a similar situation. I am desperately hopeful.</p>
Matthew	Van Allen	PA	<p>My wife and I both graduated college over 20 years ago. My wife has been a special education teacher ever since. I spent 10 years as a paramedic on an ambulance and since then 5 years as a caseworker for the Pennsylvania Department of Human Services helping people gain access to medical assistance, SNAP, and TANF. During this time we have been either denied PSLF and Teacher Forgiveness or have been hitting roadblocks every step of the way. What more do we have to do to get credit for the public service we have provided? How is it fair that in all the years we've been paying (what we can) that we now owe the same amount if not more than when we started? Any answer would be great.</p>
Ross	Owen	CA	<p>Original government loans were moved without any ability to stop to private companies. I believe universities actually colluded on this to help keep more students without letting the loans stay under the government umbrella and letting interest rates climb beyond any comprehension of the long-term effects.</p> <p>Private companies made billions on the backs of the students and co-signers with no provision for default or real options to get out of this. The private lending and Universities would have to share the burden. My wife and I are retired in our 70's and still have to help repay as cosigners.</p>
Michele	Mielcarz	OR	<p>I have been paying on my federal student loans for 15 years and my balance has ballooned due to accrued interest. I am on the SAVE plan and with my income, I don't have to make a payment, but the interest keeps accumulating, digging me deeper and deeper in debt every day. I went to the Art Institute and have a pending Borrowers Defense that I am in forbearance for. None of the previous cancellations have applied to me. I hope to be included this time. I'm 53 and this debt is hindering my ability to save for the future, as well as my quality of life. 15 years of constant stress over student loans and the overwhelming feeling of watching my debt grow by the day. Please help me and others in my situation. Thank you.</p>
Deborah	Frasca	FL	<p>Predatory interest has made my loan so much larger than it originally was and it will never be paid off.</p>
Angie	Jones	CA	<p>Forget not being able to buy a house. I cannot make payments.</p>
Brittany	Post	GA	<p>Me and my husband both have student loans. Every day is a struggle to afford both the minimum payment on both of our loans, along with the every day cost of living. Wages are not increasing, but everything else is. We are homeowners, but every day I worry if we will be able to afford maintaining our home and our bills, along with a payment that is considered "affordable." I have experienced numerous miscommunications with my loan servicer as well. Enacting loan cancellation for people such as me and my husband, will ensure that we are able to afford our every day expenses. The cost-of-living is so high right now that people are struggling to afford their bills every day let alone their student debt payments. Please enact student loan debt, debt cancellation to help people like me who are just trying to get by every day.</p>

First name	Last name	State	Comments
Leza	Hunt	NV	I'm an African American female who has been in student loan debt for 20 years with no means to keep up with payments due to being underpaid and overlooked. With inflation, rising taxes and trying to maintain my household, it's impossible to keep up. Please help!
Sherrill	Futrell	CA	Stop arming Israel's genocide in Gaza and SPEND THE MONEY ON OUR KIDS' EDUCATION, GENOCIDE JOE!!!!!!!!!!!!
Anthony	Reich	TX	In approx. 2016 or 2017 I paid an organization \$800.00 to manage my account with the FED. This organization was out of California. They said they would manage my account. They never did.. I would call them to find what was my payment was due and how much they kept telling me my payment was 0 dollars. This went on for months. I finally got a call from Fed loan saying that my payments were delinquent and way past due. Several attorney generals from several states sued these companies . Anthony Reich 210-400-7616 Now I called Modella back in Nov. and told them what my payments were on credit cards utilities and the rest of my bills and as of April 9 2024 they are still trying to collect thousands of dollars from me. I never received what my low monthly payment should be. I have filled a complaint with Congressman Henry Cuellar office in Laredo , Tx.
Sheila	Crawford	FL	Well all I can say is not being able to pay rent or utilities nothing else I can say
Lakesha	Chappell	OH	I wanted to be a teacher since age 3. I was raised in the inner city of Milwaukee. I fought against all odds to become a teacher which cost me around 100k. I expected to be in debt until death but I had no clue how that school debt would affect my life. I was making around 36k as a teacher in the inner city. It's nearly impossible to ever pay that amount of money back and still live a decent life. The United States of America ought to be ashamed of itself for what it does to the natural born citizens. Yet, the people who come here are usually debt free with school and businesses due to the breaks they get.
Theresa	Smieszek	NY	I had brain surgery 9 years ago. I did not get disability and have been struggling ever since. My student loans have more than doubled.
Steven	Maness	NM	I have loans dating back to 1993 with a total over \$200,000 because of ballooning interest and gross mismanagement by MOHELA over those years.
Keith	Holt	CA	In short, I reached candidacy for a PhD when my department decided I wasn't making the progress they wanted. Unable to find work in my field I found employment in an unrelated field. I am now retired, on a limited income, and heavily in debt with both student loans and the IRS.
Charlene	White	VA	I have strived my entire life to commit to being able to take care of myself and my family. I enrolled in college immediately after high School attempting to get started with my college education only to be taken advantage of with taking out loan after loan after loan. I come from a single parent home and should have not been required to take out so many loans to afford my education. My student debt currently is at 100,000 only with a Associate Degree and Bachelor's Degree. I had enrolled in a Master's program but must pay out of pocket and can't afford to. It's unfortunate that I was deceived from all my colleges and robbed. I have come so far only to be unable to continue and unable to afford to continue my education! I have had to choose surviving rather than continuing my education. It's sad, but true! I beg of your help for me and all others who have been deceived. We need your help!
Teri	Pastore	OR	Dear President Biden, I spent two hours today trying apply for the SAVE program. Coordinating among all the different players (DOE, FSA, MoHela, SDCC, is a nightmare. Additionally, I can't get thru to speak with someone about my concerns, and needs; their phones are slammed, but meanwhile my student loan interest continues to compound and dig a financial hole that I fear will be the end of me. PLEASE support Widespread Debt Relief! Thank you ~
Thomas	McEvilley	TX	Please help, Joe! I borrowed 7K to finish college in 1989, and never found steady work to get it paid off. Now I apparently owe 42K This is usury
Carla	SanFelippo	WI	I'm 64 years old and will never be able to retire. I owe more the 100,000 thanks to interest. The last several years I have been working 65 to 70 hours a week to try and save to retire I'm never going to get there. HELP

First name	Last name	State	Comments
Robyn	Holm	GA	I borrowed \$41k that I have paid back. I still owe more than 8 times that amount in interest. I was never given IDR options until after I defaulted. Sallie Mae kept pushing me into forbearance rather than giving me a plan I could afford out of pure greed. I've had no issue with paying back what I owe and reasonable interest. But this is debt slavery and the student loan companies wrote their own rules.
Gary	Elthie	AZ	I want my student loan erased!
Joseph	Shuffield	TX	I borrowed money for a Ph.D. program that was ultimately a low-value program, and I was also an assistant instructor teaching undergraduates so the tenured professors had lighter loads, but was paid a pittance despite the huge sums of money brought in by those undergraduates. If I had instead received free tuition to teach, which would've been the right thing, I would not be in the massive debt I'm in now at 56 years of age.
Donna	Groves	CA	I have much more debt than when I started over 15 years ago and I'm turning 60 yrs old this year.
Barbara	Ewt	PA	I have not been able to save money for retirement and it's causing financial hardship.
kathy	jones	OK	I am a senior citizen and I am on a fixed income.
Lee	Hoyt	FL	This ain't gonna happen. I should have had 20000 knocked off cause he Said he would. Making it paycheck to paycheck is a understatement. All we do is pay some dang bill that charges outrageous prices for crap.
Sherry	Spurling	WA	My loans are from my son's education. I am retired and on Social Security and do not have the ability to pay \$120000. I felt preyed on and pressured to take out these loans.
Peter	Adler	CA	Nearly 70 years old and on social security. Experiencing poor health and unable to work full time. I'm honestly terrified of the amount of money that has to be paid back. There are too many stories similar to or worse than my own. The government spends billions of dollars helping others around the world and has bailed out wealthy corporations. It's time for you to forgive all student loan debt which has placed an intolerable burden on millions of Americans.
Rahila Haq	Haq	CA	Automatic relief is crucial.
Sharon	Bell	CA	I have risked my life as a nurse got sick with covid during the pandemic and have so much student debt. The work we do as public service providers and in healthcare should be enough to give us breaks in student debt or repayment.
Rita	Benson	PA	I've been chasing this debt for about 3 years. Never made enough and it just kept increasing! Please make the madness stop!
Jacqueline	Todd	MS	I'm 73 yrs old, raised 6 children on my own as a nurse. Worked soo hard. When one of my children passed away, I needed something to survive. I chose education. Graduated with a masters in 2020, the beginning of covid. Never got a chance to work. Have taken small jobs to keep busy & early this year had a stroke affecting my vision. I have always struggled & these loans have kept me up with worry. I wish this burden would disappear.
Kevin	McCull	MN	I need help with my student loan. I am not financially able to afford to pay this loan with the interest. With all the medical bills my husband and I have it's a struggle.
Julia S.	Butler	IL	My previous servicing agency failed to accept official paperwork from the Department of Education for Deferment/Forbearance because it was NOT theirs. This happened 3 times, eventually knocking me into default for years. This ballooned into over a 1/4 million dollars on what use to be 70K. Also right now the loans I have was not properly done for the plan that I asked help for this fall leaving much of my student loans STILL in trouble. I have been dealing with this for over 20 years and no one seems to listen. I am now 54 and in failing health.
			My loan repayments begin later this year. I am a Senior Citizen, and don't see \$55K+ coming in any time soon. There s/b a relief mechanism for seniors, but when I call the FSA you can't get to a human. It's rediculous. They cannot take my fixed income \$\$ to pay an exhorbitant bill. God will take care of them, if they don't comply w/our demands.

First name	Last name	State	Comments
Jacqueline	Harnett	NY	I need debt relief
Cynthia	Steed	PA	I went back to school as a single mother of five children after my abusive husband was 302 d . I struggled to get my degree with young children. I owe 75000. For an associates degree. A servicer that was supposed to be helping me switched my loans to my disadvantage. I'm in way over my head and the interest is mounting. I work for the biggest hospital system in my area. They are bankrupt and I'm struggling to survive after paying health insurance. Please help!
Lori	Klein	NC	I've been indebted by student loans since I was 17 and entering college as a first gen student. I later consolidated with my spouse, now ex-spouse, who was abusive. I remain tethered to him through a consolidation loan and have lived my entire adult life under this weight. I will be 60 in 3 months. I originally borrowed \$40K and now owe over \$220K. I have declared bankruptcy twice. I don't know if I will ever be free from this.
Macushla	Roulleau	MA	I am passionate about the field of counseling, for which I received my Master's degree, and I am now working, but despairing of ever being debt free and realizing our dream of buying a home. Please help!!!
Angela	Perry	NY	I have a parent loan. The government knows the borrowers story who still owe a debt. This stress is worrisome causing many not wanting to vote this November!!
Amy	Sevy	ID	I'm a 62 years old, widow. I live in Idaho and I'm struggling to live paycheck to paycheck I get paid one time a month and with the horrific low wages in Idaho there are weeks I have to go to the food banks because I don't have money for groceries. If I have to pay this student loan debt back I will become homeless. I already don't own my own home I pay rent, which is outrageously high. In Idaho compared to Idaho's minimum wage law.
Leo	Buckley	CA	I already have \$33,000+ in student loan debt & am going to grad school so I can hopefully get a better paying job and so I'm really worried about the extra student loan debt that I'm adding to my outstanding debt when it's all said and done.
Elizabeth	Alliston	MI	I did donate today, but it is very hard to do multiple deductions. I live solely on my social security.
Iris	Crain	AZ	My student loan story is LONG and very convoluted, but in a nutshell, this has been one of the banes of my existence. Please, PLEASE help low-income, disabled, and people who were scammed by schools and loan servicers. Thank you.
Kimberly	Anderson	CA	I'm 61, owe \$180000. My health is going south pretty quickly, so they should forgive those loans, or disability will.
Patricia	Roles	KY	The cost of college is beyond belief. The government must help families and young people pay for their education.
Annette	Roberts	OR	I got my first degree in the 90's and was able to bulk pay it off 8 years ago by taking a loan to pay it off. I was told as a teacher in a low socioeconomic area that it would be worked off so to speak. Nope, lender always found a loop hole in which I didn't qualify. I went back to school to get endorsed in special education. Again, bought and sold on that the programs would help me pay it back as I was now in a high need area. And I am in the same spot. Loopholes again. I am sick and tired of the bait and switch tactics used. At this rate, I will still be paying after I retire. It's ludicrous that I have spent my entire career in education, doing what I was trained to do-promised help, promised forgiveness. This is not the American dream I remember in the 80's when I started at the university.
Jennie	Fulton	CO	My son is unable to pay loan I signed for. I am responsible for more than a \$65k student loan. I am retired and on a fixed income.
Kathleen	Hudak	PA	Interest rates are astronomical. How can any pay down the loans I took out for my daughter?
Alicia	Chavira	AZ	I have been paying for decades, and the amount keeps getting larger and larger. If it were manageable like a mortgage, I would be able to pay this. But at this point, I'm just throwing money into the garbage because it's not making a dent.
Stephan	Armstrong	VA	Punitive interest rates are making my Fedloan impossible to ever pay off.

First name	Last name	State	Comments
Paul	Salva	WI	My Daughter was misled by her undergrad private school, Marquette University, that stated during Parent & Faculty orientation, that if She attended MU for her Bachelors, she would be given preferential treatment toward admission to MU Dental School. Despite meeting all the requirements, MU denied her entry into the Dental Program. My Daughter was then left with no other option but to go to an out-of-state private dental school... Fast forward 8 years, She is now a Dentist, but riddled with nearly \$1,000,000.00 in student loans - and can't afford her loan payments and cost of living on her own. She needs help NOW!
Cameron	Covill	MA	As a recent graduate, working my way up through work experiences in my field, I am accruing interest on my student loan debt. Making only \$47,000/year in MA, with work experience and certifications, I apply to better jobs only to be beat out by those who have simply worked in the industry longer. While this does not upset me as I recognize the need to "pay your dues", I am trying to balance the needs of bills and saving for my future, and with the SAVE plan I am able to greatly reduce the amount I am required to pay monthly. That said, the debt continues to rise and most if not all of what I pay every month is paid solely on the interest and not the principal. I urge the president to follow through in his promise to the American people and the future of the American education system, to cancel a portion of student debt which would in turn reduce the amount of interest accruing each month and allow those in situations similar to me to continue to save for their future and pay down their student loan debt, rather than pay solely on interest and prolong the decades of repayment.
Vincent	Tuzzolo	PA	The only way out of this loan is death, interest just keeps piling up I'm sick of it everyday.
Laurie	Hollern	NY	Borrowers should not need to use Social Security benefits to make payments on Parent Plus Loans. Age is a hardship. Cancel student debt for those over the age of 62.
Joan	Small Western	NY	I am parent of two adults who strive to make a life for themselves while working full time jobs, taking overtime, and making conscientious financial decisions BUT they cannot make ends meet. My daughter is an English teacher in a low income area and my son is a police officer, Both choosing careers that give back to their communities. Please consider ALL student debt and then, we need to revamp the system!! There is a shortage of professionals in both of these jobs and not being able to make a living discourages those who might be interested. PLEASE make a difference for all those suffering and struggling.
Debbie	O'Neill	CO	Please continue your efforts to cancel ALL student loans. Thank you.
Rebecca	Grace		How can I save for the future? Is it Skid Row or paying back my loans? I barely get by. The thought of owning a home and having a family is not something I'll ever be able to afford. Help me.
Cherise	Krug	NJ	Interest and refinancing fees = in repayment since 2008 and haven't made a dent in my debt
Michael	Marvin	MA	Student loan debt has plagued my family for over 20 years. Starting with my my and my wife's loans and now are children. If you are not a wealthy family and choose to get educated you end up with loans. These loans and more concerning the interest change economic outcomes forever. My wife and I will never be fully secure in retirement due to the fact that the student loans we paid back was the same money we needed to save for retirement. But no forgiveness gave us no choice and now our children face the same. We are suffering greatly trying to get people educated in this country and it needs to change.
Lillian	Hightower	PA	Currently on a fixed income and monthly payments are hard. It would even be a help to have the payments lowered. Thank you
Anjuli	Yera	FL	In need of student debt relief, as I struggled with infertility, miscarriage and a high risk pregnancy and have not been able to work.

First name	Last name	State	Comments
Amanda	Imperiale	PA	I have had student loan debt for over 20 years. At this rate, by the time I am finished with repayment, my son will be entering college. This cannot be how the American people manage higher education. If I had better and more clear information at 18 years old, my decisions may have been different. Additionally, the encouragement for higher education for my son will be very different because he should not start off his life in a mountain of debt. Universities and grad programs are simply charging too much for degrees. My debt to income ratio is upside down
Stephanie	Keeton	OK	I have been paying on my student loan since 1998 , 26 years I've had a lot of hardships over those years and had to keep deferring my payments cause I had two kids to help take care of . I am finally down to over 3,000 but would love for it to be waived .
Kelley	Harrison	GA	I have student loan debt from graduate school. The interest alone is significantly more than the original amount I borrowed. This is not fair!
Ellen	Ringer		I am close to 75 years old and I thought I would be debt-free and solvent. I cannot purchase a home or get married. I live alone and fear losing my social security income.
Isadora	Avett	KS	We need an answer to runaway tuition costs
Karla	Hanna	MD	Relief will help me stay afloat with current spike of cost in rent, insurance, groceries and other necessities.
Gail	Forest	FL	I'm 70 years old and living on my social security, \$1800 a month. I have no money to pay towards my student loans. My loans originated in 1994-1995 when I was in school. I need my loans cancelled. I hope President Biden can help me.
Alvin	Anderson	MI	My student loan balance has ballooned over 400% from what it was originally, due to compounded interest, over the last quarter century.
LaSharon	Davis	IL	12 yrs of paying and the servicing people indicate that o have only paid in \$291.00 towards the loan but had them a huge amount. I am now a retired senior citizen 66 yrs old but worked 38 yrs for the Department of Treasury in a law enforcement capacity putting my life on the line daily.
Gail	Forest	FL	I desperately need my loans cancelled. I'm living on my social security and have no more money to payoff the existing debt.
Eric	Matheson	TN	Why hasn't there been student debt cancellation for members of public safety that worked every day through the COVID-19 pandemic? We put our lives on the line & received almost nothing in return except watching our fellow citizens, & often our brothers / sisters in public safety, die because they were exposed.
Gregory	Thomas	NC	You Promised, Joe
Delores	Fears	MO	I have attempted to pay, paid fraudulent collector. Now get different information every time I call. Loan just go up and up. Credit ruin. Not able to ever purchase a home. Retired, now on social security only and can barely pay my bills.
Annie	Simpkins	OR	In 8 years 40,000 has accrued in interest. In those 8 years i was only able to work part time due to having children. Childcare costs are also very high, so it made more sense to be home more for my kids than hire someone else to raise my children while I work. I am finally able to start making payments to student loans this year and it wont ever make payments toward the principle, only the ballooning interest for as long as I will be paying the loans. It has been a huge stressor for myself, my husband and my family.
Danielle	Sciarro	PA	The loan companies ask for payments that are a ridiculous amount each month. They don't take into consideration I have a mortgage with all the utilities that go with owning a house, 2 kids, and and 2 car payments of which are needed to get my spouse and I to and from work so we can have an income and pay the bills! We live pay check to pay check as it is and with my loan payment at \$573 a month there are bills that get paid late because I have no money to pay them, but then the bill goes up because of late fees! I just can't win

First name	Last name	State	Comments
Travis	Parsons	KS	Canceling student debt is crucial right now to everyone with student loans. With inflation and all other factors effecting Americans. It is getting hard to feed and take care of ourselves, but almost impossible to take care of our families. We every month have to choose what bills to pay just to make sure my family has money to buy groceries and hope no major medical event occurs. Canceling the debt will take a big weight off everyone and allow Americans to be financially more secure.
Mary	Lewis	PA	Please endure widespread student loan debt relief for all include.
julie	Shafer	HI	I URGE the President & Congress to eliminate Government Interest. I borrowed 65,000 and now with Government Interest owe owe \$191,000!!! I was scammed to 'consolidate' back in 2003 which unbeknownst to me licked me into 7.75% interest. The principle alone was insanely high for a Masters in Occupational Therapy in 1998. I could manage to pay the principle but with the added over \$100,000 in Govt interest it feels impossible! Im on IBRP plan and make monthly payments but every month the added interest is more than the monthly payment and my debt just grows. Olease CANCEL ALL GOVERNMENT INTEREST ON MY STUDENT LOAN so I can manage and repay the principle. Thank you ?
VANESSA	TERRY	CO	I graduated college in 1995. It's been almost 30 years and I'm still paying off my student loans. I can't afford a house because I have this huge debt, that should have been forgiven when I served in the Army, hanging around my neck. Because of the age of my debt, and how long ago I served in the Army, I don't qualify for any current loan forgiveness programs. My entire adult life I have been under the weight of a massive debt. I'm tired, I'm stressed, and I'm out of options as far as my student loans are concerned. Loan forgiveness would give me a fresh start and new outlook on life.
Denise	Taddonio	NY	Please help with this debt. The interest has killed my balance. This is crazy
aaron	billings	VT	Biden's loan forgiveness means that at age 55 I can finally start saving for retirement.
Angelique	Nejaime	MA	Help trying to good for humanity and get my medical degree for our American citizens
Sarah	Carrasco	CA	With the pause on payments, we were able to buy a small home. Now, with payments resuming, this tightens our budget for food and bills.
Debbie	Bruns	WI	I did the Parent Plus Loan for my daughter. She will not repay this loan. I don't know what to do! I'm 58 years old and can't work like I was young. I can't afford to repay this loan. Help!
Nathan	Moy	MN	Had so many loss of hours and money due to hardship de t from students loans, the MOA s got bigger and bigger in debt because of increase interest on loans and unable to repay etc, now the loans are almost twice as much as originally borrowed and I still can't afford to pay even the minimum payment, I can get any help from anyone as credit score were hurt badly and jus simply can't pay back makes ever...please help!
Nancy	Griffin	MD	HELP!! Please!!
Edward	Wise	PA	With the interest I will never pay these off. I fell into the scam of going to college and having a good job but it doesn't matter because I can't ever pay them off.
Dr. Nancy	Arvold	CA	I am 81 years old and I owe \$275,000 for my PhD in 2010, that I started in 1995. I'm still working and pay monthly, but it is manageable. When I started my PhD the tuition for "continuation" was very cheap but increased so I was paying full tuition to hold a place. No opportunity to take a "time out" while I was working full time.
Georgette	Collins	IL	I'm a retired parent on a fixed income and dept of education is not allowing parent's to used discretionary income as the basis for repayment on parent plus loan! Also, lender Aidavantage advised me to consolidate loan which ended up being a totally sham I'm now required to pay almost double pre-pandemic. I feel like have been bamboozled!
Petro	Fediv	IL	The relief is critical

First name	Last name	State	Comments
Jeffrey	Courter	NY	My wife and I are senior citizens saddled with student loans which we will likely never be able to pay off
Roger	Soliz	TX	Please cancel all debt worldwide. The necessary means to make sure this happens is greatly. Not able to pay for my bills and debts from the past and working to be a child support provider for my family. It's left much in shambles and picking up will never be possible if this student loan forgiveness is not being respected for the people of the United States.
DeeAnn	Clay	WA	Yes, I have been paying on my student loans for 33 years, & I need relief! I need help! Please don't forget the older borrowers who are still paying!

First name	Last name	State	Comments
Marcella	Patrick	AZ	<p>I have been paying on my student loan I believe for at least 10 years. I was trying to get my Masters degree from Grand Canyon University, I was dropped from a class and I did not request this when I talked to my counselor and asked why he laughed and said oh you can take the class again. I did not find this funny I just got dropped from a class in the 7th or 8th week and I believe I had written my professor a email stating that I had some catch- up to do but I was progressing othe letter I wrote the professor only not my counselor. I feel that I was simply railroaded and I could not even stop the action that was performed NOT on my request or behalf.</p> <p>I had previously taken this same course Microeconomics it proved to be difficult because I should have been advised to take prerequisites that would had laid a foundation for me to be better prepared. In the first Microeconomics class our class task was to simply use tools of running a " business " ex. accounting, other classes a student would take before delving into Microeconomics Class for a Masters Program.</p> <p>The other thing was having the book for class online and not readily available because of poor internet and just availability (when I have a physical book I can study anywhere at anytime that is definitely not the case with a " online text book", I was told I would have to find a text book and pay for it myself...so I thought wow..I couldn't even find the textbook physical anywhere. Anyway like they say it's the little things that get you and create huge problems.</p> <p>I feel Grand Canyon University is on of the handful of corrupt or I will use the work misleading business plan. While they say they are trying to help you the (student), in my humble opinion they are trying to educate a few and sick the loan funds out of you. If I had to do it ALL AGAIN I would not attend this school.</p> <p>I found my purpose I feel I was mislead by Grand Canyon University, they dropped me from my 2nd attempt of Microeconomics class there in my Master's program. I did not request, hint, to be removed from the class. I sent my professor (in Microeconomics), at the time a prior email that I would be able finish up some work I had not turned in yet. I was not below GPA in the class at the time the counselor dropped me... from the Microeconomics class...this was my 2nd attempt at this class with a different circumstance in the way it was being taught.</p> <p>My 1st Microeconomics class was difficult for me because I had not taken the classes that where necessary for the fundamentals of running a business to be ascertained (that was the major task in the 1st class). I had not taken the foundational classes to be able to ...play a game of building and running a business using business methodologies and standards like for example a bookkeeping class, a accounting class, etc... so I failed my first attempt in Microeconomics.</p> <p>My education on Microeconomics at the Bachelor's level classes was very different than the masters program at Grand Canyon University.</p> <p>At the Bachelor's level I learned what Macroeconomics and Microeconomics on a Business Case- Study basis and break down of Sales, Business, Ethics, Global and then Local verses / International, business to business processes and practices.</p> <p>In the Masters Program at Grand Canyon University at the time I attended and the first Microeconomics class I failed because I should have taken the foundational classes of running business..the successful passing the class was based on the professor giving the students a set of variables in running a business and the student being able to figure out what business mechanics they need to problem solve for the correct outcome which was in the problems given by the professor. 12k down the drain at GCU. Oh I learned from the 2 classes I did pass..</p> <p>The other problem which led to my failure was only having online access to my study material hence, my book for economics was online..like if you have stroppy internet service and just plain no access a 100% how can you study with the class Microeconomics book online access only...I was told by the counselors at the time that I would have to find and buy a physical book, I could find one..so the studying was ridiculous cause of the internet signal fluctuations and availability 24/7 was not possible for me at all..</p> <p>That's my story.</p> <p>Marcella Patrick</p>

First name	Last name	State	Comments
Wendi	Martin		I have been paying my Federal student loans of \$90,000 for my graduate degree since 2007 every month even during Covid. I still owe over \$60,000. To say it is a hardship is to put it lightly. Saving for the future, buying a home, having a family and making a better life for myself have all been impossible to achieve. I have paid over \$90K already but bc of interest I still have over \$60K left after paying faithfully every month since 2007. These loans were made available to people like me who come from lower income families to supposedly help them get an education and make a better life for themselves not to make money off of to profit the banks.
Kimberly	Henderson	GA	A single parent cannot afford the student loan payments, rent, utilities, food, clothes for self and kids on the wages currently making. Not to mention having to get to work. That's another bill. Keep postponing payments just puts one further in debt. Don't know how we are going to make it happen without the stress and other medical and mental factors that come into play.
Melanie	Lockwood	GA	I feel that as a graduate of a healthcare provider program (nurse practitioner) that anyone who has graduated a program to provide healthcare to our fellow man, we should have our loans forgiven as we spend countless unpaid hours training and then occupying these jobs. Our schedule may read 8 hours a day, 5 days a week, but with the paperwork requirements, (H&P's Discharge summaries, progress notes, etc) our hours are more like 12-15 hours a day. And that time is not reimbursed...by anyone.
Marcus	thompson	TN	Student Loan debt relief is vital! It creates such a never ending heavy, stressful, painful anchor around the neck of millions of Americans, including myself. Please do this!
Cary	Gillenwater		I owe \$221,000 on an initial loan total of around \$90,000. MOHELA was been provided employment verification of over 10 years of employment with not-for-profit universities and under PSLF my loan should have been forgiven back in late 2022, but I am still waiting.
Marcus	thompson	TN	Student Loan debt relief is vital. It is an extremely painful, stressful, heavy anchor around the necks of millions of Americans, including myself. Please do this!
Richard	Pautz	NY	My loan is my daughters I been paying for years. Personally, I paid off my own student loans 40 years ago! However, the loan I am paying should be forgiven due to fact I was a professional Social Worker/Clinical Therapist that worked entire career of those of indignant,mentally ill, poverty strickem, School Social Worker for Native American Tribe Seneca etc.I want the remaining balance of my loan which is for my daughter I cosigned to be forgiven!! My career of the less fortunate should meet the criteria for forgiveness...R. Pautz!

First name	Last name	State	Comments
Brittany	Burger	PA	<p>If it weren't for the interest rates my student loans would be nearly paid off by now.</p> <p>I pay more towards my student loans every month than my spouse pays towards our mortgage. I have to or else the balance would never budge. What I benefited from most during the pandemic changes was the pause on my federal loan gaining interest. I was shocked when interest started to build again in September 2023. Even though I am currently enrolled in graduate school to further my career (my job reimburses tuition) and taking 10-12 credits/year, because of the type of consolidated loan I have, it will continue to gain interest. This contradicts what I was told for years about federal loans not gaining interest so long as you were enrolled part-time in school.</p> <p>I work a full time job in the science and manufacturing field, a part time job at a University, and multiple freelance jobs. My spouse also works a full time job and a part time job. We make over \$200K gross between the two of us, and because of my private and federal student loan payments, and the interest they continue to build, we still struggle to even be comfortable, and I still live paycheck-to-paycheck.</p> <p>Honestly, I don't necessarily need my actual loans canceled. Yes, secondary education is severely overpriced in the U.S., but I knowingly took those loans out. But please, please.... cancel the ridiculous interest rates that are placed on student loans, and reimburse the absolutely uncalled for interest that we borrowers have paid up to this point. My loans would have been nearly paid off by now if not for these inflated interest rates that are being put on literal teenagers. Instead, after 9 years of paying double my minimum payment every month, I still have \$90,000 left to go. So much for, "Go into the STEM field, you'll be fine...."</p>
Patricia. A	Sacco	NY	<p>I am a Parent who took out a Loan for My Daughter Christina A Sacco now Christina A. Boyle. I have been paying what I can afford all these years , and I feel whatever is now owed Please mail her your information as how much she must start paying on this Loan, as my Social Security is all I have and all my Bills are getting higher, it s time she takes over this Loan ASAP.</p> <p>Thank You, Patricia A. Sacco</p>
Rebecca	Drummond	IA	<p>I have been paying my loans since graduation in 2008, yet I still owe close to the same amount I started with. I also have my loans in Mochela and had adjustments due to servicing errors. I have always worked in the public sphere and am enrolled in the PLSF. However, many of my qualifying payments have not been counted so by the time I make qualifying payments, it is the same as if I wasn't enrolled in PLSF at all. Now that I have 3 kids and 3 grandchildren while working a full-time job, I need to save money for my legacy. Having student loans forgiven for a person who has worked for the public for 20 years, it's hard to believe I can't get these loans behind me.</p>
Salvatrice	Lima	NY	<p>I am a single mother of a recent college graduate. Unfortunately, it was not economically feasible for me to have a college fund for my son. Now, only 6 months after he graduated, I've paid over \$2000 in 2 months just so his INTEREST CHARGES do NOT become part of his STUDENT LOAN BALANCES....that's WITHOUT A DENT in PRINCIPLE. It is OUTRAGEOUS to think what kind of effect this is having on young people!!</p> <p>I also HAVE NOT RECEIVED 1 bill from NELNET or MOHELA. If I was not checking on their websites, my son would have WELL OVER \$2000 added to his balances, which ALREADY TOTAL \$87,000 for a college degree. It's insane, UNBELIEVABLE that AMERICANS have to PAY this much to TRY TO BETTER THEMSELVES!!!!</p>

First name	Last name	State	Comments
ileana	alejandro	FL	Having a student loan hanging over my head for 10 plus has hampered my credit rating a great deal. It has tripled due to interest rates. When the forgiveness bill was issued, I signed up with ABS, which stated it would not only reduce my monthly payment, but help in being forgiven. Alas, ABS has not reported my payments. When checking my loan status, it does not reflect my payments. They state if a bank or loan company needs verification on payment the loaning company could contact them. It feels as if I am being scammed.
Staci	Cornwell	KY	Staci Carver Cornwell
Erin	Brown	IL	My oldest was the first to go to college in our family. We thought this was a great idea! He went to college and received a bachelor in Fine Arts with musical theatre. When we went to the parent orientation the school representative said that this parent plus loan would be able to be transferred to the student. Regrettably we found that not to be true and now are paying \$490 a month for the next 25 years. That will put me paying this bill for education that I didn't accrue until I am 70 years old. Which means I'll have to work until I'm 70 just so I can pay this. That doesn't sound like the best option for me. This is also prohibiting me from saving more for my retirement. We have barely knocked off any of the original loan. In the last 6 months we've paid down around \$100. This whole higher education will not be something I can offer to our other 4 children. I can not tack on more and more debt for them to go to college. As a parent I'm frustrated and saddened by our government for blocking the student debt cancellation. I have yet to hear any mention of helping the Parent Plus Loan borrowers to get debt relief. In my opinion we should be the first to get the debt relief.
Beverly	Melton	KY	We need help. The economy is causing us to suffer. We can't live reasonably good lives. This is one thing you can do to help us. So just do it already!
Kaylee	Stinnett	IN	My future is impacted by my student loans. I am a caretaker for a disabled spouse who is yet to have his loans discharged due to disability. Our loans keep us from investing in our future and the medical care we need!
Lary	McKee	OR	I am telling President Biden and the Department of Education Must Ensure Widespread Student Debt Relief, NOW PLEASE!
Katrin	Hall	CT	please help!
Charles	Farris Jr	FL	I taught in a Title I district and was told my loan would be forgiven. I did all paperwork requested for the "student loan forgiveness"but never received forgiveness, only added interest. They say I owe more than the cost of the original college program I completed and I took the loan for only about half of the cost. I received a letter that I met all requirements for forgiveness but the Supreme Court changed that. I am now retired and in the SAVE with a \$0 payment due and they said I was in default. That is a terrible feeling of threat that I had to change by telling them once again they were wrong! Being retired and taking care of my elderly mother with health problems is difficult but I will always do what I can to make Mom happy!! Having the debts removed would give so much peace of mind that the government finally followed through on their promise after I did so much to teach thousands of students during my career.
Parker	Duncan	CA	Im a Family Doctor working in an FQHC, and RELYING on PSLF program to compensate for income difference from working in 'private' healthcare model; while I completed requirements in MARCH 2022, I am STILL waiting for Mohela to properly process and CANCEL my debt, now over 2 years!
ROBERT	HOUSE	NJ	I truly believe that I am victim of serviing erros. My loas have since been sold to other agencies, an example KLESC in Lousiville, KY and I am still sending payments to Navient. I am also making payments NJ Higher Education.
Lary	McKee	OR	I am telling President Biden and the Department of Education Must Ensure Widespread Student Debt Relief
Raymond	Norftill	FL	Mohela said that my wife's paperwork for PSLF was received late when it was not and they refuse to do anything about it
Antonio	Galica	NY	Being teased with debt relief only to be told that you aren't worthy of your country's assistance is a smack in the face of a lifelong taxpayer
Barbara	Zill	MD	Please cancel student loans, it would give me my piece of mind back, I would be able to sleep at night. I am a 68 y/o women saddled with a debt that is not mine but has my name on it. This burden has followed me since 1993. I am Barbara Zill
Andrew	Kurcan	NV	It's proven that the cost of higher eduction is artificially high. We can never pay off our loans - let's stop the insanity.

First name	Last name	State	Comments
Leonard	Klein	NJ	No progress with principle reduction amount after more than 15 years of paying.
Maria	Giannetta-Dittamo	NJ	A Family Member has been struggling with payments...is a Senior and Disabled...Pkease Help. Thank You. Respectfully Maria
Maria	Maldonado	AZ	67 years old with over \$250k of loans to pay at over \$700 per month payments - I'll never live to see the day these are paid off - and will live in hardship trying to maintain these payments
Paul	McElveen	IN	Dear President Biden: Affordable Well Rounded Certified State and Community Colleges and College Debt Forgiveness are both essential for a more educated, progressive and prosperous United States of America! The more people learn the more they know! The more people read the more the know! A mind is a terrible thing to waste! Higher Education broadens people's horizons. This is vital and necessary for this great, wonderful, democratic country of ours, the United States of America to continue to prosper and grow! Thank You! Biden 2024!
Avery	Jones	FL	I got a degree in English with the intention of going to grad school for library science and getting a job at a library or museum. Unfortunately, I haven't had the opportunity to do that because I can't afford my student loan payments if I leave my current job. Instead, I'm stuck in an entry-level hospitality job so I can pay \$400/month in student loans. Student loan cancellation would finally give me the opportunity to pursue my goals and achieve the dream I took the loans out for in the first place
Kris	N.	OR	My interest on a graduate degree loan has ballooned to more than half of the original principal amount.
Adrienne	Jacobson	CO	We haven't even attempted to make payments recently. We are in Real Estate and have ZERO funds to pay this. Over the years, we've only seen these loan grow larger, never made any progress. This whole system is a complete disaster. We have completely outgrown our home, but cannot do anything about it because of these stupid loans.
Mandolin	Alvarado	CA	I have been trying to pay off my student loans for over 20 years. My first time in college, I had to take out loans for over 20,000 as a freshman with no help from my family living below poverty level. I would have been the first in my family to go to college. I was unable to register my second year because I could not qualify for enough loans to pay for my sophomore year. I left college 20,000 dollars in debt, until I started college over year later at a community college. I then became 30,000 dollars in debt to complete my bachelors degree. I am currently 52 years old still paying off student debt. I may never pay it all off in my lifetime.
Kris	Luminar	PA	Our household has almost dissolved numerous times due to student debt. Their no possible way for us ever to pay it off. Do you plan to dissolve this meaningless debt after their is no economy or before?
Alexandrya	Weiss	MI	When an individual spends days of their life attempting to get in touch with their loan servicer or the Department of Education to get their loan out of default, only to be told by an automated response to use a website that is down, there is no hope to get their life back in good financial standing. Which effects their ability to purchase a car to commute to a job, a home, the ability to secure a credit card to build their future. Student loans have taken away the ability for millions to have any hope for a future without struggle.
Cheryl	Nobles	CO	My daughter, a single mother, has loans that are greater than 10 years old with interest that has created a debt many times higher than original loan amount. 4years ago she went back to college and received her BSN degree and is currently working full time as an RN. With current high rent rates and cost of living increases plus school loan debt she is still unable to make ends meet each month. My grandson has special needs which also requires additional costs to provide the supports he requires. I continue to supplement her expenses monthly which is becoming more difficult as a retired senior on a fixed income. Please help!!!

First name	Last name	State	Comments
Kathryn	Long	MI	I first started college in the 1990's. Being a very young single mother of 3 children made it difficult to attend. I went on and off until completing my Nurse Practitioner degree in 12/2019. During those years I was struggling to pay off oldest loans first until finally consolidating in 2023. Even though I struggled all those years raising children and trying to finish school I still tried to make payments when I could but unfortunately owe more than I borrowed. It feels like it's a never ending cycle with the interest accumulating so quickly. I make payments for a while and put other things on hold then go back to catching up with the things I put on hold. But it still seems I'll never get ahead. My servicer has an error on my history that says I was in school when I wasn't and trying to fix that is not easy. The servicer has ignored me and I have finally done a complaint with CFPB.
Megan	Moss	OH	The burden of student debt with compiling interests in an inflated economy has left many students and former students just like myself in an abundance of debt. The plans laid forth by lending companies are not transparent in the interests, fees, and payment schedules. Many teachers and public service members have been awarded debt relief with write offs for student loans, but where does that leave nurses? Or social workers? Or those who could no longer afford to take on more and more debt to complete their degree? The system is set for failure. It's time to end the vicious cycle.
Marnie	Cedillos	CO	I have 30K in credit card debt. I am not being outlandish, this is just to live (Groceries, gas, clothing) Even with my Bachelor's degree, jobs pay about \$20/hr. I can't afford to rent an apartment in my city. By someone else's grace I live as a caretaker of a home. I don't qualify for a high enough mortgage to afford to live in the city I am in. I can't even afford a retirement plan. On the IBR plan I am on I still have to pay several hundred a month. This amount would be better used to pay down my credit card debt where the interest is killing me, it would also pay my car insurance. I drive a 2010 vehicle and I hardly go out. How can I be a good teacher when I am riddled with depression? I have no hope for the future.
steve	loren	MA	I will need to review, but at 9% interest, I believe my original loans taken for undergraduate education in the 1980's are still outstanding and are most likely 11-13 times the original amount. This is unconscionable. A simple high school calculation :1.09 raised to 30(for 30 years time give or take)= 13.26. So that is the rough multiple that my loan has ballooned to. Not twice or even three times.... 13 times!
Elizabeth	Foreman	LA	Please do what is possible to eliminate this incapacitating accrued interest. Thank you. I still have student debt and I'm RETIRED and on a limited income! I need relief!
Cheryn	English	CA	Hi, I'm not sure if I've been misled--I asked to consolidate all my loans under SAVE, as they are all Federal loans, although most are GRAD Plus. The total of my loans is \$645k. I was not able to finish my PhD because of COVID (simplistic, but essentially). The sheer enormity of the loans is my hardship story. I thought I would be a psychologist and now I am not. I hope I can consolidate my loans, but so far they only consolidate \$200K. Of course the amount I now have is more than when I started, but not that much more; however, I expect it to grow exponentially, now that the restrictions are off. So that is my story about the amount of the loan, the loss of my PhD, and potential problems from not consolidating under SAVE (advice of AIDVantage).
Amy	Chitwood	OR	I have accumulated over 20,000 I. Interest debt, even though I have been paying for over 13 years.
Christina	Johnson	CA	I am a current graduate student that has been tirelessly serving the community at a mental health clinic that provides therapy to low SES and high risk populations in my community. I am a renter with a dual income household that is currently unable to build credit or even secure a credit card through my bank due to student debt to income ratio being so terrible. The prospects of owning my own home and not paying rent to no end seems far out of reach due to the gross interest rates and insurmountable student debt that weighs on me and my family. Please help provide forgiveness and relief!

First name	Last name	State	Comments
Lala	Khanian	CA	I made the mistake of visiting already out of business "Art Institute of California." in 2007. Next thing I knew they were making me sign papers. I asked the about the entire cost and they didn't tell me. They said "Do what you like and the money will come!". I had no idea "What the hell I was getting myself into.". My credit was ruined, I wasn't able to buy a new car or rent a home. I wasn't able to pay my bills completely. I filed for Bankruptcy in 2010. At that time, I couldn't list my private student loans in my Bankruptcy case. I owed over \$86,000 for Private Student Loans and for many, many years I was harassed daily by collectors. I owe about \$80 grant for Federal and I am not able to pay them, due to my low income.
Cynthia	Porter	PA	I am in social security my monthly amount is \$870 the Nelnet payment for me is \$750 how are we to survive. This is a parent plus loan to help my son! His payments are just as high he is barely surviving the debt too.
Faye	Davis	WI	I have been paying on school loans for my two daughters since 2005 and I still owe \$33,000.
Linda	Santistevan	NM	Discharge every damn bit of it, including the overwhelming, crushing, insurmountable high interest student debt that some have had for decades.
Melitta	von Abele		I took out student loans to attend graduate school in 2002. An advanced degree was necessary for my profession as a performing arts educator. Without one I was not qualified for the teaching positions I wanted to apply for. I worked three jobs while pursuing my degree, including being a research assistant in my department. I earned a consistent 4.0, yet, because my department was underfunded, there was no scholarship assistance available for me. I have barely been able to make any student loan payments over the years because my salary, wherever I have been employed, barely covers rent, utilities and food. I have always worked more than one job and had a side freelance business to make ends meet. For the past 11 years I have been caring for my mother who now lives with me, which has negatively impacted my professional life. I am likely looking at another 10 years of caring for her and covering the costs for her end of life care. Even if I am able to return to work full time, it is completely unrealistic that I will ever be able to repay my student loans and the accrued interest. The psychological affect of the accruing interest makes the debt seem insurmountable. I also believe that to charge interest on student loans is unethical. Despite my many, many years of educational service as a classroom teacher and as a teaching artist, I am not eligible for any loan forgiveness because I have taught in private institutions. It is the height of hypocrisy that student loans can be used to pay for either private or state university programs but loan forgiveness is only given for those who teach in public schools. In addressing student loan debt, this particular issue needs deep reform. I led the formation of a non-profit organisation from 2015-2017, but I am not able to benefit from this either as the organisation had not yet earned full 503c status during my tenure as director. The entire experience of working tenaciously to attain advanced degrees and make a contribution in my professional fields has been negatively impacted by the necessity for student loans to afford an essential education. The psychological burden of debt is very debilitating. No student should leave their successful completion of a degree feeling this burden. It is wrong in every way. Forgiving the bulk of student loan debt would relieve me and many, many others from a paralyzing financial obligation that we should never have had to agree to. It would free us to invest in our lives in a positive way and change our perspective on our own self-worth immeasurably. Whatever service I have rendered in a professional capacity over the nearly 40 years I have been in the work force is worthy of loan forgiveness. I have contributed to many groups, communities and my society as a whole and I should be rewarded for that, not penalized.
K	Mazaika	CA	I am still paying student loans while I am also eligible to collect social security. Seniors who returned to school for further study are also affected by these debts. Please do not forget about us.
Michael	Koff	PA	I'm 68 years old on a fixed income with Cancer , Have stopped the payments after years of Parent Plus payments, now owing 3 times what was due . Thought it would have been dismissed by now. After years of no contact and attempts to settle.. Michael Koff. 12/25/1955.

First name	Last name	State	Comments
Jenny	Alexander	VA	I'm 69 years and just returned to work. I have to work 9 more months at a nonprofit or government agency to qualify for PSLF loan forgiveness. Mohela is my server, they have given different information each time I call. I have spent over 15 hours on phone calls with them. I'm now on deferment because I couldn't afford the \$600+ bill I received. I tried to undo the deferment a few days later when I got a notification that I was on deferment immediately. I called and was told deferments are for no less than 2 months. Two days earlier I said I needed one month deferment. When I tried to cancel the deferment they said it would take 73 business days to cancel it and by then my deferment will have ended. So now I have to work 11 months vs 9 months because work while on deferment doesn't count towards forgiveness.
Allan	Bergman	NJ	I have over \$140,000 in debt my monthly bill is \$1,800 who can afford this
Joan	Hoffmeyer	WA	At 74 years old, having received my BA later in life, the student debt is a huge burden that I never anticipated when I returned to school. I never would have returned had I known!
Deloris	Henry	MD	II am in need of Student debt release as a senior citizen completing my doctoral degree I am no longer able until I am employed to pay on my student loan, I am in need of a place to live at this point in my life, and finding a job is most important to me, with a place to live!
A M	M	ME	Many years ago, I borrowed from my retirement to pay this off, and save my son from the student loan trap. I am now old.
Annemieke	Wade	VT	I'm 48 years old. I went to school for theatre almost thirty years ago, and I borrowed \$40K. I now run a theatre company that creates theatre fir young audiences, and I am still paying back my loans. It's enough already.
Diana	Sutton	IN	I applied for a change in my monthly payment due to retirement my income changed but my monthly payments did not change. I was also told a parent plus loan does not qualify for president Biden's income driven plan! I feel I have not been able to work with my advisor for a fair and reasonable payment repayment!!

First name	Last name	State	Comments
eugenio	lanzas	MA	<p>I believe my student loan merit cancellation for two reasons. The first reason is the poor standards of the school. In 1989, I borrowed \$6,625.00 to pay for a nine-month vocational training offered by the Polytechnical Institute of Florida. The 'institute' was part of the explosion of fraudulent trade schools that was endemic during the 1980's. The school's facilities were inadequate, the training was poor, and the job placement office did not work. In fact, the short lived 'institute' (1984-1989) closed a few months after I got a useless diploma that didn't help me to find the advertised big paying job. The job was illusory but, thirty-five years later, I'm still paying the consequences for not repaying the loan in time and form.</p> <p>The second reason is that I already paid the loan. In 1989, due to critical financial difficulties, I couldn't keep up with the payments, as a result, the loan was labeled as defaulted. In 05/08/1995 the Treasury Offset Program (TOP) collected \$293 from my federal tax refund. Despite the fact that I couldn't find the promised big paying job, I made voluntary but intermittent payments from 5/8/1995 to 10/19/1998 totaling \$375. Notwithstanding my efforts, due to persistent financial difficulties, I was unable to regularize the payments, thus, during four consecutive years (from 2016 to 2019) the Department of the Treasury collected \$6,719 from my federal tax refund. The amount collected plus the voluntary payments (\$7,387) covers the principal (\$6,625.00) plus \$668.00 of interests.</p> <p>Despite the substandard conditions of the school, the old age of the debt and the fact that I already paid it, I don't qualify for forgiveness. I don't qualify neither for the Student Debt Relief Plan (SDRP) or the Fresh Start Program (FSP) proposed by the Biden's administration. I contacted the United States Department of Education (USDE) but in vain. Following they recommendation I contacted the Department of Justice, the Department of the Treasury and the IRS only to confirm that the federal government has no answers to my questions. In fact, I have contacted numerous organizations (Greater Boston Legal Services, Mass Attorney General Office, Consumer Protection of Greater Boston, Harvard Legal Help, Depredatory Lending Project, Debt Collective, Students Debt Crisis Center, NOLO) but they have declined to review my case.</p> <p>I paid \$40 to SAVI but I was unable to complete the Income-Driven Repayment Plan application (IDRP). Following they recommendation, I opened an account with MOHELA and applied for loan consolidation on August 22, 2023. In the first week of December, I finally got the response but not from MOHELA. Aidvantage, notified me of the resolution: "EUGENIO, your consolidation application wasn't processed" because "The loan(s) is part of a judgement or wage garnishment".</p> <p>On August 22, while I was applying for loan consolidation with MOHELA, Irsfeld, Irsfeld and Younger LLP (the collector hired by the USDE) reissued the debt claim by taking the case to the "U.S. DISTRICT COURT FOR THE CENTRAL DISTRICT [sic] OF CALIFORNIA". According to the judgement, I have \$15,770.44 in student debt. Half of the amount (\$7,222.48) correspond to interests. The purpose of the judgement is "to prevent the expiration of the lien", thus, the intention of the collector is to keep me in the hook for paying a debt that otherwise should be pardoned. The next step, according to the judgement, is to garnish 15% of my paycheck.</p> <p>The court judgement is blocking all my efforts to repay the loans. The application for loan consolidation was rejected. I can't apply neither to the Income-Driven Repayment Plan (IDRP) nor to the Fresh Start Program. The court judgement has cornered me in a hopeless dead end. In the meantime, interests continue to accrue at a scary 8% pace. Therefore, the removal of the judgement is imperative to finally apply to one of the student debt relief plans offered by the Biden administration.</p> <p>I naively assumed that the USDE was as interested as me in solving this critical issue once and for all but I was wrong. The judgement makes clear that the collector is not only interested in recovering the principal but determined to deplete my hard won but still precarious financial stability. Considering the reasons discussed and the maneuvers of the collector, I'm sincerely believe that my student loans merit to be pardoned. I also deserve a fresh start.</p>

First name	Last name	State	Comments
Morgan	Genelly	CA	Education was always a top priority in my family. I'm lucky because of that. But had I have known how much I would suffer with the debt, it's heartbreaking to say but I may have taken a different route. It's hard living on a teacher's salary and also paying my student loans. I have worked and worked- first, to get an education and then to teach students who need it the most. Sure, I'm on a loan forgiveness plan, but that just isn't enough. When I was taking student loans, I had to use that money to pay rent and for food. I was told that it would be forgiven. I feel like they're just so many Hoops to jump through. And without clear communication from the loan servicers, my job of paying them off is made even harder! Did I mention that I have a disability? I have worked extra hard and don't expect anything for free, but a little help would be nice!
AMY	HOLTZNER	MD	I have student loans from when I graduated back in 2010 and more from when I graduated with my second degree in 2021. The interest accrued is ridiculous, I have also had health issues I have had to deal with including a breast cancer diagnosis, where I had multiple surgeries and chemotherapy. While I love what I do and love that I have finally combined both my degrees, I will never make enough money to fully pay off everything and have it be worth it. But this is the crazy messed up world we live in.
Jen	Lowe	TN	At my age and the financial hardship that I am facing, it will never be possible for me to pay on my loans. Relief is crucial for me. Not only is this a financial burden, it's a mental and physical burden for me.
DeDe	Johnson	OR	Get this done as you've promised, Joe. Stop financing war and start taking care of people.
Patrick	Donohue	PA	Student debt cancellation and ongoing tuition/loan reform could change an entire generation! Do we want our country to succeed or not?
Christine	Hanley	CA	Attended a school that closed, bankrupted while attending in 1988-89. Denied closed school forgiveness. Was not give all the loan monies, school bankruptcy atty stole all the assets. Paid beyond all originally borrowed while in default, No payments applied to principal, from 2005 to 2020. Applied for forgiveness under PSLF Waiver. Worked 17+yrs in qualified employment, now retired.
Jerome	Salwierz	MA	Hello. I graduated in 2006. Been paying since January 2007. I still owe \$106K! I was paying \$1500 per month! I am 50 years old! I've paid way more than I ever took out! I had Sallie Mae then Navient. I fee my payments were applied properly. Some months more went to interest. Then following month more went to principal. The application of payments to my balance was unbalanced! I could never get a straight answer! The BURDEN of this continued payment will be with me until day I die. I've recently consolidated to SAVE plan...recently my payments were \$900/month. With SAVE they've shot back up to \$1600!!! I can't possibly pay what seems like another mortgage payment. Every day living bills and expenses are impossible to meet. Retirement? That'll never happen! Back when I was starting college student loans were to help me get thru college. They did! But no one spoke of the life long burden they'd become! 17-18 years of paying and still owe \$106k??? Something is wrong!! Please for all us Americans please help us!!!
JoAnne	Knowles	OR	I am 78 years old. I finished my degrees in 1995. I borrowed about \$20,000, which has grown to about \$90,000 because of Navient's surcharges and late fees. I taught as an adjunct (part time) instructor for years, but never made enough to pay back the loans and also help support my family. I am on Income-driven, but Navient continues to harass me. Obviously I cannot go back to work because no one hires a person who is 78. ALL LOW AND MIDDLE INCOME BORROWERS OVER RETIREMENT AGE SHOULD HAVE THEIR LOANS COMPLETELY FORGIVEN.
Paulette	Jackson	CT	I am still repaying Parent Loans after 20+ years to Sallie Mae. When do retirees from public service get a break?
Charles	Kent	OH	This would alleviate so much stress on me. I have already repaid my original loan almost 3 times over. This would allow me to save additional moneys for retirement in my 401K, and also allow me to do much needed work on my home (that would put many others to work) .
Al	Krause	NY	Not a student or borrower
Kristin	Worman	AK	My payments have been continually made incorrectly, accounts on autopay with the wrong amount withdrawn. I have paid tens of thousands and STILL owe more than I borrowed.

First name	Last name	State	Comments
Howard	Cohen	CA	ALL public higher education should be free to serious students.
Brianna	Barnes	IN	AIDVANTAGE would not allow me to sign up for the SAVE plan until I complained to the federal govt lol
Ellen	Harlan	VA	Our daughter is still paying off her Student Loan, and we assist her as best we can.
Elda	Rafaela	WA	I started repayment during the pandemic. Before that I was a single income household barely making enough to cover rent. After the pandemic, building a home with my partner and having two incomes we are barely making it. We were lucky enough to purchase our first home and update my car so that I could safely get around with our children. Now with the costs of childcare, food, gas and general house hold items we are barely making our bills. It seems we're barely making it by and not making progress on the higher interest my loans have accumulated.
Kesner	Dyer	VA	It been 30 years since graduate from culinary school I owed 11 thousand I paid for several years and still today I paying an I'm not approved for forgiveness and they raised the interest rate like if I just taken a loan
Tod	Stockwell	CA	I paid for my student loans for years and they took my tax returns for years and never accounted for any of this and then sold it to another servicer who added fees and it went way up. I'm currently paying for it? I don't know why, it seems criminal that there is no oversight of any of these servicers! i guess I just feel guilty being in dept which I have held for over 30 years! I'd just like to see where all of the money went. I know a lot of people who have paid for 20 years plus and still owe? how can this be?
Zeshan	Naqvi	NY	Mohela payments are confusing. Why should educational loans have interest. Education is supposed to be the ticket to a better future. Charging interest burdens the borrower leaving them with additional payments.
Denise	Small	MD	It's more than the beginning because of interest.
Kendra	Wisembaker	ID	The SAVE program doesn't help me as a single person. As an educator I don't make much money and I'm the sole provider for my family. I recently heard of someone who was retired and STILL paying their student loans. I'm afraid this is going to be me! Please come up with a way to help educators pay off their student loans!
Maureen	Dolan	CA	I owe 13000 since 1990
Marsha	Ann	SC	As a Black borrower who never got the chance to utilize her BA, please include in forgiveness those 65+. I am disabled but have always wanted to use my Healthcare degree and STILL TODAY am burning to study Contract Law, at least online, so that I can open a service where indigent folks - like myself now - can come and get assistance with, for example, understanding what they are being asked to sign. I was indigent when I received the loan to attend Brandeis. I am indigent now on Social Security. They won't release my records so I can further my education until the loan is settled. The school said if it were up to them - CONSIDERING THE CIRCUMSTANCES OF MY NON-REPAYMENT - that the loan would be cancelled - but it had gone to the government so their hands are tied. I want so very much to attend law school to study Contract Law, President Biden. Your First Lady is an instructor who surely understands. Please understand and remove this impossible burden from what is left of my life. Thank you for listening.
Donna	Anderson	NJ	I'm ready for retirement and still have a Parent Plus Loan. I can never repay that at 67 years old!!!!!!
Diana	Rose	NY	With the current interest charging on my account I will never be able to pay off the principal part of my loan debt. It is causing undue stress and harm to my household.
Katy	Reasoner	MT	I have 1/2 loans serviced by Sallie Mae (Navient) and 1/2 serviced by Mohela. I pay almost a whole paycheck to Navient each month since there are no options to reduce payments. My federal loans through Mohela have been Income Based Repayment with no payments for at least 10 years. The loans with Navient have not decreased even after 10 years of payments. I don't make enough to remove my cosigner; to consolidate, etc. even though it is a hardship making that huge payment every month.

First name	Last name	State	Comments
Lola	McCrary	CA	Thank you, President Biden, for all your efforts re student debt forgiveness. As I enter retirement (with a mid-life MA, which resulted in my loans), I look forward to your continued oversight of the servicing agencies, and reduction of the horrific interest charged on my loan.
Gregory	Maldonado	NV	President Biden, please eliminate Student Loan Debt interest rate, which is so oppressive, it has millions of us in a position where we'll never be able to pay our debts off in our lifetime.
Michael	Beyries	AZ	This plan would benefit multiple family members of different generations.
Katie	Schulte	MI	I owe aroundxa 100k for graduate school,but have been disabled since 2020. I don't foresee a point in time that i will be able to pay the debt off.
Michael	Prather	NE	It will help my grandson
Benjamin	Osborne	IL	Considering the ongoing genocide, the chances of me voting Democratic are near zero. However, if full student debt cancellation were to be provided before this upcoming election I may be persuaded to bother voting for the Democrats, despite the horrors they are perpetrating around the world in step with their far right wing colleagues.
K Ruth	Seaber	MO	No matter how hard my daughter tries to catch up, the principal on her student loans is more than the original loan because of the way interest accrues. This would not be allowed on any other type of loan! As is, she will carry this debt burden to her grave. Moreover, many times the loan servicer bills in error. For instance, during COVID my daughter was under forbearance, but when her loan payments were reinstated, the loan servicers got her amounts owed and due totally mixed up. Basically, young people with student loans are modern day indentured servants, but with no hope of ever getting out of that status. This is a shame in the USA and a pox on our country.
Kate	Considine	CA	No one down here can start "a life" loaded down with a lifetime's worth of debt, before they even leave their parents! Hell, they can't AFFORD to leave their parents' homes! A LOT of us are the parents!
Bennie	Cowan	TN	I need help
Elizabeth	Rojas	CA	In public service sector as health care worker and was laid off from my job over a year ago. Although I am employed with contract work my student loan debt takes a significant portion of my income needed to live. I wanted to pursue a near Ivy League education for collet and pursue my PhD both of which I achieved. I did not know that my desire to learn, achieve the highest potential in education in my field and serve my community in term would be over burdened with student loan debt and the accrual of interest. My student loan debt has served as a barrier for me to pursue other important priorities in my life including home ownership and saving for retirement. Parts of my regret believing that pushing my self intellectually would result in a feeling consequence financially. I would not want to change my education route but would want to change the funding if I could go back and do it again. As a first generation American I think I may have been blinded by the potential of the dream which I still hope to live here.
Tami	Oblas	CA	I was misled into a 0 payment because of low income but not aware how much interest was being accrued every month. I have paid back the amount I borrowed but I still owe almost \$9,500. I'm a stay at home mom of 3 kids now so am unable to work because the cost of childcare is so high in California.
Francisco	Mercado	NY	I am an adult that would have been strapped with debt if I didn't have other responsibilities to take care of but I empathize with other's plight
Megan	McCord	CA	I'm a 53 year old woman with \$113,000 student loan debt I've been paying on for 14 years. I owe \$33,000 more than I borrowed. It's nonsensical and a burden I can't escape. Please relieve student loan debt.

First name	Last name	State	Comments
Connie	MacGregor	CA	Twenty-three years into trying to pay off these loans that I mistakenly consolidated at the beginning of repayment, locking myself into a lifetime of payments at a high interest rate that cannot be refinanced. I've more than paid this loan back, but the balance is far higher than what I originally borrowed because of daily interest accumulations. I've held up my end of the deal; where's the help for us long haulers?
Diane	Roan	AZ	I am a working professional with almost 200,000 dollars in student debt partially due to interest that has accrued. I'm also a teacher and although I have some public service years, I do not have nearly enough to qualify for forgiveness.
Natalie	Petchenik	IL	I graduated in 2009; the recession only allowed for me to find part-time employment for several years, and I struggled with being able to pay for my living expenses, so I went back to school for more training, and I took a lot of deferments and forbearance, and also earned a fair amount of credit card debt that I am only now in a position to tackle. The interest on the student loans has significantly piled up over the years, despite me having paid back a significant portion of my original loans when possible.
Buffy	Naillon	OR	My student loans were originally held by Navient, which was known for steering students into forbearance instead of signing them up for pays plans they qualified for. This put my ability to qualify for student loan forgiveness off. Finally, I got tired of forbearance and went to graduate school, accruing thousands and thousands in debt that I wouldn't have had I been able to be on a repayment plan that I was allowed to access by law. I now have unimaginable amounts of student debt because of it. There was no oversight for people like me until recently. People blame students for the debt they have without looking at servicers, like Navient, and what their practices did to put them deeper in debt because of their illegal practices. I'd like to see this addressed for students like me. I ultimately had to switch servicers once I graduated, but by then, the damage was done.
Pat	Revelles	CA	Almost 80 years old and no chance of working to pay this off
Nicole	Hecht	NE	I went to college to try and better myself. I worked a full time job and went to school part time while taking care of my parents who at the time were both in failing health. My father passed away 2 years ago now I'm taking care of my mother full time while working a full time job. Having my loans even cut in half would be a huge relief. Even if it was that original 20,000 that would help. I'm doing my best and eventually I will be eligible for the public loan service forgiveness plan. But that is still a bit far off.
James	Hadcroft	MA	James K. Hadcroft here. Please become part of the solution.
Theresa	Marko	NY	My original loan was around 35,000 that is now over 233,000 due to capitalization of interest
Patty	Ridenour	OH	Thank you, President, for all you have accomplished so far regarding Student Debt.
Kim	Bailey	IL	I have worked for a non-profit for my entire career of over 35 years and could never take advantage of the loan forgiveness program due to unrealistic targets that I could never quite meet.
Rachael	Latimer	OR	My payments toward relief under PSLF are being undercounted by YEARS with no explanation or paper trail due to being transferred to MOHELA. What recourse do I have?!
Tara	Farris	TN	I'm a single mother who went to college to better myself. Now I'm so close to graduating, but I am thousands of dollars in debt before even walking the stage. I would love to get a job to take care of my daughter and give her a good life. I worry my entire paycheck will go towards student loans.
Cari	Gardner	NY	None of the above. I just believe that we must change the financial outcomes for students if we hope to encourage educated citizens. Also, we must not discourage people from going into medicine as there is already a shortage of doctors.

First name	Last name	State	Comments
Brenda Lee	Garcia	FL	I have a story to tell that i would like to share . I have a \$30,000. Student loan from two for profit schools that took advantage of me. In 2023 I was told by a property manager that I was not accepted into a home because of my student loans . This student loan crisis is not affecting people who has money . Is affecting low in one families like myself
tamara	beinlich	MO	I borrowed \$2,500 and paid back \$10,000 and was told I would get it all back but so far nothing has happened. I had a NDSL became 100% disabled and they still made me pay it back even though the contract said it would be forgiven if I became 100% disabled.
Ann Marie	Schrecengost	FL	I have been a single parent most of my life. My children always came first and I just couldn't afford to buy food, pay bills and pay loans. The same goes now as inflation sky rockets and so many Americans face having to choose over paying loans or bills. Please help all of us not just some.
Angela	Bryant	MN	I have been out of college since 2001. I have been steered in so many deviations of direction with all of them resulting in growing balances regardless of payments, deferments and forbearances. Paperwork delays, miscalculations, and straight up lack of info or guidance continue to make my debt a mysterious hole I just keep tossing money into. All the while, I struggle to help my own kids with college and can't contribute to retirement at the level I should. If nothing is done, my husband and I will both die with these student loan debts we have while struggling further during our lives. The structure of student loans would be predatory lending if it was a private bank. Why is a lifetime of financial servitude okay for our government to do to us? I pay taxes, I work hard, and these loans are our family's greatest burden.
Emily	Maher	TN	After having suffered major financial set backs in life which were admittedly exacerbated by some poor choices I made younger I dropped out of college and lived hand to mouth with my original loans on deferrment. I eventually got married and myself in an even worse situation as a wife to an epileptic husband whom eventually became mentally ill and psychologically physically abusive to myself. It became prudent for me to remove my young child and myself from that situation and eventually file for divorce. I went back to college while raising my son who is on the autism spectrum. After a long and tumultuous path I am finally working one fulltime job instead a multiple part-time jobs and am working paying my loans through IBR but my interest has made the loans now about 18,000.00 more than I initially took out! I could desperately use this relief to put myself and my son on a more solid footing as it is nearly impossible to pay off a loan that never seems to go down.
Suzanne	Guerra	CA	At 75 and on a fixed income, these loan payments would be better directed to covering basic needs. I am still making payments, yet the debt continues to grow because of high interest rates.
Karen	Marley	OH	I've been paying on this loan since 2010 religiously with no relief in sight. I will owe \$30,000 till I die. I co signed this loan for my son.
Robert	Zaballa	GA	Colleges that fail to get you a job in what you studied should pay your school loans, not you. It is the colleges that have failed.
Kelly	Boardman	VT	Predatory loan behavior from Mohela
Juliet	Gray-Williams	FL	I have had numerous servicer. Each time the loan did not appear to decrease much. From the year from 2000 to present 2024. I am in the process of retiring soon. What do I do with this Student Loan that should have been paid off. I have attempted to get forgiveness but nothing. My entire career has been in a Title 1 school. It has been a nightmare making payments of over 200 per month. and my loan has not diminished. Please help this 66 year old Educator!!.
Kim	Horning	CA	I'm scared. This is so out of control.
Lindsay	Brown Stokes	KY	Please help.

First name	Last name	State	Comments
Maria	Diaz	NY	I have over 50,000. In student debt at over 8% interest rate. I am 68 years old and retired. I am struggling to pay this debt and just had my loan be transferred over to MOHELA.
Brandon	Abadom	TX	I just want to say thank you for actually taking a step in the right direction and forgiving some borrowers loans. Although I would love to be among the current borrowers who have been forgiven, I am here to push for everyone to enjoy that freedom from debt.
Jill	Becmer	IL	I worked hard my whole life to put my kids through college and it still wasn't enough. I had to borrow money to send them to school to earn their degree. Now, I am in debt over my head and struggling to make ends meet. Having my student loan debt forgiven would make an incredible difference in my life. Thank you!
Bill	Both	FL	I am a retiree who gets a minimal amount from Social Security normally and that was shut off recently. I am struggling with credit card debt and cannot afford to make student loan payments.
BETTINA	STANFORD	FL	Have financial hardship with a sick husband and medical bills prescriptions high right and insurance and car payment light bill and water bill it's all hard to keep up let alone trying to keep us fed. I need HELP
Christopher	Siek	IL	Fix this problem,
Debra	Johnson	MD	I was young when I accepted all the student loans I received. I didn't have a good understanding and never realized how much debt I would face later in life. If loan forgiveness could happen for me I would be able to continue being a tax paying citizen without the fear of this ballooning debt.
Kristy	Dean-Veen	MN	I just want my original loan amount back. I took out 35k owe 68k. How. I do better on all other loans vs my student loans. Even on government plans that state specific amount I need to pay, I still accrue more debit. 2005-2024 I left my job at teaching to find better pay and now I can't get government help. I lost my job do to government cuts to education.
Laurence	Key	FL	I got relief from President Biden. I'm so glad he's not going to stop helping debtors like me.
Kenneth	Blanchard	VT	20 years and not making any headway at 75 years old and retired
Stephanie	Barbutto	OR	I wish I could say my degree makes me money but due to a family illness, I had to become a home caregiver which doesn't pay much and makes it impossible for me to put aside money to pay back student loans. Financial aid debt relief would help me so much.
Christy	Frum	PA	I owe thousands of dollars on a technical college I had to fight for my degree for. We were the last graduating class to make it out and shortly after the school closed down. Bankrupt. But I owe thousands to them and sometimes we would have teachers not even show up to teach us. We all paid full price for a semester of a class that had an instructor that never showed so we all got A's and never learned anything but paid over \$1000 for the course. The school is no longer open it's unfair. We need help
Joseph	DiCicco	PA	My degrees are both in education. I taught underprivileged students online in PA and served as a guidance counselor for students in low income districts throughout Ohio. Although I was in the education field teaching and counseling, PA never considered my online work "qualified" for Level 2 Teaching Certification and was unable for loan forgiveness.
Henrietta	Angelle	LA	My children are burdened with student debt they will never be able to repay.
Shirley	Cromer	NJ	The loans that my husband and I have is 6 figures and it is a parent plus loan of 25 years We are seniors 80 and 77 years old. Tired of this already ?
Roselyn	Valentine	NY	I am now retired on a fix income only receiving social security and a small pension. I am not able to pay the monthly payment. The present interest rate is ballooning cause me to owe double the amount of my student loan original amount

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Cathy	Outwater	GA	I just turned 65. I am raising my granddaughter which is a financial burden for me. I am a nurse and I don't know if I will ever be able to retire. Being a nurse at a hospital is very hard in a body ie. Back, neck, knees, etc pain. I pride myself with paying all of my bills in time. It is embarrassing to ask for assistance. Obtaining debt forgiveness would be a God send. Thank you!
Sheryl aimee	Taylor redding	NJ NM	My husband and I are retired and are still paying college loans for our 3 children. Our income is very limited and my husband had to get a part time job to supplement our income. I'm permanently disabled and can't get my loans discharged properly. I can't even get a response!
Evelyn	Duarte	NY	I need help!!!
Alexander	Rodriguez		Por favor ayúdenos a salir de nuestra deuda estudiantil que nos está aguantando a mejorar . Please Biden please
Amber	Knies	IN	My loans were transferred to Mohela and I paid when they were on pause on accident because worried I would be penalized. With daycare costs and wages not increasing in healthcare, we are not being able to sustain our bills without going into debt.
Margaret	Tillman	IN	I am a 72 years old, retired student striving to finish my education, with student loan debts that will cause a hardship for me on my fixed income. I need help, I do not want to become stressed mentally and physically worrying about paying my student loans. HELP!!
Pat	Revelles	CA	I need help I'm almost 80 years old with no Chance of working to pay this debt off
Ann	Jones	IN	My grandson's parents cannot afford his college program. Ann Jones
Juanette	Cremin	OR	College students and graduates are buried in debt, unable to work their way out. Let's give 'em a hand up.
Sheila K	Powell	OK	My students loans are from 2001 to 2011 didn't graduate because of finacial struggles.
Venessa	Brown	IL	The parent loans for the student that I received way back just charge overwhelming interest...I don't see ever paying it off.
Jamie	Gaudion	ME	I have worked steadily as a physical therapy assistant since college graduation and a 2 yr. training. Please honor the \$10,000 relief to help us all continue to contribute to the country's well-being. Regards, Henry Gaudion
Carolyn	Moe	VA	My husband has a student loan from around 2007 and we are paying \$500/month on it, so my car is a 2001 model which feels a little unsafe and unreliable, but we can't afford a newer used car. Also he owes double what he originally borrowed. I don't think we will ever pay this loan off. This seems predatory and usurious.
Tony	Ferguson	MN	We need forgiveness and no taxes on it.
Ingrid	Murrle	CA	The compounding interest rates alone make repayment impossible. Mohela has not been the easiest to navigate either. I am committed to paying my loans but frustrated seeing others granted forgiveness while I am struggling as a single parent. I am unable to purchase a much needed new vehicle or leave my non-profit agency so that I can continue to qualify towards PSLF.
Crystal	Trahan	MO	Was unable to even finish collage due to hardships and now a single mother trying to make ends meet and make a better life for my children even some relief would be better then none!
Robynne	Limoges	MN	Many, many of the organizations that created students charged then usurious compound interest. No wonder they could not pay them off.
Lisa	Dennis	MN	I have struggled with repaying my loans for many many years. I qualify and am signed up for PSLF but it will be years before they are able to be totally forgiven
Abbygale	Huffman	NC	Thank you so much for helping the citizens!
Adam	Spees	MN	This needs to get done NOW, President Biden. The federal government and Big College sold many students a bill of goods that is no good. It's time those students get some damn relief!

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SUNRAINA	PARKS	NM	I do believe that Salle Mae and possibly Navient did not charge me properly in regard to interest...but of course I have not been able to get my info from them so I can view what occurred...Briefly I have been paying student loans since 2004 and do my best to make a larger payment than required, to try to keep interest down...but here I am still owing about 11k after 20 years (I believe I rec'd less than 35k in student loans, which seems I should have been able to pay off in 10 to 15 years)...I believe I am a victim of servicing errors, plus I went to UOP in Alb, NM and had many complaints to and about the University the entire time and never rec'd assistance from them, which I will be trying to get that addressed if I can locate my proof (from 18 to 19 years ago) ...this has been a nightmare...I run my own small business and the student loan debt makes it difficult for me to be a successful middle class household, as my husband owes student loans also (thank you, some of his loans have been addressed by your actions, so appreciated). We need help!!!! I know you are trying... I feel that my class (small business owner in the accounting industry, no employees, work from home and handle about 35 clients a month to pay bills)...my class of student loans do not get the attention, as others, although I am so pleased that others (especially the teachers) have gotten assistance with their loans...but we are out here and need help, so we can be successful in this world!!!!!! Thank you for your time and attention.
Karissa	Byrnes	NJ	Unfortunately, I was diagnosed with cancer. Between house bills, health bills, school loan, i my husband and I do not make enough to keep living this life! Cancel student debt to help the burden of people like me!!
karen	schultz-tarnopol	MI	I am a single mom with two kids, one just finished college and one is finishing within a year. Between the three fo us we have over \$200,000 in loans for two undergraduate degrees. This is insane, none of us can afford to pay it back. I realize the student can only borrow a certain amount so it appears students have less debt than they do. It is then up to the parents to take out exorbitant loans to get their kids through college along with private loans because the schools don't offer anything to help. I have no idea how any of us will pay any of this back but there was no way I was going to let my kids not have the education they desired and deserved. This system is horrible and these schools should be ashamed of the positions they have put these kids and families in. And please understand that after COVID so many classes are online and many without teachers and the schools are still charging full price for the credit hours. My kids have had classes with no teachers for over \$500 a credit hour. Who is getting that money?? The schools are crying poverty, the whole thing is a big giant scam! I cannot begin to tell you the weight this puts on me and my kids. Please help!
Gayle	Russell	FL	Interest on my student my loans what us owed. I have made payments from 2009, throughout the Covid-19 loan payment relief program(s), and still make monthly payments. The total balance was over \$100,000 (loans plus capitalized interest) soon after I finished my education in 2009. I paid off "small" loans, some of which were subsidized. I have made regular monthly payments over the last15 years. With all that, loan my balance is down still more than \$41,000. I am a retired nurse and nurse educator. Our country is in dire need of the next generation of nurses I helped to fulfill that need as a nurse educator and program administrator in Associate, Baccalaureate, Masters, and doctoral level programs in community college and university settings. I have made a career of educating the much needed new members of this, the most trusted of all professions: nursing. After nearly 50 years of service, I am now retired. My loans should be as well!
Abby	Churchill	MI	As someone who took out relatively little in student loans and has been paying on it for years, I would appreciate some forgiveness so I can pay everything off sooner rather than later so I can afford to buy a house and possibly start a family. With the current timeline, it will be 10-15 years until I can afford that.... putting me right on the brink of my fertility window. Forgiveness would mean I can have a much more stable financial future
Pam	Miller	WV	I am a parent who borrowed and now am retitled and cannot afford to pay back the full debt.
Stephanie	Bousseau	NV	My undergraduate and graduate degrees are in zoo and aquarium science and Animal Behavior and Conservation, respectively. I am struggling to pay my student debt for these degrees as American Zoological Association jobs do not pay more than \$14-16 per hour. My Zoo career is a passion, not just a job.
Lisa	Ferguson	NY	Yes. We have a plus loan that's more than 50% accrued interest. WE ARE RETIRED FARMERS.

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Raelyn	Duncan	TX	I knew going into college that my only option was going to be taking loans, however, it is severely impacting my life after college. I can barely make ends meet, let alone make a large payment on my student loans. I also cannot buy a house, which affects me building my own life and family. Please consider those who are not in the same position as you, we need relief!
Rebecca	W.	CA	PLEASE Get This Done Please
Tyrone	Lecour	GA	Dear President Biden, The cancellation of student loan debt is truly life changing for millions of Americans. Thank you for all of your efforts to deliver help to so many Americans!
willie mae	wheeler	LA	Willie mae wheeler
Michael	Sarabia	TX	Ive submitted still waiting. The school shut down!
cheryl	hurley	FL	Fix the damn interest calculations so we can actually pay the loans down, I now owe more than when I started and with the current inflation its impossible to survive and pay these ridiculous inflated loans
Alecia	Scott	CA	My interest rate is the lowest it can be with Sallie Mae and I have been paying back my loan at \$500 a month since I graduated in 2016 and I still have more to pay off than I originally borrowed. I have applied for financial hardship and the next step is to file for bankruptcy. I am not even 30 years old, and I work 5 jobs- never have a day off and I still don't have enough money to live and enjoy my life or pay off my student loans. Higher education should be free. And minimum wage should be \$40/hr. No one can live like this and on top of that be in so much debt for trying to better themselves
Kristen	Funk	OH	Between the accruing interest and need for an advanced degree in my profession, my monthly repayment amount is astronomical. I cannot afford the amount requested. I haven't been able to resume payments. I would need to live in a cardboard box to pay my loans. The education requirements for a social worker salary does not justify tuition costs. The social work profession provides care and resources to others, but no one provides resources to struggling social workers!!
Richard	Skora	FL	Borrowed \$9,600. in 1989. As of 2024 I owe \$88,000 I'm currently retired age 73 years old No, this is not a typo
Carlos	Viera, PhD	FL	Forbearance activated without my request or permission. Now, months are coming up as ineligible for PSLF, even though it's the same employer.
Sallie	Middlebrook	TX	Many loans are forgiven after 20 or 25 years. One of mine is more than 40 years old, and the others are nearly 30 years old, and none have been forgiven.
Jennifer	Mackall	PA	Do something about PARENT PLUS LOANS!!!
Aja	Haley	NJ	I got my degree in the hopes of better chances of employment and it was more of a point of contention when it came to employment. I'm grateful for the experience but right now that debt is making it harder to provide myself.
Geoff	Peart	MI	I've been paying student loans for over 20 years now without any hope in sight, this relief plan would be a lifesaver and allow me to actually save for my retirement and invest in other things.
Esmeralda	Henriquez	CA	I just graduated but I'm also getting married and looking to buy a home and it will be hard with the high loans it took to get my education

First name	Last name	State	Comments
Brent	Grooms	FL	There are so many things I have to say about this issue. The most painful is that I have over 200k in debt and I graduated from grad school in 2010. All of this debt on top of other debt that my family had accumulated led to us filing for Chapter 13 bankruptcy in 2022. This still gives me no relief from the crushing student loan debt that has followed me since I started my educational journey in 2001.
Andrea	Best	NY	My spouse and I are unemployed. I have been paying my loans for many years. Please send relief so we can afford food and power.
Efrain	Sanchez		Is just politics for the Republicans, like they did to president Carter with the hostages. Bastards.
Steven	Crawford	OR	I struggle every month with student debt. I have been paying it back for about six months now. I have a five year-old daughter and it is rough doing things with her due to debt. With any luck, we will tackle this problem together. I only owe about \$11,000 but nevertheless it is still a burden. Any help is very much appreciated.
Lauren	Jones	TX	I borrowed 28,000 in 1993 and now owe 54,000. I paid my loan for years until covid put a hold on payments and my balance just grows.
Francis	Morehouse	PA	We have lost our home, all our retirement, savings to student loans.. and we are 70 Have worked in public service entire lives.
Jaime	Ferguson	TN	I'm a single, female. I'm in grad school and owe almost \$80,000. I have no idea how I am going to pay this back but a masters degree is required for my career in applied behavior analysis.
Alexis	Thomas	MD	I have a mortgage payment worth of student loan debt from college and law school, the amount of which has only increased over the years. It's crippling, as any payments I have made have gone primarily to interest. Due to health issues over the years, I'm constantly worried about how I can have a healthier work-life balance while handling this massive debt.
Zoe	Vaughter	MN	I borrowed about \$30K 20 years ago. It's now over \$95K because I could never afford the insanely high monthly payments they had so have been in forbearance and IBR forever.
Julie Ann	Wilske	WA	I finished my degree late in life after raising my kids. My husband has fought cancer twice and won. I was his caretaker and couldn't work. We had no income. Now there are no teaching jobs available in our area and my loans are due every month. We are struggling to make it. Sometimes we can't go get enough groceries. Bills are late, power is close to shut off. We are in serious trouble.
Laura	Stewart	OK	Tulsa Community Care College in Tulsa, OK Over charging and tip toeing around important details to young borrowers who didn't know any better.
Gwendolyn	Hyder W	TX	I need a little help eliminating interest rates that occur when students are only trying to improve their education levels for higher paying jobs or careers but can't afford to attend college because the cost are extremely high and unaffordable for poor people with no income or low income families and fall behind because of their demographics and lack of proper school in their early education.
Catherine	Davies	IL	I have already paid more than my initial distribution (\$87K distributed and I have paid \$95K) and I still owe more than my initial distribution (Current balance around \$110K- only \$10K of principal has been paid out of the \$95K I have paid so far). I am 47 and trying to save for retirement, but sadly I will most likely not retire and will likely die with these loans if nothing is done.
Clarissa	Matthews	GA	I need total debt forgiveness. Thank you.
Adrian	Robinson	FL	I can't even afford to make a payment. I'm struggling to pay my rent and regular bills. I've been in 3 car accidents in 11 months, none of which were my fault. And now I have to pay Uber to get to work, and I can't afford that most of the time, so I end up missing work.
victoria	O'Neill	PA	Please help the people of this country to become educated critical thinkers that contribute to society as citizens, neighbors, co-workers, volunteers, parents etc. Education makes for a better society. It should be free as it is in many other countries.

First name	Last name	State	Comments
Ryan	Lee	WI	Hello, My student debt is holding me and my family back from living our American Dream. We can barely afford to keep a roof over our heads despite me making more money than I ever have been. My student debt is always growing despite making payments and I feel like an 18 year old is not mature enough to understand the sort of burden they've put themselves in when enrolling in college that was brainwashed into me that I HAD to attend if I wanted to succeed. Corporations and the rich always are helped by the government in crisis and it's time the average person gets some much needed relief so I can buy a home and save for retirement. Please help!
Tiffany	Welo	WA	I graduated with a MA in Counseling Psychology over 18 years ago, with a loan balance of \$55K. Forced to live on poverty wages despite having earned an advanced degree to help others, my payments were frequently put into forbearance due to inability to meet the "minimum" required per MOHELA. During this time, my loans were sent to a collections agency (now out of business due to predatory practices), eventually placed into a "rehab" phase by the DofED, and subjected to abhorrent accumulating interest. My loan balance is now \$140K. And I no longer work in the social services field.
Linda	Bruno	NY	I'm a parent suffering from this burden!
Stacy	Norman	TN	I'm a widower and 3 kids and can't afford payment.
Candice	Watson	OH	Victim of lies from University of Phoenix.
Elizabeth	Coombes	WA	I went to college because I needed a degree to get the job I wanted and now I owe more than I borrowed, I struggle to pay my bills even with a good job and the servicer is constantly changing what my monthly bill is. Debt relief would completely change my life.
connie	mantini	NV	Then, fix the problem so we don't have to put a band aid on it in the future.
Maria	Nelson	MN	My loan servicer hasn't enrolled me in the SAVE program and I submitted my application 6 months ago. They said they have a large amount to process
Jason	Winston	CA	My current balance is more than double what my original loan value was over 15 years ago, and the monthly payments they're asking for are completely unrealistic for my budget -- more than half of my rent, and of course I still have to pay rent. Something has to change.
sherry	Bruce	TX	I am single on social security and trying to make ends met doesn't leave much with cost of everything being so high
Melissa	Richardson	MO	Need the student debt gone! I have 2 Grandsons i raise now and cannot buy a home due to student loan debt. I have always been low income and hardship.
Michele	Jackson	PA	I can't afford the payments. My original amount was around 30,000 and now it's around 65,000.
Laura	Carlozzi	WI	I have to support my mom, brother, and nephew because of health care issues and the terrible medical coverage in this country right now. Inflation is not helping the situation at all and I have to get a second job to make ends meet.
Melissa	Pietschman	OH	At the time I enrolled in college, I was hearing that Divorced woman could go back to school for free???
Zene	Kamili	IN	Been paying student loan for 10 plus years at 300 dollars a month. I owe more now than the original amount. having many trouble with my loan provider and gov. website in trying to pay back and enroll in appropriate programs.
William	Kelley	VT	Due to circumstances beyond my control, I now owe 3-4 times what I originally borrowed--back in 1998! And I've already paid more than I borrowed 10 times over. This is absolutely ridiculous and we need help from someone who can make a difference! Thank you for your attention and support!!

First name	Last name	State	Comments
Diane	Alianiello	PA	The total I borrowed in 2006 was \$49,000. Today in 2024 after 15 years of payments my total outstanding balance is \$47,932.66 - barely more than \$1000 total still due (not including continued accrued interest). I have continued to stay in jobs I hate, avoided relationships due to money stress and have always felt homeownership is out of reach despite holding middle-upper management positions and being considered "middle-class." This is ridiculous and needs to end. Unfortunately I bought into the narrative that was being pushed 20 or so years ago that more education means more and better opportunities and that educational debt is "good" debt. Worst lesson to have ever learned the hard way.
Tia	Hanson	OR	Because of a *technical glitch* in the fax system that caused the delay of my reapplication, my loan servicer put me into forbearance which caused the capitalizing of my loan and thousands of dollars of increased debt. Because of a technical glitch. I will pay back a debt I signed onto, but please take charge of the interest. Stop profiting off of an 18 year old's lack of financial experience. If our country won't provide it's young people with the education we need to be "successful" at least please help to eliminate the insane amounts of interest it costs us. Please don't tell us college is the only reasonable option and then trap us in a system of debt that we are barely old enough to understand.
Lori	Anthony	SC	I have been a registered nurse for over 17 years and have not made a dent and the student loans that I have accrued due to my becoming a nurse. I have recently graduated in the past year from a bachelor degree program also in nursing only because so many jobs and nursing are requiring this now, this has my debt further. I now have around \$20,000 in student loans and I've been paying for about 17 years now. I have been raising a family during this time so I have not been able to pay very much monthly past what has been due at a minimum. I am making an effort. This is a burden for me and my family. I feel that this is a public service related field, this should be forgiven. Especially because nurses put themselves at such great risk during the Covid epidemic and are still suffering because of it not only because staffing is still at a minimum and wages are not compensating for that but many of us have PTSD and lots of other long-term effects related to Covid, the least you could do is help us with our student loan burden. I feel that anyone in a public service related field who is struggling with student loans after this amount of time should be forgiven these loans we are doing that choose to do and we are serving our communities on a daily basis.
Abigail Sanders	Plank Bell	MO	Just the thought of my debt being eliminated brings me to tears. I pay more in student debt each month than I pay for my mortgage. My mortgage and student loan payments alone are more than half of my monthly earnings. I am a hard working individual with a bachelor's degree and only make \$23 an hour. Student loan relief would be a huge lift off my shoulders and free up time allow me to contribute more to my community and society in other ways, such as volunteering, charitable donations, time with family and friends.
PAMELA	KEABLE	MS	Please help!
Tiffany-Amber	Rivera	NY	Help I am drowning in student debt. Can't afford to live.
		TX	The loan hardship is affecting my choice to have children. If I'm forced to into large loan payments, there is no way to adequately care for any future offspring. Quite literally, it's your choice on whether you want my money or a contribution to the population.
Caitlyn	Rame	CA	Never found a good well-paying job in my field (bachelor's in marketing/business administration.) I ended up starting a small online business for which the outdated curriculum I experienced gave me almost zero preparation for. Online business tactics were learned on-the-job or through personal development. My degree was a waste of money and more importantly 4 years of my youth. It's still my largest debt 10 years later. Attending college like my parents and high school guidance counselors wanted me to is the biggest regret of my life.
Susan	Johann	FL	I'm 71 years old. My loans are from 1993.. I returned to college a couple of times so I have loans from 2000-2001 and up to 2010. Obviously this was not continuously. I don't know how many I have or if any have been forgiven. Mostly have been on IBR since around 2004. No idea if there have been servicing errors
Emily	Bienvenu	FL	please cancel interest penalties for SENIOR CITIZENS on social security that have student loan debt

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Randiea	Mangos	MT	Present Biden needs to keep his word and forgive student debt. Students like me with debt and disabled. Plus taking care of a disabled parent need relief. I am living pay check to pay check. On a limited budget and still trying to make a living. I need loan relief and forgiveness.
Trish	Ocean	WA	I am trapped by a married consolidated loan for my ex-husband's undergraduate loans. We both had loans starting in 1990. I also owe more for my Masters in Occupational Therapy. I work with the most vulnerable families and children and I am housing insecure because of student loans. This is outrageous. I am a first generation college and graduate school graduate. My daughter is now in college. Please remove my debt.
Patricia	Trombley	NY	Some of my loans are 40 years old. I am 60 and won't be able to retire until I'm 80 at this rate.
Gary	Kiltz	WI	My wife and I consolidated our loans, totaling about \$150,000 in 2005. We have had some financial hardships including job loss during COVID. This has led to current amount owed being over \$250,000 including over \$40,000 in penalties by the loan services.
Maria	Mendez	TX	Please cancel student debt. I owe over \$350,000 and the interest will keep adding so that I will never be able to overcome. I have had significant illness and in addition, my job was terminated due to a company-wide reduction in force. The stress of this impending debt is almost too much to bear. Please help us by canceling student debt.
Betty	Patterson	NM	My children have had these problems.
Roxanne	Marx	MI	It has been 20 years paying our daughters student loans and the same for her paying the loans she took out. We still owe the same amt that we borrowed after 20 years! Please help us!
Denessa	Brown	CO	Relief is needed!!!!!!
Jared	Teich	PA	I graduated law school in 2012 with \$130k in debt. I lived at home and only took out loans for tuition. Following graduation, I did the income based repayment plan as I was earning less than \$40K. Over the past 10 years, I never earned a ton of money and continued with the income based repayment option. I NEVER MISSED A PAYMENT!! Now, I owe \$160K. Its unbelievable. Even with \$10K forgiven, I am down to \$150K. This is truly a crisis. What I would like is more to be forgiven and the money I have paid, to go towards what I borrowed (and have the interest waived). I believe the interest is what is making it impossible for me to get ahead. If not for the interest, I would not have this insurmountable debt and I could actually see what I owe go down with each payment. I also think the loans should be forgiven (assuming no payments were missed) after 10 - 15 years as opposed to 20-25 years. I am sure many are in a similar boat to me. There has to be some middle ground to fix this problem. I would love to speak with you further regarding this issue.
LaKeshia	Barbee	VA	Hello! President Biden, canceling student debt is why I voted. Something I felt was dear to me and millions of others. Students debt is a dark cloud hanging over millions if borrowers. It's been ballooned out of control interest is larger then debt itself. Please help relieve millions of us struggling to stay afloat in this crazy American world. Thanks again and in advance...
Travis	Schroeder	WI	With the student debt me and my wife both have, on top of outrageous childcare cost and rent cost, and ridiculous house prices, we are stuck renting and can't even think of looking to buy a home with a yard for our son to be able to play in
Shantoya	Johnson	TX	Please help!!!
Josie	Bradley	NC	The school that I owe was closed and lost its accreditation I should not be held responsible for a debt over 20 yrs ago

First name	Last name	State	Comments
Laura	Pirard	NM	I have been on an Income-Driven Repayment plan for fourteen years now, I believe. I had to stop school before completing a degree because I accumulated too much student loan debt. Because I do not have a degree, I have not been successful thus far in getting a job or beginning a career that will allow me to actually pay my loan down; I do not make and have not ever been able to make enough. I have been trying to go back to school to get the degree I need to increase my pay, but I cannot afford more than part-time with military tuition assistance and will not get a degree before I am fifty in order to help the entire situation at this rate. If I cannot get out from beneath this debt by having it forgiven, I will never be able to work, live, and contribute as I ought to be able to as a US citizen and servicemember. The same is true for so many others I know. Please have mercy.
Shelbie	Richardson	GA	Who knew the American Dream was dead. Growing up, it's all I ever heard. Go to school, get a good job, start a family, get a house and car. I went to school, got a decent job and that was it. I dreamed of having four children, I dreamed of home ownership and I find myself grieving for the life I may not ever get to live due to massive student loan debt.
Daniela	Tavarez	NJ	Graduating from college is every student's dream but the student loan repayments unfortunately have been a big burden not only on me but also my family. It has brought down my credit score it has become a financial burden knowing that I have to pay this amount that just keeps going up. We are living in hard times and it's even harder knowing I owe money I can't afford to pay back. Canceling student loan would be such a relief for so many of us.
Janea	McIntee	MI	My credit score is down because my student debt has been turned over to collections
Bonnie	Wickwire	OR	I am 76. Still paying on my loans which started at \$90,000. for two alternative medicine degrees. The total I now owe has grown to \$161,000 and I have been paying on them for 25 years! My only income is my Social Security, hardly enough to have a comfortable life!
Jenny	Chisholm	WI	MOHELA has provided awful service and has made it impossible to pay off principle debt by constantly taking for interest that has not even occurred. I'll never get out from under the debt unless I can do a mass pay off. They do not answer calls, disconnect calls, return online messages almost 6 months later and make it impossible to allocate where your money goes. It's outright theft.
SCOTT	LEONARD	TX	For my family automatic relief is crucial. Due to increased prices of cars, rent and basic living necessities I'm no longer able to afford my loan payments. PLEASE HELP!
Sharon	Wechter	TX	My children—15+ years since graduating college and grad school—are still struggling to pay off their debt. They have families, work full-time, I am contributing from my savings—and being retired, am certainly having a very hard time doing! This is enough! It's time for relief for the 30 year olds especially who are trying so hard to be independent workers and members of this society!
Megan	Oswald	PA	My student loan debt completely controls our future as a family and myself as an individual. I have an amazing career helping the community as a speech pathologist. But that requires a masters degree. In the heat of COVID I chose to work in the front lines as a medical SLP and faced COVID patients daily and then went home to my own family to care for. I now chose a different path in the field and I absolutely love what I do as a feeding specialist and lactation consultant. Again, helping my own community. With that said, my profession is never one that is included in public forgiveness despite front line for pandemics and helping others. Because I choose to work as a contractor, I cannot refinance my loans either because they tell me my work is too volatile. So I graduated in 2010 with \$140,000 in loan debt. I currently owe over \$200,000 almost 15 years later. I have not paid anything towards the balance and EVERYTHING just goes to an interest rate with no end in site. It is disheartening, tough on my mental health and hinders all the things we want to do as a family. All because I chose to help others with my profession.....

First name	Last name	State	Comments
Holly	Ninneman	OR	I have been paying on student loans since graduation in 2006, when I became a public non-profit county employee. After 10+ years I applied for PSLF, but was turned down due to my loans not qualifying. I am currently retired and still owe as much or more than the original amount owed on my loans. I am now on a fixed income (including SSA) and am expected to continue paying on these loans for the next 20 years! I believe my 15 years of public service employment and ongoing loan payments over this time should be taken into account. However, I am being told that because I am no longer employed that I do not qualify for student loan forgiveness! I strongly believe people such as myself should not be discounted from the PSLF program.
Sheila	Moline	NY	I need help ?
Jehan	Morsi	PA	God knows I have debts beyond student debts and the more they're relieved the more my money can go towards my basic needs and those of my family and support of those in need in general throughout this home we call body and earth.
Gabrielle	Ruchames	MA	I completed a graduate degree in 2022 that helped me enter the career I am in now. Because of the poor economy, my husband has recently had trouble finding work, and with my salary supporting both of us, the extra money required for student loan payments has made it difficult to live more comfortably than paycheck-to-paycheck.
Alicia	Gallagher	SC	I've been out of college since 2009 - making income driven repayments for almost this entire time and still owe more money than I originally took out.
Christian	Lien	IA	Six state AGs already said they will challenge it in court. So temper your expectations... or buy Justice Thomas a yacht.
Antoinette	Davis	NY	I have not made any payments until to
Savannah	Kyker	TN	I was 18 and had no guidance from any counselor from my university besides to accept whatever loans were offered to me because that was the only way I would ever be able to go to school. I was not given any other direction or information about my loans, if I had I would have probably made a better decision
Lizmabelle	Mateo		I need a debt cancelation becuse my economic status is fair
Cindy	Horn	NY	Every time I have reapplied for an income based repayment plan, the servicer always somehow ends up capitalizing thousands of dollars of interest onto my loan. I borrowed \$20000 in 2008-2009. I now owe over \$29000.
Linda	Homan	CA	I am 77 and with the SAVE program I will be paying until the end of the 2030s.
Carlieanne	Erickson	NJ	I can't seem to move on in life by any large steps with the crushing weight of my student loan debt holding me down. Due to my students loans, I've accumulated larger debt just trying to make ends meet. It feels like a never ending downward spiral.
Marina	Ayala	CO	I need help please, please..
Zigmond	Pohopin	FL	At least reduce the interest payments, that would help millions of borrowers
Don	Bronkema	DC	Abrogate all tuition debt--it's an incubus & a scandal!
Omar	Ingram	NY	I have a disorder that is preventing me from working unable to pay I need help
Maria	Gonzalez	CA	I hope that we can get some kind of help with loans. I do have two of my children going through College. It's tough all around.
Mayra	Solis	FL	Ive been unable to keep a job because my son became disabled. So its hard for me to make any payments without a job.
Hope	Rideout	MA	After several years working for nonprofits, I earned a very expensive masters degree in a field I did not succeed in. I worked for 6 years but did not make enough money to pay down the interest on my loans. I dealt with infertility and pregnancy loss and have given up a career in order to do what was necessary to have a family. Now I owe more than I originally borrowed, and my debt is a major constraint. I wouldn't dare go back to school as we have to start saving for our kids' futures with the hope they don't have the same burden we have had.
Franklin	Oliver	IN	Decades of deception, decades of pain.

First name	Last name	State	Comments
Stephanie	Dahlberg	AZ	My school closed a year after I graduated because they were taking people Pell's grants.
David	Tisdale	MS	Debt relief will allow me to provide more assistance to a disabled parent whom I provide care for.
Mara	Veneman	CA	I owe more now than when I finished law school 12 years ago, and I have never missed a payment.
Daniel	Strawn	CO	I will die with student loan debt under the current system. I don't see a way out. Please help.
Colleen	Bosholm	CA	Please help those of us with loans that have ballooned due to interest charged over YEARS. I've been carrying this debt for over 20 years
Jaime	Smith	OK	Mohela has failed to apply my payments 20k worth I received from nhsc. I have spent hours on hold waiting for a human and have had to take time off from work just to try and contact them. Recently told me they have 2 to 3 months to apply a payment. This has affected my pslf payment record thus prolonging my length of time in repayment
Colette	Wierzbinski	IL	<p>At age 61, I cannot move forward to a secure future in my older years. In 2007, during the Great Recession, I was concerned that my current work was going to be downsized. My company filed bankruptcy and my work hours were lessened, as was my pay. I also had a second job as an independent contractor, but the market tanked and jobs were scarce. I decided to get my Masters in a different field entirely, but was subsequently lured and hurried into a school that was not transparent in their enrollment practices. There was a rush to sign up as there was "only a few seats" available, and I'd have to prolong my vocation another year if I didn't start immediately. I took out student loans to cover the outlandish tuition. Unfortunately, the school switched days and hours of classes weeks into the program (this happened at least 3 semesters after as well), and I was forced, as were other students, to either make due and lose valuable time from my then scarce work hours I could receive from my employer, or withdraw from the classes with a severe financial penalty. Only then having to start up again when the course was offered, and pay full tuition for repeating the class.</p> <p>Numerous other issues occurred with the first school, so I waited 6 months, and started with another school, but they were inept in their teaching. So, I waited awhile after withdrawing from that second school, and looked into a different discipline. That third and final school is now part of the class action borrowers defense suit, because of its unsavory practices, laid out in the case.</p> <p>I experienced every complaint laid out in the Sweet vs Cardona case in the first and third schools I attended! The second school was not far off as well.</p> <p>It's unconscionable that these types of schools profit off the desires of students such as myself, looking for encore careers, or sustaining their livelihood because of economic downturns.</p> <p>I seriously am concerned about my older years, absolutely cannot retire, as I am now in student loan debt, because these schools created a financial nightmare for so many of us who bought into the dream of bettering ourselves.</p> <p>Forget about home ownership.</p> <p>Forget about enjoying growing old.</p> <p>Forget about a retirement account!</p> <p>I don't mind working, but I am back at my same employment of 38 years, except I am carrying a huge amount of student loan debt due to lack of regulation and shady practices by these higher education schools, that provided nothing by way of a bettering of oneself.</p> <p>It is truly criminal as to how these companies of higher learning (cannot even dignify them to refer to them as "institutions"), have gotten away with commanding such high costs in tuition for literally no value in education, no possibility for entry level job security, or even eventually graduating.</p> <p>If I do not receive student loan debt relief, I know I will be working well into my 90's!!!</p>

First name	Last name	State	Comments
Danielle	LaGrandier	NY	I've been out of school for 8 years now and my principal balance is higher now than when I graduated. Even with the pause throughout the pandemic, my loan servicer changed 3 times and it's hard to keep up with. Even being enrolled with an income driven repayment plan doesn't take into account I have a daughter with special needs, the cost of living in New York State (specifically Long Island) and how inflation has impacted affordability for basic needs at times. Without having to worry about a \$500 per month payment, I'd be able to breathe a little easier.
LaSharon	Davis	IL	This debt weighs on me because it was obtained 12-13 years ago and According to the servicing dept I have only paid in \$291.00 towards my loan. I have since retired from the Dept. Of Treasury after 38 years and on a fixed income. Not having to pay this monies would substantially help with my medical expenses, since I have had over 21 operations to date. Besides my pension isnt matching the fastly growing economy.
Sharon	Sullivan	IL	My 2 granddaughters have a lot of student loan. One has her master's in social work from UIC in Chicago and the other is just starting medical school. Why can't we utilize the brain power and energy of our young people in the US?
Stephanie	Blaser	IA	Im having such a hard time paying back. I have a job in my chosen profession and drive over an hour a day to even get there. My husband and I just bought a house because we had an house fire and had a child 2 years ago. We can't live like this, we can't pay everything. There is too many things we need to survive as a family including food and a roof over our heads. We've cut back as much as we can and still can't make payments. Please help.
Nina	Bonaventura	FL	My dad was receiving treatment for stage 4 cancer while I was getting my degree so I had to take out loans sense nor my family or I could work as often.. now I am in debt and struggling to get out of the red for the past year and a half. This debt relief program would help students and alumni get their feet off the ground and not start in debt.
Peggy	Sannerud	MN	I was able to pay off my student loans by age 27, in 1986. But that was when the ferals government set the interest rates. My daughter has interest rates that will ballon her loan amount into twice the face value. She is 30, has a job that was declared necessary by the state in the pandemic, but won't be able to pay off her loans in the foreseeable future. She is a veterinary technician. Did we not depend on our pets, and the safety of our food animals during the pandemic? Can't she get relief too?
Melissa	Haeckel	AK	I graduated with a masters degree during the recession. There were no paying jobs or entry level jobs available. There has been no way to pay my student debt.
Kim	Stephens	AZ	An area that is missed in student loan debt relief are people, like me, who worked for a states Department of Education for many years as a Contract worker. We have done the same work as state employees - the same that have been included in past debt relief/dismissals of school loans. As a contract worker for a states Department of Education, our school loan debt should have also been forgiven.
Susan	Goodman	PA	I'm 66 years old and just retired from teaching for 22 years. I can not afford paying for my school loan because they keep adding on interest to where it's more than what I borrowed. I had been making monthly payments for almost 10 years when Covid hit and now it's like I'm starting all over. I should have been canceled for making payments for 10 years without missing one. I was a special education teacher who has struggled for years. Now I'm retired I just can't afford this.
Edis	Flores	CA	I was forced to accept all of the loan amount when I only needed to borrow the exact amount to cover my tuition.
Richard	Stark	NJ	Refinancing was a big mistake I owe for my sons education I need help
Don	Bronkema	DC	Avaunt, debitus!
Pamela	Beasley	NJ	My Son and Daughter are paying student debt from college.
Kristen	Nickol	IL	I am one of the lucky ones who got all of my PSLF info in when I needed to and was forgiven! Keep rallying!! Your voice matters!

First name	Last name	State	Comments
Claire	BECKMAN	NY	We took out parent plus loans to help our daughter with her education but we run a small 501c3 theatre company hit hard by the pandemic which was devastating for us. We in our mid 60's carrying over \$110,00 in debt and only able to pay the minimum.
Chelette	Carrigan	FL	I am nearing retirement and will never be able to repay any of the student loans. I was misled into believing I could have a career as a chef by going to culinary school. All I can get is a \$10 to \$12 hour job, if that, which is too physically grueling for a now 59 year old person.
Alicia May	Austin	OK	Cancel it all
Talukder	Morshed	CA	I took student loans for my daughter college education. I am retired and no other income except SS benefits . I am unable to pay I need help.
Judith	Manzeo	OH	My daughter-in-law is the debt holder.
Latrice	Williams	TX	I am expected to pay \$9,154.00 in special assessments to my HOA, April 1st and May 1st respectively. My loans were transferred to MOHELA and it has been a negative student experience. This has been overwhelming and resulted in me returning to therapy.
Marc	Waddell	OH	It's the best we can do.
Brian	Esper	PA	I had 165k in student loans and have been paying on them at 900.00 a month for the last 18 years and have not even cut them in half. I also won't have the loans pain off until my 65th birthday. I did not stop paying my loans during the COVID pandemic. I was able to pay so I did but since then I went through multiple hardships and now I feel at even 3% on these loans has still not got me anywhere close to paying them off.
Grace	Matthews	TN	Mr. President please HELP US!
Kim	Reinhardt	NY	I have \$90k+ in parent plus loans and make \$21.84 per hour at my job. I am barely able to pay my monthly bills and can't afford to make the parent plus payments.
Christy	Holding	FL	I will never be able to buy a home for my family because I chose to take out loans to fund school.
LaVonne	Hammelman	WA	I am a healthcare provider, I have been utilizing NHSC and state loan repayment since my graduation in 2010, and my interest has accumulated to the point where I'm only paying interest.
Carmen	Lucas	AL	Please help! With the cost of living , food, and among other things it's hard to survive. Sometimes people like myself have to make sacrifices just to make ends meet
Nayda	Velazquez		Its a good opportunity to relief a student loans because any people like me don"n have a good job to do their payments on time
Cynthia	Lyman	NM	I got sick shortly after gaining an Honors B.A. relatively late in life. Without the support of family and no insurance at the time, I pretty much lost everything I'd worked for my entire life. Twenty five years later, I'm just barely able to get by and being saddled with bloated student debt makes life just that much harder.
Steven	Herbert	IL	My issue is that I am and older person. I went back to school thinking that I would get further in my career. This was not the case. After I graduated, the pandemic happen and the degree I received was worthless because of all the job closings. Now I have a degree that I can't use because I was never able to get the experience I needed to use it. There are no companies out there that want to hire a 47 year old man for a job that they can hire someone younger.
Doreen	Linton	FL	After Almost getting my BA at 55 I realized I would never get a job to be able to pay off my loans here in Florida.
Cori	Alston	SC	I was victim of the the Great Recession in 2006-12. I graduated college in 2005..I never got a chance to get a decent job so i could afford to payback my loans..
Tiffany	Sanders	AL	I have only been able to get part-time jobs and I help my parents with bills. They are both on disability so there is little money left for anything other than basic living expenses.

First name	Last name	State	Comments
Martina	Porcelli	CT	This also applies to my son who CANNOT pay off his student loan!!!
Arlene	Burnett	NY	In a family of 5, my income is the sole income. Taking care of my family is extremely difficult with this \$331 per month to be paid for student loan. Relief is critical as I must choose between paying loan and buying groceries. HELP!!!
Kyle	Bowhay-Sanchez	NC	Please eliminate all student debt. It is so crushing for someone like me trying to be a young professional committed to engineering solutions for American communities. No student tax, federal or private, forgive all student loans.
William	Paradis	OR	It's time to right these wrongs and stop punishing people for being victims of fraudulent and predatory loan practices.
Sara	Hipp	KS	In my 20's, I had no clue what I was doing and how interest worked on my loan, and how that interest rate can change. I turn 50 next month. Still have loans, still have debt. It's almost gone but. I think I paid enough.
IRENE	SAKAMOTO	NY	I am disheartened to see that the emphasis on relieving student debt does not include the many many senior citizens who have unwieldy debt as a result of previous deceptive practices (fed loans being privatized). Many of us don't have the means to ever pay these large sums back but the incessant anxiety of knowing it exists no doubt negatively affects of lives and particularly mental health in a significant manner.
Christopher	Maglowski	NJ	I have graduated from college in Dec. 2009 and it took a while to find a job to make a decent wage for a graduate. Now I am trying to pay down loans under my name and my Mom. The lowest monthly payments now are still higher than I can completely afford with other bills.
Robyn	Chance	WA	My original loans were taken out over 20 years ago. My debt has only increased over the years due to accruing and capitalized interest. My loan is now so large there is no way I would be able to pay it off in my lifetime! I recently retired as a public school teacher, but my loan is larger than ever. It has caused a lot of stress and worry.
Kathleen	Emmke	VA	I paid what I could over 14 years until the pandemic when payments were paused. I am now retired and unable to pay this loan back. For myself and so many other elderly people still owing student loans, I truly hope that our group is forgiven. Thank you for considering this that would help so many elderly folks.
Richard	Powe	TX	It was all bsl. I filled out my PSLF 9/22/2022. Never received any confirmation until January 2024.
Sandy	Mills	NC	Nothing but crazy issues in my life from covid to my Husband having kidney transplant to taking out the kidney then another transplant to traveling back and forth to duke from Charlotte every other week for years.
Merri	Rothman Parola	NY	I'm a parent who keeps paying and paying and paying. We paid through most of the pandemic and the rate is going to go up?!
Michele	Jaimene	CA	I am not in the public sector. I work a standard - job. I have been unable to pay back my student loans as the payments are more than my rent payment. Borrowers are not willing to work with me on a reasonable payment plan. They tell me I make to much money. They are looking at gross and not net. I live in LA, I live pay check to pay check. I had to bury my son unexpectedly and I'm still paying for that. The demands and interest are making it so that I will be sent to collections, a mark bringing down my credit score which I pride myself on or some type of wage garnishment.
Earlene	Alley	UT	Advised by a bankruptcy attorney to include my student loan payment and ended up owing more in interest on the student loan than what I paid off in the bankruptcy.
Mary Ellen	Nilles	IL	I took out student loans during the recession. I have my own small business, with no employees except myself, that just tanked during the recession. With a Republican Congress, we got no help from the government at that time. Since I had no income, I went back to school to change careers. Now I am 70 years old with more debt than I started out with and no hope of ever retiring

First name	Last name	State	Comments
Wendy	Stafford	OR	My children's tuition went up drastically at their college while enrolled and due to COVID it took them longer to finish. As a result, they needed more loans than what they could get so I had to take on PLUS loans. It was either that or 2 unfinished degrees.
Ruth	Easter	IA	Was diagnosed with terminal cancer. Unable to work so had to retire early. Hard on a fixed income!
Babbette	McMillan	CO	I had to get student loans in order to attend college and have a decent career. My parents could not help at all, however I have been teaching in a low income school since I graduated and I still do not make enough money to afford to even pay the interest that has accrued!
tl	Harris	IL	Need student loan relieve and efforts to reduce the cost of education.
Pamela	Overholtzer	CA	I am 72, disabled, retired, living on LESS than a thousand a month in Social Security plus food stamps, and for over 20 years have carried a student debt load of OVER A QUARTER OF A MILLION DOLLARS - more than half of which is accrued - should be illegal - interest! Lost my life; my livelihood; my home ... I have nothing left to give! Relieve student borrowers - we are dying out here and desperately want our lives back. In my case its too late to start over, but the stress of owing that massive, bankrupt-proof debt has killed more than just ME!
GERALD JOSEPH CUSICK	GORDON CUSICK	DE	4-11-2024, ALL OF THR ABOVE ARE OUR FAMILY ISSUES IN 2024 AND FAR BEYOND!!!
Darlana	Moore	CA	It is terrible the strain they are putting the American people under. Many of us was never able to get a job or career in the field went to school for. The jobs were paying pennies compared to the cost of the loans. It was not worth it and the whole system needs to be dismantled and rebuild. American Owes us this and so much more.
Sindy	Neuburger	WA	As a single mother at age 41, I was helping two college age children and raising an infant. My children did not qualify for assistance or loans so I took out parent loans. I started out owing around \$12K and now owe over \$70K due to inability to pay and the loan companies being VERY willing to offer repayment deals that ballooned my balance. I was ignorant and desperate, they were predatory.
Patricia	Hrant	SC	I am 73 years old, I received my masters in education in my 50's. I was told by my district, Charleston County School District that I would not receive any more money and too bad you spent all that money and can't use your degree. I was a teacher assistant trying to advance in the area of education and was let down by the very district I was trying to help. I tried paying as you can see in my account, life with my mom got the best of me and helping her keep me from continuing along with my 3 daughters. I payed \$6000.00 dollars to navient and was later advise they were not creditable. I went to pay the interest of \$179 for interest and they applied it to the principle. I can't seem to get any Information on getting some of my loans forgiven. Please advise! Thank you! Patricia M Grant
Melody	Fernandez	CA	I've been paying since 1998. I've paid over \$100,000.00 on a \$23,000.00 loan. I still owe \$15,000.00. At 9% interest I don't see an end in sight. I hope to have this account closed and marked "paid in full". Thank you for all you are doing to help us.
Eduardo	Martinez	NM	Have daughter and son who both received Pell grants and have loans . daughter just finished college and is not employed yet .son needs two more years to finish collage
Carol	Siflinger	MD	Relief for seniors is crucial! I cannot payback on a limited retirement social security income. I'm grateful for the Save program but the enormous debt restricts me from housing options.
Jack	Peters	CA	In a co signer but would love to see this loan forgiven Thanks
Claire	Jones	CA	Concerned college grad with no debt
Mary	Gomes	MD	I was part of a school that no longer exists but I have huge payments due. With my salary and being the head of household I literally can not pay back

First name	Last name	State	Comments
Jeannette	Bartelt	MD	I'm 77 years old and owe more now in interest than the original loan. Was told because of my limited income that it would be forgiven, it hasn't been. I will die before I could pay it off. I'm on section 8 housing.
Laura	Jarboe	WA	Mother of four and elementary teacher with Masters Degree would have been better off flipping burgers than drowning in debt!
Steve	Sheffield	MD	original loan principal - \$74K; current loan debt - over \$300K!!! I will never be able to pay this off, and I will never be able to own my own home! How's that for the American Dream?
Ashley	Porter	MI	Healthcare worker here, worked through Covid as a nurse. Drowning in student debt.
Andrea	Brosche	TX	I have paid one and off for years and currently owe \$20,000 more than I borrowed. I have never qualified for forgiveness due to moving for better jobs. As a public school educator, I have never made a salary high enough to put a dent in these loans.
kathy	brown	PA	I fell in January broke my shoulder my student loan payment is hard to make at \$615.00. I'm 65 going on 66 next month and can't consider retirement because of parent plus loans.
Spencer	Freche	IL	I have a disability and have limited income as I am on SSI. Relief of my student debt will enable me to have a better quality of life.
Cheryl	Andersen	OR	I have no debt but support Biden's efforts. My daughters (millennials) have student loan debts due to high interest school loan rates even though they've been paying for 20 years.
Steve	Rosenthal	IL	I had to raise 5 children over 15 years while trying to pay this enormous loan. They are adults now and moved away, but the loan remains. It's a shame that we can send billions of our tax dollars to other countries for wars and everything else while U S citizens struggling to achieve the American dream through higher education are left to flounder at home.
Michelle	Moore	WA	I entered college with an assurance that what I was studying would help improve my income, this has not been the case. My husband has since become ill and lost earning power, and I take care of my son who has a chronic illness. I will be paying my student loans off until I die...
Judy	Sweet	CA	My federal loans are from 1984 and 1985. I consolidated them in 2016 under the income driven repayment plan. Through the decades I have had to have forbearance in-between years of repaying my loans. The original loans were both \$ 2500.. a total of 5,000. . Because of compounded interest, my balance is still over 10,000. More then double the original amount. Ridiculous.
Vera	Hall	OH	We need student loan cancellation and relief
Dawn	Sample	OR	Being buried alive in student debt has impeded the course of my life to an extreme extent.
Gina	Neuman	PA	In the 12 years that I have been paying my loans, I have only seen my balance increase. It is so discouraging and stressful to know that I have not managed to make a dent in these loans, and further the fact that I am still doing the same thing I did before college (waitressing) because to take an entry level job out of college would mean that I would not make enough to make ends meet. I have not lived with either of my parents since the age of 13, and my ex husband took out more loans than I needed for school and used the additional money for his own personal expenses. I have only had myself to rely on, and feel just stuck in a cycle of never ending student loan debt for a degree that I don't even use!! I now have a five year old, and I am trying to plan for his college savings so that he never has to be buried under the heavy weight of student loan debt, and it is really difficult to save for him while I still have over \$66,000.00 in loans myself!!
Jolani	McClendon	MI	Currently owe around 60k and I didn't graduate from the program I was in (Music Production Online) at Full Sail University which makes it hard to determine how I'm gonna pay with the same job I had before I attended.

First name	Last name	State	Comments
Melissa	Nunez	IA	I currently owe about \$5k left on my student loans. I am currently in the SAVE program. My current monthly payments are just shy of \$25/ month. Sad part is despite my ability to pay that reasonable amount, it's only covering a small portion of the interest that is still accruing. And I will never be rid of this debt, despite working for non profits type organizations that was supposed to count as credit for pslf. The student loan system does nothing but prey upon young students who are trying to do better for themselves, their families. Shame on these loan companies who buy the debt then the loan clock starts completely over, cause they have to get theirs too. Student loans need to be eliminated altogether and either need to make college free, or reasonable that people aren't paying off these costs 30-40-50 years post college
Samantha	Morales	NY	I can't see a way forward. This overwhelming debt is very painful.
Henry	Leca	IA	I appreciate all President Biden is doing to end Student debt. Thank you.
Kevin	White	FL	I am a hardworking healthcare worker. I worked through the COVID pandemic and received nothing. Cancel my student debt. Very difficult to keep up with house payments with this economy. I have been married for two years. This hasn't been easy financially. Cancel my student loans. I need this assistance
Fiona	Gardner	NY	I owe 38,000 dollars. My 61 year old husband owes 122,000 dollars. Our debt is crippling and prevents our family from having enough for retirement or putting our own daughter through college when she reaches college age.
Finnen	Cerises	AZ	Over the years I have been in any low-income plan I was eligible for and have never been in a position to make consistent payments. In fact my mom and I were in such a poor place when I was in college we took out extra STUDENT LOANS to pay for rent and food at times. These loans are now coming back during a time when more than half of my income is dedicated to rent money. I just filed for a forbearance in the hopes that I can figure out some solution within the year.
Jessica	Johnson	OH	I applied for the SAVE plan back in October and I still DON'T have an approval!
Rebecca	Olsen	CO	Twenty-five years after I graduated, my loans are equal to what I took out. There is no end in this for my lifetime without help.
Clifford	Spencer	PA	Remember paying for Trump "university"?
Wendy	Nelson	CO	I am 75 yrs old and no longer able to work. Yet 25 years ago I would not have had a job if I didn't go to school. My husband has cancer and I have numerous medical issues.
Shanti	Beard	WI	My loans have accrued about \$70,000 in interest. By the time the remainder of my loans will be forgiven in 11 more years, I will owe over \$70,000 in taxes on the forgiven amount. I'm 48 and having to save money for that tax bill that should be going toward retirement savings. Forgiving existing interest on student loans would really lower the tax bill for when my loans are forgiven. I would love to see loan forgiveness not be taxed either. That would be life changing for me! It would allow me to actually retire someday, and not work until I die because of my student loans.
Melissa	Epley	MI	As a 2015 graduate, it took me 9 years to get my Bachelors Degree. I was advised by counselors at the school to take more loans to help me live while going to school. . I was never able to get a job in my field making the equivalent of my existing pay. I had some medical issues where I was out of work and the interest has piled up over the years with no sign of stopping. I cannot afford to make these payments unless I stop buying the necessities. Please help those of us with snowballing mountain of student loan debt by forgiving us. We live in a wealth nation but fail to provide adequate help for some of our very own all the while making a way for people from other countries to come to college here for free.
Andy	Goerlich	TN	Had lost my job a year before Covid. I was working my way back when Covid hit and that killed any momentum I had. Filed for bankruptcy in Dec 2020. Still have student loans and I am 48 years old.

First name	Last name	State	Comments
Richard	Miller	OH	I have 3 parent plus loans am retired 72 years old and will probably be dead before these loans would be paid off. It is a hardship trying to pay these on retirement income and social security just have enough income to make ends meet some months and the ridiculous interest charges make it impossible to pay these loans off. Please help eliminate these loans so I can live out my life without this debt hanging over my head.
Patricia	Mauck	FL	My grand daughter is aaddl
Amy	Kern	PA	On behalf of my 38 year old daughter who is paying for the rest of her life. She can't make a dent in her debt because of the interest. It's a shame.
Aaricia	Jones	OR	10 years of payment for borrowing \$10,000. WTF?!?!
Beth	Rewitzer	MN	I am signing this non behalf of my daughter as her payments are so ridiculously high that I'm taking over some of her payments, but....I can't afford it either!
Jorge	Sactic	MD	Goin on 61 years of each and hardly making a living is impossible to me to pay the student debt . the school i went for my studies has make any effort to find me a job, not even when i graduate.
Sarah	Rattray	NY	Automatic relief is crucial to assist me with staying afloat financially. I was a single mother of 2 when I returned to school to finish my degree, and be a positive example to my children. I wanted to show them that hard work and perseverance pays off in the long run. However, I didn't anticipate that the monthly amounts to repay my student loans would be so high.
Eugene	Tehansky	MD	I became a civilian Navy employee upon graduating high school and paid for my government sponsored college classes and housing with my salary. Upon graduating i became an engineer working on naval aircraft. I thank the government for this program.
Lena	Morris	KS	I am a single mother who had decided to go back to college when I was 42 and my son had joined the Marine Corp to keep myself busy and better my career choice in healthcare. I had just started my first semester into college and I had become ill and went to the doctor of course and received the news I was pregnant. I was very surprised as I felt I was no longer able to have children cause I had PCOS and had tried several times after my son was born. So I finished my semester out and I went to have my beautiful little girl. At that time I received news that my mother was in real bad health as her cancer had come back and I chose to put college on hold and move back to Kansas to be a care taker for my mother as I have my certificates in the nursing field and I wanted to be the one that took care of her and my child. So I did just that and my mother kept telling me to go back but I was not able to as she passed and I then chose to adopt my nieces that my mother had been raising also because the had been taken from their parents and was in the system and I refused to allow them to be put back in a system that is corrupt and them to have worse things possibly happen to them both. So as of 2024 this is my life now. A single mother that has three daughters now and working in the career I enjoy but struggling to pay all my debts still even after a complete bankruptcy.
Laurie	Matthews	CA	Please help us with this matter!!!
Johnna	Dimacchia	OH	I'm beyond frustrated! I've been trying to talk to a person from MOHELA since my loans transferred last year. Nobody ever answers, I've uploaded at least 5 letters documenting my issues and asking questions. Over asked for a representative to call me; it's never happened. I've submitted the wrong paperwork twice in the past month to recertify my employment. Now I'm getting letters in my inbox that says I don't qualify for IDR (I've been in it for years) and that my payment is going to increase to \$642 per month. I can't afford that. I still have a daughter in college I'm helping. Then, I got a letter that says I'm in administrative forbearance. Help! I've been in PSLF for 10 years already. Every payment I make goes straight to interest.
Shirley	Mason	TN	I graduated in 2000, would like to retire soon but have this debt which is such a hardship.
Cody	Cameron	VT	Student debt has impacted my life for over half a decade. I've struggled to afford amenities. Debt relief would allow me to live a fuller life where I can have stronger financial security!

First name	Last name	State	Comments
Rebecca	Kahler-Reis	MA	My 3 college students all had to end their schooling after Covid as it became financially daunting for them to continue on their chosen college path. They have had to work ever since Covid and are not in a position to take on more debt to finish their degrees, so they are strapped with debt and no degree. They all received Pell grants and loans which they now have to pay back without the option of completing their degrees. They qualified for full forgiveness under the initially proposed plan that was shot down by the SCOTUS. Providing relief for those included in that initial executive action remains crucial.
Lysa	Clifton	NC	Took out 160,000. Owe over \$328,000.
Laura	Dover	MD	I graduated (from graduate school) in 2005 and in spite of being in active repayment for most of those years (totaling approximately 80K in payments), I still have nearly the same debt load I graduated with, having chipped away at 30K in principal. The times I chose forbearance were when I stayed home with my children for a brief time after they were born. It's been disheartening to still have this much debt that at this point feels like it will never be gone. I'm trying to put away money for retirement and wishing that I could have allotted the loan payments to my retirement instead! My oldest son is now getting ready to go to college and we are hoping he can graduate with as little debt as possible. Thanks for listening to my story.
Sara	Puffett	TN	I borrowed \$49k and started making payments in 2004 on an income driven plan. I've paid over \$15k to Nelnet since (not eligible for the federal covid relief for some reason) and I still owe \$45k.
Merideth	Garcia	WI	I am a victim of the Joint Consolidation Loan Program. My husband and I have both been eligible for PSLF for over ten years, but these loans (which we've had since 1995) have just grown bigger and bigger. We haven't been able to save for retirement and we are currently focusing on paying off our children's college loans so they don't have the same poor options. It doesn't feel like there is any hope for us.
Jamie	Waymire	TX	Drowning in debt and interest.
Kelly	Wilson	MN	I have worked for the federal government for over 12 years and still owe student loans. For years they said that the payment they told me to pay was not enough to qualify for loan forgiveness. Over 10 years of using my education as a benefit to the government and I still owe. I will owe well into retirement. Not to mention keeping track of how to pay whoever has taken over the loan this time. All while still doing my own job.
Judy	Hevener	VA	I have former students who have suffered from the ballooning interest issue.
Jessie	Owens	FL	I am retired from teaching now and I live on a fixed income. I am also a caregiver to my husband. Too old to get a job.
Anna	Fogle	LA	I originally borrowed 40k total for undergrad and grad school. I am grateful to have my degrees. When I was first starting out I had to do several forbearance requests. I now owe over 100k. Having my payments increase as I work to increase my income is an unwelcome thorn in my side. I did not have relief during Covid and I am not sure why that is but I keep paying. Even while on disability.
Jacqueline	silva	FL	i got a 10k loan now i owe about 20k... i will die paying that loan which the school have been closed for about 15 years... this loan is 20 years old :(
Angie	Jones	CA	Please help us
Krista	Zahn	MO	I am a disabled veteran with student loans. University of Phoenix targeted military only to provide an education that is not accredited nor recognized; now I am in a financial hardship and not allowed to buy a home for my son and me. Please help. I did my part by serving with integrity; please do your part. I am a disabled veteran, hoping to achieve the american dream = to buy a home. Thank you.
Diana	Reaser	TX	I need relief, I've done service work for 15 years, have paid on my student loans for aprx 20 years.
Barbara	Green	IL	Eighty year old who cannot afford to pay this debt and it would be a blessing for it to be cancelled.
Steven	Van De Steene	MI	The amount of money I had to spend on vacations and larger purchases is all going to Nelnet. Student loan forgiveness is economic stimulus.

First name	Last name	State	Comments
Debbie	Jankiewicz	IL	I don't know how I'm going to be able to afford to live
Marisol	Miro	NY	I'm 60 yrs old and I've been trying to get my loans canceled because I'm a disabled stroke lady that will not be able to Pay the rest of my loans
Kevin	Santelman	TN	Had to take out a loan so my daughter could finish and graduate she was unable to take out a loan for herself
Laura	Ligon	OH	I had had a lot to handle, my brother died in a car wreck, dealt with pandemic and dealing with my mother with colon cancer. I am diagnosed with ptsd and doing the best I can. I am unable to keep up with my payments and just trying to survive.
Shannon	McCrary	MN	I graduated from college almost 23 years ago and owe more now than when I graduated despite having made thousands of dollars in payments. It seems wrong for the interest rate to be so high on student loans. I feel like I will never pay them off.
Johana	Fernandez	NY	Many years of financial hardship and my father as well, they actually forged my dad's signature for the parent loan.
Mozella	Tylet	FL	I'm ready for retirement, caregiver to my 88 year old father.
Loretta	Ross	CA	10,000 to 20,000 was promised last election for all
Michael	williams	IL	I am retired civil service and i obtained loan for my daughter collage, need help
Jonathan	Maschke	QC	With all the debt I owe, I am not entirely sure how I will be able to repay it without it crippling my finances.
DEBORAH	LENEHAN	FL	I have more to comment than what fits in this space.
Mary	Rickaway	TX	I studied to teach. While working as an aide in special education I contracted covid . A week after getting over covid I got shingles. After these two illnesses, my arthritis in my knees got so bad I could not leave the house. I am now forced to use a walker and can not work. My medical bills are draining my social security. At 78 years old I do not think I will be able to become employed again.
Susan	Tauger	CO	The interest is killing me. Also, I was totally misled at the corporate owned college, Brooks, which went out of business. I can't even get my transcripts or diploma!
Leslie	Birdsill	CO	My Son is legally blind, isn't eligible for forgiveness because he works and make a hair too much to receive disability but has too many other expenses to pay back his loans.
Robert	Befumo	VA	I returned to college at age 44 and earned an associates in Respiratory Therapy, and after I started working completed my B.S. I became a father at age 46, and my wife did not have a job for the first 10 years of our marriage. Despite working night shifts and often 60 hours per week, we have constantly struggled to make ends meet. The pause in student loan payments during and after Covid helped us keep our heads above water. Now I have only been able to pay less than the amount my loan servicer wants, but I've been paying what I can. If I had to pay the \$400+ they want, I would have to default on all of our other debt, including medical debt. Debt relief would allow us to make needed repairs on our house, and maybe save a little money for emergencies.
KATHLEEN	JORGENSEN	CA	My loan has been sold to multiple investors and servicers. Therefore, automatic relief doesn't apply to me. Not fair.
Claudia	Guerra	CA	Please ensure that already capitalized interest is included in the calculations for cancelable interest. Including the interest which is capitalized in order to consolidate and enter the SAVE program

First name	Last name	State	Comments
Julia	Peacock	TN	Mohela lied and said I didn't sign my forms—I have them and they are signed. I have almost \$10k more than what I originally borrowed to pay back now. I don't have a job because there aren't any jobs in my area that pay enough to make a payment plus pay for gas to get there and back—I'm rural! I have elderly, as well as children, family members that need care that I provide by not having a job. If I did find employment, they would suffer. PSLF needs to be prorated for years of service as well. We need widespread relief! We all need relief.
Julie	Lawrence	OH	If they take any money I'm going to be screwed I can't make it now
Nancy	Skeie	PA	My son would greatly benefit.
Johnine	VanBeers	NY	Did everybody forget about parentless loans? We need help also.
Jessica	Hollyfield	OR	THIS SHOULD ALSO INCLUDE PARENT PLUS LOANS! WE ARE DROWNING!
Elizabeth	Mckenna	AZ	It is crucial to relieve the debt because I was not even allowed to graduate from my program due to hitting a 'cap', putting my family in extreme hardship for years to come, and still affecting us to this day.
Brenda	Leja	MA	Single grandma raising a grandchild on very minimal income, 40,000.... And have long term Covid
Richard	Powe	TX	No communication. Should have PSLF. Why oay interest only? No principal.
Carrie	Fasel	CA	I have become disabled and am applying disability reluctantly. I have been unable to work for several years. The monthly payments are seriously taxing our household as my husband is the only earner, especially with my medical bills. Student Debt Relief is imperative.
Mary	Nethery	FL	I am teaching Philosophy and critical thinking at a college but don't make enough to cover each month. I cannot save money nor can I do anything but teach and work. I am committed to preparing students for being strong democratic citizens in our democratic country. Any help financially would be such a gift. Thank you so much.
Howard	Eley	VA	I am signing this to hopefully help my son and daughter with their loans!
Sarah	Price	SC	I am 62 years old and not able to pay back the money that was borrowed. I did not realize the amount had skyrocketed into what is now owed. I am a federal worker seeking help.
Cynthia	Shellum	MN	Completely misled.
Jennifer	Maddron	CA	Both my husband and I have student loans that have ballooned due to high interest rates. Even though we have a fair income, the increased cost of living has made it difficult for us to pay for rent, food, bills, AND prioritize paying down our loans. We have had to forgo things such as much needed dental care due to our financial hardship, and we have likewise had to forgo paying our student loans. Unfortunately, this has tanked our credit scores drastically. It was a relief that, during the payment freeze, we didn't have to worry about our scores. However, now that payments have restarted, that relief is gone. My score alone dropped by 56 points last month, then went back up, then down 22 points this month. Because of this, I cannot take out a personal loan if an emergency arises. I can't afford to lose the home I currently rent because my credit score will make it difficult to rent elsewhere. And I'm concerned that the companies where I have credit cards will increase their interest rates due to my low credit score, which has happened before. In short, I'm just scared and tired.
Joanne	Bridges, Ph. D.	OR	I am struggling to pay my student loan. In two years my money will run out and I'm struggling now to even eat. The interest on that loan has drained me over the last 24 years. It's with Navient and they refuse to help.

First name	Last name	State	Comments
Melanie	Wesseling	IN	I am a 45 year old married mother of 3, one of which is in college himself. I had gone to college and got my first bachelor's degree and graduated in 2001. After getting married in 2002 and having my first child in 2005 I worked off and on finally deciding to be a stay at home mom. Fast forward to 2017, I made the decision to follow my dream and went back to school to get another degree in nursing. I graduated with my BSN in May 2020 (hello COVID!). It is this debt now that is a burden to me and my family. Adjusting to working life, especially in the hospital setting has been brutal mentally. Add to that my physical disabilities, hearing loss requiring hearing aids and missing digits on my right hand, makes success I. This environment more challenging than I ever could have imagined. With my difficulties keeping meaningful employment with these issues, having this debt relief would lift a huge weight off my shoulders. Current economic conditions make supporting our family difficult enough without this worry. Please help me get my life back. Thank you
Carrie	Wolcott	WA	I borrowed to get a degree in Christian Theology, but now as a divorced woman, I am not able to work in an evangelical Christian organization. I had to go back to get a second Masters and trying to become a certified teacher. Still, not the most single-parent friendly career but hopefully I can work in curriculum development or teach online. Please help. I am at around \$300,000 of debt and living off of social service benefits while I try to single parent and find a new career.
Eithne	Clarke	FL	Thankfully when I went to college in NYC in the 60's my grades qualified me for Queens College of City University of New York and I only had to pay for my books. When I applied for a Federal loan of \$2000 to go on a study abroad program (France) I got a 50% scholarship and after graduation I had 5 years from when I became employed to pay back the \$1000 loan. We need those Federal and State programs to be reinstated!
Darlene	Scally	PA	Mohela has duplicated my loans so it looks like I owe twice as much. I couldn't keep working due to health reasons so I'm living on a small pension and can't afford to pay student loans and Medicare premiums and still be able to get groceries.
Janell	Geiger	IN	At this point I cannot even afford to live comfortably paycheck to paycheck. Add the Student Loan payments into it and I'm drowning. It also seems like I will never have relief from these payments.
Jonette	Meade	VA	Currently in a Chapter 13 and student loan relief and forgiveness would be a Blessing !!!!
Christine	Bender	MN	I started owing \$60k when I left school, even paying it went up to \$70k. My husband was seriously injured last year so we have lost over half of his income, plus had to spend \$5k on car repairs. Please help us.
Casey	Kimberly	IL	Twice since the loan freeze lifted, MOHELA agreed, over the phone, to set my repayment plan to monthly payments I can afford. Both times they failed to follow through with their verbal promises, instead continuing to send me invoices for outrageous monthly payments. Multiple written messages go ignored. When they do respond in writing, it's to say I should call them. I tell them repeatedly I am willing to pay. They just need to honor one of their verbal agreements. Please hold companies like MOHELA accountable. Thank you
Cristina	Hayes	IL	I have a parent plus loan of over \$58,000, originally it was \$146,000. I have been trying hard to keep up with the monthly payments but it's hard. Making \$65,000 a year is almost impossible. I live with a very tight budget and sometimes I need to choose food over the student loan debt. Please help us.
Bernice	Hardy	WI	Please show mercy. Thank you!
Cheryl	Andrews	IL	I have had to file bankruptcy and can not afford my payments. I am a single mother and barely get by. It will change my life if I did not have this burden to worry about. It comes down to me feeding my kids or pay my student loans.
Shani	Sammons	GA	My student loan debt has almost tripled since graduating. I understand that I need to pay my loans but assistance in cutting some of it down would help me to afford a house and invest back into the economy. I don't mind paying a loan that I can afford but at this point, I'll die with a loan.

First name	Last name	State	Comments
Camille	Merriweather	IN	The debt is helping keeping me in poverty
Lena	Artuso	NY	I am a Parent Plus borrower and now retired on a fixed income this has been very hard on me to keel up . Please ADD Parent Plus to this plan and if we're retired we need HELP .
Linda	Berghoff	FL	I've been paying on student loans forever...the interest alone has mushroomed to an unbelievable amount.
Misty	Wallace-Garcia	CA	Financial hardship with cost of living
Valerie	Viera	NY	I am a Senior citizen on a fixed income and have a loan that has been hanging over my head for almost 20 years. This is the only debt that is hanging over my head.
CATHRYN	RITCHIE	NC	The current PSLF fails to allow for retirement. As an advanced healthcare practitioner who worked for PSLF approved nonprofit institutions for 3 decades, I am ineligible for forgiveness based on the current timeline and eligibility criteria because I retired at age 67. I believe that long term public servants should not be deemed ineligible for forgiveness, (i.e. penalized) because they reached retirement prior to meeting forgiveness criteria, particularly when they have spent 46 years in public service.
Lisa	A Mitchell	IL	Graduated just in time for a recession.
Christie	Ryan	WA	I.paid my loans and I support forgiveness
Suzanne	Decker	MN	I am a mother who has 2 degrees and I am unable to use either. Now I am facing disability and my interest keeps going up. I see no end in sight
Sue	Crosby	AZ	Wife has been unable to find source of loan of 37,000. Her original student loan was forgiven at her undergrad institution but keeps getting billed,and is told there are no records of this "because it was too long ago", and when she contacts her grad school they don't know where it came from either. Now,she is retired and cannot pay due to being on Social security only. She also worked about 20 years in human services in non-profits.
Judith	Mullins	OH	I have Parent Plus loans and my daughter graduated from college 15 yrs ago. It is like a life long sentence for parents who want to help their children achieve their dreams and not work dead end or low paying jobs the rest of their lives.
Meghan	Blydenburgh	VA	Before cancellation of my loan I owed nearly double what I borrowed and had been paying for over 20 years. My interest rate was 8.25% and it was impossible to get ahead. SLs are not treated like other consumer loans. The whole system is usurious. If PPP loans can be forgiven for those who can actually afford to pay, then student loan borrowers should get the same relief. There's no way I would've been able to make a payment if mine were not cancelled.
Michael	Roland	CO	My boys have student loan debt
Valerie	Paradise	MA	I cannot start a family or progress my life because of a looming debt that will take at least another decade to pay off, and will continue to cause financial strain the whole time.
Stephanie	Eley	GA	I am writing to express my fervent support for President Joe Biden's new bill aimed at alleviating student debt. As someone who has been burdened by student loans since 2008, when I enrolled as an undergraduate student and later pursued a master's degree, I have experienced firsthand the crippling weight of ballooning interest rates and seemingly insurmountable debt.Despite diligently making payments throughout the COVID-19 pandemic, the reduction in my outstanding debt has been negligible. This accumulation of debt not only hampers my financial stability but also jeopardizes my ability to pursue other essential life goals, such as owning a home.President Biden's proposed bill offers a glimmer of hope for millions like me who are struggling under the weight of student loans. By providing relief through measures such as loan forgiveness and interest rate reductions, this legislation has the potential to make a tangible difference in the lives of countless individuals, allowing them to pursue their dreams and contribute more fully to society.I urge you to support this crucial bill and help alleviate the burden of student debt for countless Americans like myself who are striving for a brighter future.Sincerely, Stephanie Eley

First name	Last name	State	Comments
Barbara	Leytus	CA	Studentloan forgiveness for Senior Citizens on low SocSec income URGENTLY needed !!
Cammie	Hussey	MI	All 3 of our twenty-something kids have loans to pay back. With the cost of living so high and with one still pursuing a further school program and the other two not in their career jobs yet, it is VERY difficult for them to pay back their student loans! They signed up for President Biden's original relief plan, and qualified, but did not qualify for what actually went through. Please help!
Deb	Postma	FL	Senior citizen, only income is Social Security. Per your stated mission: please help us Mr. President. Best, ~ Deb Postma
Deborah	Hicks	KS	When I got my loan for cosmetology school I was in my 40's and a single mom of two. Right from the start I never had enough money to cover living expenses, let alone my loan payment. I struggled till the age of 50 when I had to retire for health reasons. I had hoped that this new career would support us but it didn't. In the meantime it went from 5-6 thousand to over thirty thousand dollars with interest. I was hounded by calls from debt collectors and life was hard. I am now 72 yrs old and not in good health. I never intended not to pay off my loan but i just couldn't. I need help. Sincerely, Deborah Hicks
Becky	Thomas	OH	I owe \$170,300 and my interest is \$153,000. My private loan was \$20,000 and I have paid \$265 for five years and still owe over \$17,000. This must stop. It is ridiculous one can pay monthly and not make a dent in what is owed because of interest.
Betina	DuBois	MI	I borrowed \$38000, paid \$57000, still owe \$56000 at a 12.7% interest rate. I will never be able to buy a house. I am in a job for the degree I went for, Education. I went back for a Masters degree to get a pay raise because as a single mother with inflation and the interest rate on my loan going up and up, I cannot keep up.
C	Aleshire	MD	Interest should not be allowed on student loans period, this makes payments more than a house note. It's unacceptable!
Tanya	Serna	KY	I have been paying \$400 a month in student loan debt since 2003. I have never missed a payment or been late, but as a person in my early 40's, I have paid 3 x what I borrowed and still owe \$39,000. I finally was able to buy my first house 4 years ago, but am not able to upgrade now that I have 2 small children and need more room. Cancelling my student loan dept is imminent! I have paid my loans back!
Margaret	Marvell	IN	47250
Tiare	Mathison	WA	I'm 71 years old! Went back to school for 2nd Master's after losing work.I've paid \$29,000 back already! Give me a break! I live on Social Security and a small pension. Please give me and a,l the other students relief. Thank you!
Keith	Taylor	FL	Between this debt, inflation in rent and other things, it's difficult.
Abby	Alvidrez	OH	As a borrower, after having graduated from beauty school I quickly realized that the school recruiter had exaggerated how much money I would be making. I worked 12 hour shifts and made about 13 dollars hour when factoring in tips. I was hardly living a lavish lifestyle and had difficulty making payments and enough for my own cost of living. Fast forward a few years, I began to have severe asthma attacks at the salon due to the chemicals and I had to leave my job. I returned to school and received a bachelor degree in child development. Unfortunately, that degree is useless unless one obtains a teaching credentials or continues onto graduate school. Continuing my education for me is a dream but I cannot imagine taking on more debt to get a better job. At this point it looks like I would have been better off never having persued an education. It's very frustrating at times and this debt has induced anxiety and depression.
Jeanne	Bussiere	CT	make PSLF for teachers five years and count when they worked full time and were in grad school. They have to have a masters in MA and need to work while in grad school. the ten years is sexists and hurts women of child bearing age. lower the years required

First name	Last name	State	Comments
Stephanie	Zellers	PA	I have changed services so many times, my current servicer doesn't even know where my original loans came from, let alone know how much is borrowed and how much is interest. Every time my service has changed, my interest has capitalized. When I first graduated, I don't even remember who my servicer was but they insisted in order to qualify for income driven repayment I had to consolidate my loans. So now I'm stuck with massive loans, collecting massive interest on interest on interest. I will never get out from under them under the current system.
Lisa M	Köbs	NY	How are mothers not deemed "public service workers"? Educational debt cancellation for ALL mothers!!
Julie	Brunet	MN	I'm not hearing much regarding parent loans and those of us who have taken out those loans and as a result of Covid or retirement and students not being able to help with those loans, it would be nice to have some relief for millions of parents who have tried to help their kids with the high cost of college and who would not have been able to go to the college of their choice if parents hadn't stepped up.
Dorothy	Bavaro	IL	I am struggling to pay my student parent loan debt and I'm 65 years old and on a limited income. We need this relief
Sarah	Dardick	NY	My school eliminated graduate grants mid-program and I ended up taking out much more in loans than I planned. I pursued PSLF for 7 years until I was partially disabled at work (non-profit work in my field is dangerous). I was laid off during the pandemic from a job that accommodated my disability and have been unable to continue PSLF and cannot earn enough to surpass the interest that accrued. Loan forgiveness might mean I am able to finally focus on life milestones I missed that are still within reach (like owning a home and saving for retirement). I never started a family because of these loans, but that ship has sailed.
Brandy	Lynn	TN	The interest accrued on my account is over \$70,000. I've been on the income-contingent repayment plan and it's obvious with these interest rates that continue to add up, I will never pay these off. This stops me from getting married and owning a home. I have an advanced degree in Acupuncture and Herbal Medicine. I live in a small rural community where I help a lot of people. I don't regret my choice to serve my community this way, but it is apparent that my income will never really be up to par and my personal relationships are stunted because I can't ask anyone to take on my debt as well. I've been out of grad school for over 13 years now and still owe more than I borrowed. It is a dark cloud that hangs over all of my life's decisions.
Roberta	Trowbridge	FL	My daughter's interest rate is higher than a home mortgage rate. She is essentially paying two mortgages. Please at least make loan interest free or lower.
Torrence	Eddie	TN	The interest is surely affecting my account which is making it much more difficult to repay my loans. It is extremely hard to build wealth and provide for my family.
Lydia	Chopoorian	RI	I am the parent of two sons who are now in their thirties. After receiving their degrees they have spent ten years trying to get work in their respective fields with little success. They are working at poverty level with their parents supporting them. Not only has compounded interest increased their student loans substantially, but their jobs do not afford them a livable wage. They are stuck, and we their parents are stuck, spending our retirement to keep them afloat. This situation is not sustainable, and there are thousands just like us. As a teacher, I do not recommend pursuing higher education at this time.

First name	Last name	State	Comments
Kelly	Reed	OR	Even on the repayment program, payments increase every year as income goes up. Getting on top, let alone ahead of bills for essentials because of rising costs of living, and home repairs and maintenance, seem ever elusive. I'm not talking luxury purchases like new furniture, I get that stuff hand me down for free, I'm talking about a replacement heater because mine went out 2 weeks ago, having a leaking roof, and needing new tires while facing a new student loan payment that just went up again based on 2023 taxes. It's a frustrating place to be in, working 40 hours a week. The only place I have to cut back spending on is my food and healthcare expenses, and I've been tightening the belt there. I was one of those borrowers who was a Pell grant recipient- under Biden's original plan I was eligible for \$20,000 forgiveness. Pell grant recipients were impoverished, coming up from well below the starting line many other borrowers had the advantage of. Please at least zero out interest and stop raising our monthly payments every time our income goes up- we have other necessities (not wants, actual needs!) to address too! And if you're thinking I should have gotten a better education/degree- I am a nurse. If you're thinking I should pick up more shifts- unfortunately, I spent so many years working as a CNA it broke my body and I'm lucky I've found work that I can do, especially full time. I don't think my story is all that different from a lot of other people's. We're doing our best, and making our payments, but greed and capitalism are out of control and suffocating our hopes and dreams of having the ability to afford a decent quality of life that we've been working for.
Yvonne	Booker	TX	Parents borrow so that their children can graduate debt free. Please consider forgiving those parents that did the best they could so that their children could be successful.
Tracy	Walls	NV	I graduated May 2022. But I haven't work full time and do an internship for my career path that is taking some time. It is very stressful worrying about my pending \$1500 student loan payment per month, how long I will be able to defer, will I finish my internship before I have to start making payment and when I will be able to start making payments of that size
Paulette	Taylor	VA	I am a 68 year old black woman who is retired and I can't afford to pay this student loan. There should be some type of program that helps the seniors who have graduated and now living on a fixed income. President Biden Please Help!!!
Vicky	OHara	OR	I currently owe \$59,000 for a 2 year course that guaranteed a job when graduated. No job. Retired. And still paying on Fixed income.
Nancy	Holt	TX	Both of the schools that I attended are no longer in business and have law suits against them.
Alton	Jones	CA	I served my Country for 22 years in the Navy. Now I am 67 and looking to retire. I have physical ailments that won't allow me to do my job effectively now. I started paying my student loan in 2009 with a little less than \$50k. Now with interest and several deferments it's up to \$70k. Mr President please cancel this albatross around my finances, so I can stay in my home and retire! Thank you.
Taro	Golden	ID	I am struggling to stay in Education due to the fear of not being able to survive financially. I really want to remain a help to our kids however, I may have to do something different.
Lynn	De La Torre	OR	My daughter is struggling to make ends meet even with a decent job after graduation due to the burden of her student loans.
Terri	Gentry	CO	I am frustrated because I believed that I borrowed \$38,000, but I owe \$150,000, and believe that I have a combination of unauthorized loans in my name, and obscene interest rate.
Amanda	Bittner	OR	When we had the student loan payment pause during the pandemic, I was finally able to save money and be comfortable. Now that the payments are back and the cost of living/food, etc... has also increased I find myself dipping into the savings I built. I also now worry about affording my rent and I have no hope of ever being able to buy a home.
Elizabeth	Darby	OR	I am just a supporter.
Laura	Moschello lee	NY	I am a parent in parent plus loans which I have been paying for years but never ge6s any smaller only lsrger

First name	Last name	State	Comments
Jennifer	McDougall	PA	We are a middle income, family, whose kids did not get scholarships and therefore had to pay full price tuition for a four-year degree. We make too much money to receive any help and not enough money to be able to afford the loans. I personally have a parent plus loan right now for \$150,000 And my son will pay \$1700 a month for the next 10 years to pay it off. This is unsustainable and impacts the students for the rest of their entire lives. How can you buy a house how can you save? How can you put money away for retirement when you are saddled with this type of financial burden. Interest rates are between seven and 8%. There's absolutely no relief .
Julia	Collins	CO	PLEASE PRESIDENT BIDEN !! Our future is in your hands. Our parents long sought retirement without aiding in their child's student loan repayment is also in your hands. Your continued strides on this must encompass all students struggling with this noose around our necks. THANK YOU! Looking forward to 4 more years under your leadership and compassion !
Jaclyn	Patrizio	VT	Hello, I am from a humble, lower income family system and had to pay for college on my own. As a result of trying to break free from generational poverty, I had taken out loans to finance my undergraduate and graduate education. I am now severely stressed and anxious about how I will pay my loans. I have been paying my student loans in one way or the other since 1994, which is 30 years ago. I am a single Mom to two kids and I cannot work any harder than I am now. I am asking for your help in relieving my student loan burden through the new initiatives that will automatically relieve debt for people like me who have been in repayment for longer than 20 years and are struggling to make ends meet. Thank you for listening.
Sarah Lee	Monaghan	MD	I returned to school at age 64 yo to fulfill my lifelong dream of getting a doctorate. It has helped my practice tremendously but now at 70 yo I'm still working and paying off my loan.
Kimberly	Barelich-Berry	PA	I am currently in default and need relief.
Jessica	Vitteck	OH	Student loan interest is crippling and disheartening. I work hard but still always feel like I'm not doing enough, my loan has gone up \$60k since I graduated due to interest and I have made every payment on time.
Mary		NM	I consolidated my loans into a 30 yr repayment which I should have known better not to do, but at the time.... I've been paying for 10 years now and recently retired.
Kelly	Richards	FL	I started my undergraduate in September of 2006, then due to the amount college cost, I moved back home after my second year. While commuting at a local college, I also took gen ed classes at a community college to save on money and was able to graduate a semester early. I attempted graduate school at a busy time and by the end of the second semester I unenrolled. In January of 2020, I went back for my master's of science in clinical mental health counseling and graduated May of 2022. While my loans were deferred for being in school, I continued to make payments while also paying out of pocket for my MS program, in the hopes of not falling behind. While I am a mother of two and was working full-time and additionally in an internship that was 20 hours a week, I ran myself almost into the ground to try to not only be an example to my children, but also to be able to provide and make payments on my school loans. My now almost \$600/ month loan payments on top of daily cost of living expenses, makes it difficult in very many ways. I am not asking for a handout as my original debt has been paid. Why continue to exhaust resources from the most productive citizens in society through your interest rates? That question is rhetorical of course, because I know why. I have a clean record, work hard, finished my schooling, and have a career, provide for my family, but can the same be said for those who are benefitting from my debt? Do better.
Steph	Palanuk	MN	Automatic relief means an improvement in my credit score and improvement in my ability to buy a home and provide for my family. The amount of money with interest that I spend each month is the equivalent of a second mortgage. my parents couldn't afford to send me to college without loans, and now I am in debt. if I could go back and do it differently, I absolutely would knowing what I know now as an adult and not as an 18-year-old who had no experience with finances.

First name	Last name	State	Comments
Arisana	Tolomei	AZ	<p>Hello, I am 67 years old. While working on my master's degree I became very ill with a chronic illness. I took three years off and returned as I would have lost all of my credits and still owed on loans. So, I returned and finished. However, the illness and treatment have left me with cognitive impairment, chronic fatigue syndrome, fibromyalgia and a number of autoimmune diseases. I receive less than \$1,000 per month in social security for retirement and work seasonal jobs. I have lived out of a van since 2018 and unable to afford rent, let alone the ability to repay my loans. Before returning to college to pursue a master's degree I had paid down my loans to \$10,000. Now, my loans which have nearly doubled what I borrowed are over \$220,000. There is no way I can ever pay that back as I am unable to utilize my degrees and work in a field where I could earn according to my education, because of my health conditions.</p>
Jeremy	Wood	NJ	<p>I graduated in 2014 and have experienced severe financial hardships due to my ballooning student loan debt. I have federal student debt in my name as well as a parents plus loan in my mom's name that I pay for on a monthly basis. I come from a single parent household and I am the first member of my family to go to college. Along with paying for inflated rent, bills, and cost of living on my own - I now owe more than I originally borrowed. Paying off this debt is holding me back in life from owning a home, traveling, and putting money back into the economy. Certain loans from millionaires were forgiven during COVID immediately without any issues, the working class American should get the same treatment. I shouldn't be penalized for decades for seeking higher education while on a mission to improve my life.</p>
Gael	Ketch	ME	<p>I have so much debt and I'm a teacher who CANT pay my loans, I have no help, I Work Two jobs and can't hardly buy food, I still Rent at the age of 38. If I don't get help with my loans I will have to Go bankrupt. Please help or I must leave education</p>
Linda	Capps	WA	<p>I am a grandmother & took out a parent plus loan for my granddaughter even though between my husband & I, we earn less than 25K/year. We had been looking forward to having this debt removed from over our heads but it was shot down by the Supreme Court.</p>
Hanoch	Epstein	CA	<p>I like to go back to the original loan</p>
Michelle	Sosa	NY	<p>I work full time with four kids I also have a daughter that I took out a parent loan for that they want me to pay back its too much for me to pay at the moment</p>
Nancy	Dickens	IN	<p>I was in school to better my and my family's life, but before I could graduate my husband of 27 yrs died and we were raising 3 granddaughters together. Now I can know longer pay for myself in this crazy world</p>
Amber	Petchonka	PA	<p>I will most likely be in student. Debt for the rest of my life having almost \$200000. I remember looking at it and it was like 150. Then it was 160 and then it was 180. Now it just keeps going up and I honestly don't know. How this is all going to get paid?</p>
Michael	Banks	MD	<p>I'm a very hard working father of two students in grad school. Between my kids and I we have almost \$700,000 in student loans. My daughter worked so hard to get into an Ivy League school and graduated Columbia University at the top of her class. My son works 2 jobs and still goes to Medical School. Please help us. We will never pay off all of these loans and I fear it will be the undoing of kids efforts. It's not supposed to be like this. Their hard work and effort Lis are supposed to pay off in the end. Please give our next generations a fresh start and help us fix the price gouging secondary school epidemic in this country. I volunteered 6 years on my local Board of Education and inspired thousands or students to go on to college. Now in hindsight I feel like I misguided them. Did I kill their futures too? PLEASE PLEASE help</p>
Samantha	Dula	TX	<p>This student debt is ridiculous and it needs to be cancelled for all students since the whole thing was a huge scam. Thank you!!!</p>

First name	Last name	State	Comments
Menyon	Johnson	FL	We need widwspread relief
Lu-Ann	Guariniello	FL	I borrowed to complete a BS degree as an adult, a long time goal. I have been on SSDI. When I finished my degree I planned to go on interviews but instead was in a car accident. I am currently just working part time, was in another accident, and have been on the forbearance programs and the income programs. Because of my low income, I have not made any payments. I am now 60 yrs old and the burden of still seeing these loans weighs on me. I graduated with my BS in 2014
Colan	Salazar-Nelson	TN	I was told that my student loan was going to be fully paid off with the debt relief. That got stuck down, but I'm not gonna pay damn dime. Not my fault y'all can't keep your word on canceling student loan debt.
Emily	Thomas	AZ	I have a PhD in a humanities discipline (English) and I served the institution where I still work (University of Arizona) throughout my years as a graduate student, providing high quality education to students paying heavy duty tuition fees at a poverty wage. As a result, I had to take out student loans to live (i.e., to be able to afford housing, food, and transportation). Ever since, I continue to receive low pay for rendering educational services, while the administrators at the University of Arizona get richer and richer, and have diverted the attention away from their money-making schemes by 'manufacturing' a financial crisis (this has been in the national news) that could've been easily alleviated if those same administrators had chosen not to line their own pockets, the pockets of wealthy investors, and the pockets of expensive consulting groups that were hired to produce corporate-style strategic plans for an institution that is supposed to be focused on educational services, not business. This is related to the egregious practices of big-wig loan servicers like Mohela, too. The folks at the top in these government-endorsed/state-funded institutions are building their wealth on the backs of students and educators alike, all while promising that we can all achieve the same wealthy status if we 'work hard enough.' My student debt ensures that I will struggle to buy a home, raise a family, and send my own children to college. I should not be punished because I did not have access to a trust fund to pay for my education and related expenses.
Rebecca	Hare	WA	I'm now 74 years old. I graduated from a for-profit school in 2010. I had to apply for and received an IDR PLAN with \$00 payments due to below poverty income. The new provider (Aidvantage) is now saying I will be required to make a \$124.00 payment every month. I'm still and will be on very low income bracket forever. No way I'm paying for a defrauded school (Alpine college).
Samantha	Runshaw	MA	I owe 29,000 from my undergraduate studies. I did 4 years of graduate school. My loan is \$315.00 a month and is putting a large financial burden on me.
Julia	Stark	OR	I'm a special education teacher & had to go back to graduate school to get an additional endorsement for my job. I'm 53 years old & I will have to make student loan payments until I die. Literally until I die.
Fernando	Carreras	NM	Bad Credit
Tiffany	Woodhouse	LA	I graduated with my bachelor's degree in 2004. My husband and I married very young, I was 20 and he was 22. We used these loans to live on, for food and essentials. We both worked full time throughout college, but our income was not enough to support us. I returned for my masters degree in 2008, we had a two year old at the time and loans were again taken out for school, child care and essentials required. Life happened and I was unable to complete my masters degree due to 2nd pregnancy and complications. I ended up working part time in order to care for our children. Our youngest has severe, life threatening food allergies and was unable to be in a child care setting. Yes, I had to sit through some videos about school loans, but I do not feel that this process was truly explained to me. My parents did not attend college so I was the first in my family. They did not have knowledge about school loans or the impact they on your future. I currently feel completely at a loss because I am not even able to make my monthly payments on my loan. The cost of all living expenses have increased and although I work full time, that paycheck only covers groceries and gas for my car. I take any side jobs possible and we live as frugally as possible, but ends still do not meet. Please, please, please, relieve this burden from me!

First name	Last name	State	Comments
Pamela	Chambliss-Williams	MO	I have tried for almost a year to get assistance with lower payments or release of the debt based on my federal government status, my family and income status, and to correct numerous errors on my account which included extremely high interest rates charged. I have waited for hours on the phone with the Loan Services company MOHELA for someone to answer the phones. Time spent away from the job that I need to pay the student loan debt. I need assistance with resolving this.
William	Gawne Jr	IL	The wealth got their PPP loans forgiven, now do the working Americans with student dept.
William	Garland	NY	Economic hardship living in America, has buried myself deeper in debt. I've worked consistently, and still have no savings
julie	zeger paul	MD	I am paying off students loans and the interests keeps my balance going up. It's not going down. Also, the school that I went to for 2 years charged me for the 2 months the school was closed during covid and I never got that money back. And now I am still paying interest and principal on that money. I would love help getting that money back from my university.
Donna	Holtz	MO	My husband Edward Holtz still owes at the age of 58 & its ridiculous.
Tracy	Gee	OH	With the price of living right now ,I know myself and many others can't afford the loan payments. The economy is so bad right now I'm barely making it we need these loans forgiven and wiped out so we can at least try to make it.
Kay	Chronister	PA	Retired for 15 years now and trying to keep up with medical cost etc.
Laurent	Colvin	CA	I had \$144,000 in student loans when I graduated in 2002. I still have over \$50,000 in debt.
Shannon	Jacobson	AZ	My repayment is over \$600/month. I am currently in forbearance due to the significant impact of this montly. I am a social worker that relies on insurance to provide services to clients, which also impacts availability of services. Continued and ballooning interest to loans impacts denting of original debt increasing longevity of financial impact to way/quality of life. I chose my field to help others and find the stress of this financial obligation significantly impacting. Please continue to seek relief to reduce these financial burdens.
Elizabeth	Appleton		Victim of identity theft from my own father. He took out a student loan when I attended college. He used it for his own credit card debt. My repayments ballooned and went towards this loan instead of the loans I actually took out. Soon I had my wages garnished because my 70hr+ (two jobs) work week couldn't cover my massive student loan payments. I had auto-defaulted due to my grandmother's (my co-signer) death even though I was making payments on time, every month for years. So my initial payments of \$150/month skyrocketed to over \$800/month.
samantha	scott	KY	I'm a single mom of 2 and I'm working hard every day to pay off my debts, it would help so much to not have to continue to worry about student loan debt
Earnestine	Norwood	TX	My daughter has forged my signature and got these students loans in my name with out me knowing about it.
Tenášha	Ebrahimkhel	MD	I have over \$200k in student loan debt both private and federal (from undergraduate and graduate studies). I need all of my student loan debt cancelled just like those PPP loans that were handed out during the pandemic. I need financial freedom!
Larry	King	GA	I am almost 82 years old, and I took out \$53,000 in Parent Plus loans 20 years ago for our son. We lost everything in the 2008 financial crisis and can no longer pay this loan, which has ballooned to \$110,000+ due to accrued interest of 8%. I have to die to get relief.
ashley	carnathan	MA	I am a public school educator and was required to get a bachelors and masters degree for my current position. All I want to do is help people. With the current inflation, rising cost of rent, utilities, and groceries in Boston, I am living paycheck to paycheck. I am barely making it by with the addition of \$500 monthly student loans. Even with PSLF I will be paying for another 5 years. I am unable to save and live nowhere near a comfortable lifestyle, there has to be another way.

First name	Last name	State	Comments
Carolyn	Fleischner	FL	I am a parent of a daughter who has a student loan. Her fiancée also has a student loan, they are paying rent that has doubled since 2020. They can't save for the deposit on a home or afford a home with sky high prices and interest rates at 7%. America needs to invest in our young Americans like other developed nations which will increase their earning capacity which will increase the federal taxes they pay in the future. Thank you for your attention in the student debt issue.
Richard	Fosbrink	PA	I've been working for non profit or educational organizations since I graduated from college in 1999. The PSLF program existed then and I signed up for it. However, it's now almost 25 years later and my loans have not been forgiven and I still owe about \$50k which has remained the same since I graduated from grad school in 2012. I'm nearly 50 and I need the forgiveness that should have been granted 15 years ago.
Lynnette	Ssnders	IL	My story is so long I can not even begin to tell you the nightmare. I can tell you I owe \$165,465. I never borrowed that much to start with.
Anthony	Crivello	CA	We have two students entering college soon. We need financial help to do so, or debt relief. It took years for my wife to pay off her student debt ...and I did not further my education because I could not handle the financial burden, as I was paying for my education.
William	Green	NJ	I am now retired after over 30 years of service teaching in the public school systems, and because I am retired all my current payments no longer qualify
Laurie	Scott	KY	I went to American National University at Prestonsburg, Kentucky! I took Medical Assistant Course. I really wanted to get a job in it but I struggled in the program and I done my best in it but I couldn't get a job in it! I do have memory issues and when I take test I freeze up an totally go blank and get really nervous taking test! I barely passed the exit exam! I made a 70. The course end up being total \$46,063.00. That is ridiculous for the cost of the program. I think it's highway robbery for the amount you get paid for the job. I don't have a job in it plus I had to file Bankruptcy and paid it off in May2023. Plus I owe other bills and had get a vehicle for my Daughter who is going to College and doing Great! Plus I need money to fix my vehicle and help my daughter while she is in college and making a Vehicle payment and car insurance. Plus Ai have to pay out of pocket of Medical insurance until my work insurance in the fall! I paying \$297.00 medical coverage loan payment \$283.00 \$ 216 vehicle insurance. Vehicle payment is \$617. Plus phone Bill. \$ 154.54. Gas, Groceries and paying for my daughter's regular bill at her Trailer. Well the list goes on when you have to live and Doctor visits and meds too! I have 11 animals have to feed too.
Jennifer	Culbreth	KY	I have been given the runaround and have had to deal with increasingly rude and insensitive financial aid/loan servicer individuals when attempting to make a plan to get my loans out of default/deferment for years. Or flat out had numerous emails ignored. I cannot finish my degrees because of this and I had a good reason for defaulting in the first place: homelessness. Things need to change!
Mark	Gonzalez	TX	I am 55 years old and have never been able to buy a house due to student loan debt for myself and my child.
Emily	Fenton	WA	I'm so tired of US systems failing the very people they're meant to support. Student loan debt, and loan "service" agencies (what are you serving other than administering giant interest and principle payments that Americans are forced to pay?) of making money off of college grads via interest and principle charges, is criminal. We aren't getting the high paying jobs our degrees promised, leaving us barely surviving under the crushing weight of our debt. Our healthcare system is flawed, leaving us with crippling medical debt after a necessary and lifesaving treatment. We have to take unpaid leave at work to care for dying family members (true story for me) leaving us without paychecks, while simultaneously asking our government not to approve billions for arms deals to Israel to genocide Palestinians, because we love Palestine, and equally want our tax money to stay home to help Americans. Also, we're funding free healthcare for Israel. While Americans struggle for healthcare, education, and fair pay justice. Non of this is the peoples fault- it's the oppressive big business loan agencies and systems profiting off the American people. Please eliminate all student loan debt for everyone now. Thank you.

First name	Last name	State	Comments
Reggie	Townley	FL	As part of the onramp period, servicers were required to offer forbearance to borrowers as they prepared to make payments. I applied for forbearance and was refused.
			<p>In spring of 2019, I began pursuit of a master's of social work through Simmons University's online only MSW program. I did so because my job at the time as a special education teacher (I also have an M.Ed. degree) did not seem to be meeting the rising social and emotional needs of my students. I knew it would be a lot of debt to take on, but I felt compelled to do so.</p> <p>Because of the timing of the pandemic, my MSW field placement was postponed for six months and as a result, I had to complete more hours per week. This forced me to drop to half-time at my job, which cut my income substantially. I had to drop my health insurance so I could keep paying my mortgage and bills at the time. Also around that time, my boyfriend of 18 years and I parted ways. He moved out of my house, and that also made it all the more difficult to pay my bills without his contribution to the mortgage and utility bills. I somehow made it work and I (knock wood) managed to keep myself healthy enough not to feel the effects of having no health insurance from November 2020 until July 2023. I have been working a second job during the summer months since 2016, and during that period of being half-time at my school, I also took on a lot of freelance editing jobs. This made it possible for me to get through those "lean months" without having to sell a kidney on the black market.</p> <p>I have NO regrets about pursuing my MSW, and I am proud to say I am working as a school adjustment counselor in a high school. I was fortunate enough to take a job in my same school district, and I am happy and fulfilled in my role. I do in my heart of hearts feel I am doing much more for my students in this role than I was ever able to do as a special educator.</p> <p>That said, since the student loan pause ended, it's been tougher to pay my monthly bills. I have had to take in a tenant/renter and continue to pick up freelance editing gigs and other side hustles so I can make ends meet. I was hoping to begin saving for a new vehicle, as I have a 2014 Jeep I adore but the repairs are getting costly and more frequent recently. I know I can only keep this one going for so long.</p> <p>I sent in paperwork for initial consideration for public service loan forgiveness, and have learned I have enough service years to qualify. I know I need to make 10 years of payments for the rest to be forgiven. I consolidated all of my loans and applied for the REPAYE program. Initially, my monthly minimum payment quote from Mohela was quoted at \$457. I received that info via email over the summer. A month later, my minimum monthly payment was increased to \$528, and that's what it will be for the next year. Based on info Mohela has sent me, in October 2024 my payment is scheduled to INCREASE to more than \$800 monthly. I AM HOPING this is a mistake on Mohela's part. This will be extremely difficult for me to pay each month, and I have been trying to get information as to why it's going up. I have managed to make it work the past few months since payments resumed, but something will have to give if my payments increase to upwards of \$800 in the fall. Thank you for listening to my story.</p>
Victoria	Martin	MA	
			<p>I live on Social Security only. I used too receive Disability income and my loan was forgiven. When I turned 65, they started taking 300 a month from my Social Security. I asked why, when I believed it was forgiven. The answer was not any more, because you aged out of Disability. How can anyone age out of Disability? I was told there is nothing I can do about it.</p> <p>When President Biden started forgiveness on student loans, I did not qualify. I called my student loan carrier and explained too them what had happened. They told me all I would of had to do was get a doctor's statement about my disability. So that ment had someone explained too me I just needed a doctor's exam, I could of saved myself alot of anguish.</p> <p>The student loan people told me too fill out a form they were sending me and get an inquiry showing when I first was approved for Disability. I just faxed that information in to them and I am praying it will be forgiven. Otherwise, I have no idea how I will survive.</p> <p>Thank you to the student loan company for working on this for me. A huge Thank You President Biden for doing everything you can do.</p>
David	Minic	SC	

First name	Last name	State	Comments
Aimee	Costello	IL	I'm a veteran teacher who just paid off my own loans due to PSLF previous difficulty getting accepted even though I have worked in a public school 22years. Now I have a parent plus loan of \$62,000 for my son. And I'm back for post graduate work to be a therapist. Where is the benefit for working as a humanitarian?
Jena	Hausman	LA	I have more of my payment going towards interest than the principal. It has caused me to have only paid down approx \$7000 in 10 years, even though I pay approx \$3600 per year. I'm not paying back the money I borrowed... I'm paying the banks! I want to pay back the money I borrowed, but the compounding interest makes it seem like I will never get there.
Timothy	Davis	WA	My wife and I enrolled in the International Academy of Design and Technology under the false pretense that we were going to get a quality education that would allow us to move forward in a career in technology. We were placed with instructors who were not qualified to teach and we were told that, in the industry, we would be expected to already know what we were doing, so we would just have to figure it out. All the while, the instructors would work on their resumes and completely ignore the class. After being saddled with the immense debt the school took out in our names, not taught any of the skills needed to break out in the industry, and given the runaround by everyone within their administration, we decided to leave before "graduation". We are now in our 40's and are unable to move forward because of this stunted growth. We can barely live within our means in a mold-infested one bedroom apartment, working for the local state government as highly underpaid civil servants, drive a beat-up 15 year old car, never had any children, only go to the doctor when there is a real risk of dying, and are rarely able to spend money on anything of entertainment value. Student loans have severely destroyed any quality of life we could have had, had we not been burdened with them in the first place. Allowing something like student loans to cripple the livelihoods and personal growth of millions of American citizens is a massive disgrace within our country. We need to do better. We are in the 21st century and are still arguing about laws and rules put in place prior to and at the birth of the electric age. Things have been ridiculous for a while now and it needs to stop.
Kimberly	Haley	OH	re: Parent Plus Loans/Nelnet-Nelnet has raised interest rate to 8.5% from 6% on the large loan; i attempted to pay on principle on smaller loan but representative said that Nelnet does not accept payment toward principal only. Now I have to call them to give them an update and they have blocked my accounts... I am furious about the rate hike and the blocks on my loans.
Vivian	Turner	AL	I am a retired public school teacher for 35 years. I cannot get an assistant in student loan forgiveness. I owe over 200000 dollars and am a widow.
Thetis	Cromie	IL	I am 76 year old social worker and have been paying my educational loans since 1995. At this point I owe \$1000 more than almost 25 years ago. Cant retire!
Loretta	Clemons	IA	Love how I have paid more interest than principal and still owe 50% of principal. Been paying on the loans since June 2010, two 6 month forbearances due to the husband being laid off indefinitely
Brittany	DeMarco	NC	I went to college to get a degree in education. I have been teaching for about three years now in North Carolina. The disparity between wages and the cost of living in this state is extreme as an educator. My income each month is only about \$3000. With the outrageous cost-of-living and increases in grocery bills and other bills, I'm lucky if I have even a couple dollars left to my name each month. I am unable to pay any of my student debt back because wages have not increased at all to help support struggling people therefore any type of relief from student that would be greatly appreciated. Otherwise many people like me will be struggling with debt their entire lives, never able to pay it back .
Kory	VanSpeybroeck	TX	Despite paying on my loans for more than 10 years, I owe more than I originally took and have never missed a single payment. I'll either die with this debt or carry it to the 20-25 year forgiveness.
Carol	King-reed	IN	I'm writing for my son who has a disability and is only able to work part time. How can he repay his debt when he earns less than \$500 a month and lives with his retired widow Mom. This is a nightmare.
Rose	Buckley	MA	It ways on me because my loan is due and i can not afford to make big monthly payments

First name	Last name	State	Comments
Kelly	Lykins	IN	I will not be able to pay my mortgage
Jacqueline	Redding	PA	With how the economy is I am struggling to make my loan payments. Anything you can do to alleviate some of the cost is appreciated
Sarah	Hyman	MI	I'm asking for loan forgiveness's because I currently live on Social Security only. Due to being a parent at the age of 15 years old with three more children to follow. I completed my high school education at age 55 and my master's degree at age 63. I have been living on social security since age 65. I received a job buyout in 2000 and survived on that money until SS became available. I am currently 74 years old and truthfully just can't afford to pay due to medical bills and everyday survival. I'm a diabetic and in kidney failure stage 4. So any help I can get is good!
Kay	Burgwyn	NC	I have paid \$287.00 per mo towards my student loan for 25 years. I never missed a payment - auto draft. I did get a small reduction by at my age I need more relief. I still owe \$25,000 and have paid \$25 ,000. Please reconsider.
Reuben	Johnson	VA	I am a senior citizen. I took loans to get my daughter thru George Mason University. I live on a fixed income and I don't know how I'm going to pay these loans and pay my daily living expenses. Loan forgiveness would be salvation for my daughter and I.
Jay	Vargas-Zachary	TX	I have been paying loans for over 10 years and have barely made a dent in the principal . My spouse and I work 2 full-time jobs, have 2 children one with special needs and we can't get out from underneath all our debt.
Richard	Morell	IA	I took out student loans for a graduate program in dramatic writing in 1993 to 1995, and started to pay them off in 1998. I took out \$52K in loans, and now still owe over \$100K with the interest. It's been over twenty years, and I did consolidate loans back in 2013, which I gather has started things over again, which is beyond unfair. In the time I was paying, I was working in a field that was ill-fitting, and often I thought about checking out. I have felt my life is in thrall to the Capitalists Using Nasty Tactics, pushing me into a form of slavery to service the debts. (Hey, if I die, the debts are gone, right?) I did decide to go back to graduate school a second time, and I do have further concerns about the new loans--though not as severely as the older loans that still burden me.
Burnell	Hills	NC	Help. I am 73 years old, and I want or cannot continue to pay this loan off before I die!!!
Judy	Williams	GA	Don't forget Parent Plus Loans
Charlene	NealCrump	GA	I had my mom with full blown dementia for years while raising two children and working a full time job and then had to stop courses. I filled out forms while working for the government and they didn't do anything with the paperwork. Now my health is bad and I'm not able to work.
Kandy	Elder	KS	Loan servicer refused to work with me on payments on multiple occasions forcing me into forbearance where the runaway interest just kept mounting. My loan amount is now at a ridiculous balance.
Yvonne	Sylla	GA	Hello, I am 64 years old and have been experiencing a lot of hardship since I lost my job last year. Being older, I am seeking relief and help by canceling this debt which is ballooning out because of added interest and fees. Please help us.
Kristal	Hancock	KS	Since I have graduated I was not able to get a job that related to the degree I received and the jobs I have been able to get, temp jobs and a job interrupted by COVID-19, I haven been able to pay on my student loan because I haven't been able to make enough to. It's just been a horrible time trying to pay bills that I had to pay to get and keep a job. Then at the end of last year I had to have two surgeries between September and November. Life has been very hard.
Rontoyia	Garrett	TX	Please cancel loans for public services I worked 11 years and paid 7 years we were I. The pandemic 3 years during the 7 years my loan was in default had to continue to chase down lenders to bring current

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Sandra	Caccamise	NY	My son reported being victimized. And: From a parent, after studying monthly statements sent to adult son: EVERY time the processing company changed hands, the amount owed at that point was listed as THE ORIGINAL AMOUNT of the loan. Even though in fact the amount was the actual original loan, plus all accrued interest, less any payments made. IOW what was owed to the most recent servicing company, including punishing interest rates FAR BEYOND the usual federal base rate plus some for profit. Even though the REAL original amount was easily available. In this way the interest due as calculated was, I believe, multiplied past what would have applied if the servicer had not change. In addition it made tracing the real original amount quite elusive.
Karen	Marchese	NJ	Attended a for-profit college that, Art Inst., that went out of business, was misled info when applied for transfer to a sister school, had to retake and pay for classes that were taken..on income based payment plan, filed for loan dismissal
James	Bond		Extend this to all of us stuck in servicer hell. Fresh start = more investment in homes, savings and other financial tools, health and wellbeing.
Acena	Lane	NY	I have a neurological vestibular balance disorder and a TBI. I still work thank God but only to pay my current bills, I can pay a low payment on my student loans however I can't afford much. With the cost of rent, groceries and inflation it's hard to keep going sometimes. If I would have had the proper financial budgeting skills taught as a child through adulthood and not having to be a single parent my whole life maybe things would have gone a bit differently for me. I'd like to one day buy a house because its costs more to rent an apartment. I would like to have all of my student loans forgiven because I've always worked in a public service job.
Laura	Adams	LA	I have nothing but interest on my loan from being sold all the time and it has been over 20 years
william	moats	MD	I am 74 years old and my loans have not decreased in years, even though I have a good interest rate. Employment issues and health costs have prevented me from keeping a regular schedule. I started repaying loans over 20 year ago as well. But have requested forbearances, etc., over this time.
Marjorie	St. Clair	KY	I lost my job in 2016 after 20 years of service. I've been on the Income Driven Plan ever since. I managed to get another job, but it paid far less than I had originally been making. As such, I was paying back about \$18 a month. After 2 years, my mother fell and broke her pelvis which exacerbated her onset of dementia. I had to quit my job to care for her. She passed away after 3-1/2 years of caring for her. At that point, I was nearly 60 years old. I knew that after being out of the workforce so long and given my age it would be near to impossible to get another job that would come close to paying what would be needed to live on. It was difficult enough to get the job that I had to quit. I decided to go ahead and retire knowing I could draw social security at age 62 and supplement with my 401K. However, my school loan keeps accumulating interest even though I have been unable to pay on it since I quit my job to care for Mom. Its a debt that haunts me that I will never have enough money to pay it off anytime soon, if at all in my lifetime. The job I lost only paid around \$35,000/yr (which is the most I've ever made in my life, even though I had a Masters Degree) ; the job I had to quit paid around \$25,000. A person with a home and a school loan can't live on salaries this low, regardless of where you live (I live in KY). The Masters Degree I received has done nothing to further me either professionally or personally. I don't regret my schooling, but I am disappointed that it didn't live up to what they promise you. Please find it within your heart to help those like me and those worse off than me to have at least some of the stress off of our shoulders. We just want to live our lives! I will be 62 in a few months and I hope you can see to it to give many of us, both old and young, A chance to live a life without so much economic stress put upon us.
Gloria	Helle	TN	My loan is a direc parent plus and I have been struggling to make payments...have gone into forbearance many times. I am 73 and need to retire but payments to this and my others makes it impossible
Susan	Vaughn	OH	I am currently enrolled in a MSN Public Health Nursing program and my practice will be focused on communities facing the greatest health inequities and disparities.

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Charles	Thompson	CA	I was put on a payment plan and was on that plan for eight years then out of the blue they decided to change my payment and could not give me a reason, but if I refuse to pay, then I go in default. Definitely not fair, has put retiring on hold Because of the higher payment, which is double what I was paying.
Morris	Heney	NY	I am a parent who took out a student loan to help my daughter. I am now 76?years of age with a student loan of almost \$50.000.00
Sharon	Fancher	FL	Since Covid hit, I had 4 children placed with me through DCF on July 15th 2021. It was an emergency placement without warning. It has been a hard struggle trying to keep up. With just normal needs like clothing and food prices have skyrocketed. I did adopt all 4 of these children June 13, 2023. This is the worst hardship I've ever been through and now having to worry about how my student loans are going to be paid has been extremely stressful.
Stephanie	Haldorson	IA	I have 10 separate loans that are each compounding daily at 20 + % each!!!!
Sheronda	Smith	TN	Combine debt for my husband and myself is a financial burden because neither of us have been able to secure a job title that reflect our BS and MBA to comfortably pay the monthly debt also both of us were severely affected by post Covid with a continuous decrease in salary due to loss of jobs and accepting lower paying job just to secure any wage we can not even keep up the cost of living with had increase but our salary has decreased by 150,000/yr please help!!!!!!
diahn	stetner	WA	My son became the victim of predatory student loan policies that even though he has paid on time, he owes more than what he borrowed because he could only afford to pay the interest on his student loans. This has caused financial hardship for him so I have had to take money out of my retirement to help him pay taxes and other critical expenses. Now I have put myself in financial hardship since I had to retire at age 65 five years ago with no income coming in except for a little social security. Student loans affect the whole family.
Dawn	Casey	IL	I have a parent plus loan for our daughter who graduated from Regency Beauty School over 10 years ago. They set her up to fail with little to no resources to get her through post graduation assistance that they promise as part of their program then closed the Institute in 2016 dissolving their responsibilities to their students. But yet I have to carry the \$20K debt in loans and interest for the rest of my life. This loan has been a financial hardship for the last 10 years.
Nrenda	Benner	PA	I'd like to have my parent plus loan go into my kids name so they can pay for it. I'm a widow
JOBANI	ADAMES	IL	Please help take this stress of hardship off our lives
Deanna	Calef	WA	I live in HUD housing. We currently have bed bug infestations. Our ten story bldg was built in the 70s. The electrical wiring is outdated leaving us with the possibility of electrical fires. People ask me why I just don't move. I owe school loans. I have bad credit as a result. Who outside the HUD system would rent to me? Where would I get funds to pay Seattle rents? It is more than just a trap. It is a death sentence. Already two wheelchair bound residents were caught downstairs when the power cut off to the elevators. The one woman is device dependent to toilet. They had no way to get meals. For some unknown reason neither fire department nor management could help them on a weekend night. This is my situation at 77 years of age. I am a Vet. I have served in AmeriCorps and AmeriVorps VISTA. I have the President's Award for Volunteer Service. My husband is laid to rest in Arlington National Cemetery. Navient currently restarted the payments due in March.. Of course the due date is before the 1st of the month, so I am automatically delinquent. I sent the check the 1st of the month. To date, Navient has not received the check, nor has the check been posted at my bank. Navient said me to call my bank on Monday. Isn't there a way for us to use National Debt relief? We would pay the original amount back and also repair our credit. I did that to pay off \$26,000 hospital bills. My University gave me credit for my military training. That paid for most of my electives. I did work study at the library. I can't believe all that work is changed into this hell.
Jessica	Blanco	CA	Every payment I'm making is only going to interés and they don't give option online to add to principal and no one answers phone to clear issues.

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Deborah	Richards	WY	Stop leaving seniors out of student debt cancellation, older borrowers are deeply affected by debt. Some people don't owe more currently than their original balance, they have paid way more over 20 years, they need to be let go! All loans, grad and undergrad, balances need to be forgiven at 20 years! That is enough!
Brian	Schoenwand t	NJ	The government has EXPLODED my Parent PLUS loan from 14K? To 42000, which I can NEVER pay. I also cannot pay the exorbitant payment amount of 1000 or more. Let's make a reasonable payment amount, and roll it back and freeze it at the original debt. My daughter it turned out, ran out of money to finish her degree. UNLIKE A BUSINESS WITH A NON-PERFORMING ASSET, I can't just divest myself of the debt I carry for her!!!!
Shaunelle	Smith	TX	I've consolidated and the ballooning interest is suffocating. The interest forgiven would help tremendously.
DebraKay	Twitchell	KS	I have, twice now, ran into critical financial crises due to medical and cost of living increasing. I was denied relief when I filed for bankruptcy in 2012 and was not allowed to include my student loans. Now interest has ballooned and I'm in a financial crisis again. I would be fine if it weren't for the \$85000 debt I now carry due to ballooning interest.
melissa	Sanders	OR	I graduated with a masters degree and I can't barely cover my rent and utilities and food expenses. I currently cannot pay back any of my loans as the jobs do not pay enough to cover all of my living expenses needs and loans. I want to buy a house for me and my kids, but with this debt I worry that they will not have a stable future
Regina	Freeland	OR	The chronically ill can go bankrupt because of student loans (and medical bills which greatly reduce "disposable income"), but have no chance at an Adversarial Complaint if we're not permanently disabled, i.e. visibly missing a body part. Also, many people had their Adversarial Complaint rejected because the lawyers claimed that IBRs would remedy the default, but that was a lie (proven by NPR), because precious few actually were forgiven after 20 years. But the bankruptcy judges believed them. IBRs didn't take medical expenses into account either - just income. Make student debt automatically bankruptable. Make it retroactively bankruptable for those who already tried. Forbid federal attorneys from defending Adversarial Complaints for bankrupting student debt, especially for those doing it pro se. Stop treating student debtors on par with drunk drivers and deadbeat parents - make it bankruptable!
Matt	Mann	PA	I'm still paying off student loan debt from 20 years ago and I only went to a 2 year tech school. I owed over \$13,000 before COVID, the last student debt relief deal cut it down to \$7000 so thanks for that.
Kathleen	Fitzgerald	PA	This debt is impossible to come back from. That should be it. Done. Fact. I think you already have all the data you need to show if you forgave this crippling debt, we could have an economic bounce back, but no. We can cut check after check to the pentagon and foreign countries, but can't help our own citizens at home? What about our crumbling infrastructure? Lack of jobs? Lack of housing? I've already paid off some \$15k of student loans, whether directly to institutions or to the spineless corporations the government sold my federal loans to... I've had to pay for over \$30k of trauma-related dental issues that are not covered by insurance. I've been struggling to make ends meet since I was a child. I was told that that going to college was the only way to overcome that constant stress and if I had known I was being blatantly lied to then as I do now, I would never have gone in the first place to be honest. I only ever borrowed under \$40k and yet I still to this day have a balance beyond that figure that doesn't ever seem to go down. How is this right?! It's despicable.

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Mary	ZWAAN	CA	I was misled, had payments robbed and never accounted for, especially all of my tax refunds that were supposedly applied to my loan (s). But I could never find evidence of those payments. I cannot understand my dashboard because there are loan servicers listed that do not exist anymore and the loans aren't assigned to another servicer. So I think they are forgiven (over 25 yrs old) but no servicer has contacted me about those loans from the 1980s. Another loan that is in default because I didn't know about it. IBT (Institute of Business Technology) signed me up for a loan when I was injured and temporarily totally disabled with a Worker's Compensation case and I was not physically able to attend the school. They kept me enrolled long enough to get my PELL Grant and Student Loan Money and then they dropped me from the program that I didn't know I was enrolled into. I applied for a discharge based on this but was denied because the Default unit said they wanted transcripts. I never received any transcripts because I withdrew from the courses and never earned a grade. Also, the school was closed due to fraudulent enrollment practices. I was one of their victims and can't prove I did not attend because the school closed long ago. There are no transcripts. But the default unit wants me to pay over \$1,000 for a loan that went to the school, not me, and I have no grades or completed coursework or any certificate for this money. I got nothing but a lifelong debt. This debt was incurred in 2007 when I was merely investigating the program to see if it might help me after I healed from my back injury to get back to work. But I was too injured to attend the classes. The recruiter was very aggressive and wouldn't let me go. I refused to come back to the school and that is when they ignored my request for withdrawal and waited until after the grant and loan was received by the school to withdraw me. It was fraudulent on so many levels. So why do I have to pay for this loan that I didn't even know I had until I saw it listed on my dashboard during the loan discharge plan that President Biden executed for the loans from 1970s and 1980s. That's when I saw that IBT had done this to me. Hopefully, President Biden will have all loans from these fraudulent institutions discharged once and for all. It's only fair and just to do so knowing what these schools were doing to students all over the country. Please consider that these loan servicers run us borrowers around in circles and give us no economic security. We deserve better. These student loans ruined my life. I was abandoned with 5 young children and no income except public assistance and these loans kept me from getting housing, jobs, and support. Of course, I am grateful for what loans have been discharged but the discharge is like 35 years too late for me. How will I ever recover all I've lost? I was even separated from my 5 young children and forced into homelessness and abject poverty because of these loans I could not pay with a welfare check. I needed a job for that and I lost my career because I was the only parent available to my 5 children and due to domestic violence I had no child support or childcare so that I could go to work. I'm now 67 years old and was finally able to return to work in 2020. I have 20 years of missing income to replace (call it the motherhood tax, right?) and I just can't bear giving even one dollar to these fraudulent student loans. Since I was abandoned with no income and 5 children, I never could finish my college degree. Sad. Traumatic.
Leanna	Long	SC	My loans is now \$85,000 due to accrued interest of which I originally borrowed only \$56,000. This plan could would be make such a difference in my life and others lives who have been taken advantage of in this system. It's a lose, lose system for students and win win for student loan servicers. I would be so grateful to have all the interest I owe be forgiven as it is not right to make a system where students cannot get ahead in life due to their students loans. The whole point of getting a degree is to be able to get ahead. Thank you for taking action!
Betty	Rubner	WI	We have tried to talk with someone about the loan-at one point we begged to let us pay anything on the loan- that we could afford- they were not receptive to any payment other than one we could not afford. It has been a constant worry-every single day.
Deborah	Martines	FL	My daughter owes a little over \$30,000. She was making regular payments until she was laid off December 2022. She is still looking for a good paying job and at age 36, has had to move back home. She cannot afford to pay and is in deferment. At this point, who knows when she will be able to get a job making enough money to be self-sufficient AND be able to pay her college loans.
Kristin	Grossman	FL	The interest rate on our loans has amounted to an additional \$200K being tacked onto the original amount of the loan. It's disheartening to say the least.

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Kip	Hanson	AZ	Currently owe \$7000 more than what I borrowed. I am a single parent and debt relief would significantly help and ensure a good life for my son.
Khris	Feazell	CA	I was handed deferments without any real explanation on how it would affect me. I borrowed \$29,000 and after paying back around \$5000, I now owe \$43,000.
Mary	Gwynn	NC	I'm really struggling I can't get the SAVE plan because I would have to consolidate and my payments might be higher. When Biden first approved the debt mines was canceled but now it's not. It is so unfair
Denise	Lafone	NC	Both my daughters are still paying their student loans 20 years later... it's a shame that we do not offer our children free learning
Luis	Fernandez	CA	There needs to be an overhaul on student loan service provider.
Tiffany	Murri	UT	I had been working in my current position for in Health Care for 15 yrs, 5 yrs ago I was told in order to continue working for Intermountain I had to get my Masters Degree. Now I am almost 60 and owe a ton on student loan. I am signed up for Loan forgiveness, but it would sure be nice to have this forgiven earlier. Thank you for listening.
Loraine	Torres	CA	I am a parent I signed for 2 loan for daughter education I am on unemployment please include parent loan relief
Casey	Burchett	MI	The cost of these student loans compare to the jobs available is concerning and I feel is going to stop me from being able to get a house of my own. The majority of my student loans were due to my ex-husband's lack of a job and now I'm stuck paying for it. I want to continue my education after this degree but I don't know that I can justify the added amount to my loans. I'm very afraid of what the minimum payment is going to be.
Helene	Goldberg	NY	We have parent plus loans that we cannot afford to make. We are 74 and 76 years old and it's a major problem for us and being unable to retire because of this Balloon interest over the years.
John	Schiefer	CA	I agreed to a Parent Plus Loan for my son's sophomore year of college when my ex wife (his mother) was out of employment. The loan amount was \$32,500 @ 7.99% interest. I did not begin the loan payments until my son graduated two years later. Since then I have made the monthly loan payments for the past 15 yrs. The total amount paid as of today is \$29,468.18 with \$25,864.51 going to interest and only \$3,603.67 applied to the principal. The current balance stated now is \$37,808.60. My employment ended at the end of 2023 and I will reach my full retirement age this June 2024 and my past income will no longer be available to support this debt. I will have only a very limited Social Security income. If I could be offered an option to pay approximately \$3,000 more dollars that would mean that I had paid back the original loan amount, less any interest that would be very significant. It appears that this new discharge offer is only the amount owed currently over the initial loan amount, which in my case would be only \$5,500 and I would still owe the initial \$32,500? This would be a financial hardship for me. Thank you, John Schiefer
Kirsten	McNeil	OR	I had to drop out of college due to health issues (gallbladder removed the week before finals and it took me a month to heal.) on top of my astronomical medical debt from an emergency cholecystectomy, I now have student loan debt without the benefit of a degree. Compounding the issue, I have returned to school as it is impossible to raise two children in a single income family. My husband works for the government, and we are lucky enough to qualify for food assistance, but it is also a sad state of affairs when a government worker isn't paid a living wage. I care for my children during the day while my husband works, and when he is off work, I go to night school while he cares for our two children. We cannot afford childcare. It would be life changing if my old debt and my currently accruing debt was cancelled. I could graduate and not stress about finding immediate employment to start paying my student loans. My husband and I are living frugally but with two young boys, when I graduate I will be faced with the choice of buying food or paying my student loan debt. Please, for my family and all families like mine, cancel student debt and work with colleges to reduce the cost of education. Thank you!
Karen	Gollrad	IL	I just lost my job and if I don't find a new job soon, I'll probably be out on the street let-alone not be able to pay off my student loan with what I receive in unemployment benefits.

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Opal	Manning	NE	I had to file Chapter 13 bankruptcy due to Covid and interest has been piling up. My employer makes payments toward my loan and all the progress that was made during the pause has now been eaten up with interest. Due to the bankruptcy I am not allowed to be switched to an IDR or have my account assessed for PSLF until the bankruptcy plan is finished. I pray that something will be done to fix this.
Antonio	Valeriano	CA	Please help me get rid of my student loan
Lisa	Trump	OR	The college I went to, Art Institute of Portland, closed due to a higher up embezzling millions of dollar from OUR student loans. I was a victim of this and I still have to pay off what he stole
Taresa	Burleigh	MT	With inflation I can hardly keep food on the table while paying for my home and vehicles, medical expenses and normal bills and insurance. There's no room for emergency funds. I have no one I can depend upon so I have to get loans to cover unexpected costs and every month there's something unexpected. The cards are stacked against me, I get no kickbacks, I work an honest 40 plus hours each week and more and more is taken from me to help someone who plays video games instead of working. My for profit school gave me poor quality education and that's why I quit before it got even further out of hand. I was fortunate an employer helped me use what credits I did have to get a small diploma but not even an associate degree. I am proud of my 4.0 and glad I didn't attend more debt for sticking with the scam artist school Kaplan. I have a borrower defense claim but servicing as to my stress when they tell me I still need to pay in!? With what money? I am in the red as it is every month and I work two and sometimes three jobs while trying to build up some form of residuals income through direct marketing but I have a stamp on my forehead that turns people away for some reason.
Annie	Garza-Gutierrez	TX	I spoke to education department personnel that claim my student loan would be forgiven & they would get back to me in February 2024 I have heard nothing since. I had a stroke last year & have not been able to work since 2011. I'm 69 years old & paid interest for several years & IRS kept my tax returns for several years while teaching. I became a widow & live with my daughter. I support myself with VA survivors benefits. Have several medical conditions that keep me from working. I figure I'll die before this president keeps his promises. Annie Garza-Gutierrez , San Antonio, Tx
Edward	Kent	NY	I have been under this debt for 20 plus years. I'm 59 and my financial situation does not allow me to make the required payments.
FREDDY	MOORE II	KS	My student loan debt looms large over my financial future.
Ashley	McCarthy	IA	I have had to put myself on forbearance more months than not since I've entered repayment because I can't afford to pay my bills to survive. And I'm talking basic bills: a place to live, food to feed my family, transportation to get to an from work. I don't regret my student loan debt, but the climbing interest is what keeps drowning me further and further.
Tiffany	Cibula	PA	I am a single mother. My child's dad passed away it's only my income supporting us. When I was taking out the loans I assumed it was financial aid. No one told me they would need paid back
Jill	Swanson	OH	I lost my job due to down sizing. I owe 130,000. I am 57 yrs old and I don't know how I am ever going to pay this down.
Ann	Kusniesz	WI	Am retired now and still paying student parent plus loan! Only income is social security.
Jaime	Loomis	FL	I owed \$160,000 upon graduating from physical therapy school. I have never had a late or missed payment since graduating in 2012, and I know owe over \$200,000 in loans due to interest rates.
Troy	McCall	CO	I've had a king graduate school career with a very high debt. I'd like relief in a large form, as I still have a low income.
Diane	Mottola	IL	Please....We are struggling with the loan. It's terrible with other bills can not put food on table sometimes. Rent food car repairs gas utilities gas clothes. This is a nightmare and stress because of this. GOVERNMENT helps other countries with billions. There is no reason van not help us. It's a sin what is going on

First name	Last name	State	Comments
Stewart	Sonderman	GA	My wife and I were misled when we took loans to help pay for schooling and childcare while my wife was finishing her degree at the University of Georgia. The financial service offices teamed with lenders to funnel money directly to the university in students names and would provide what was left over to the student borrowers. In our case, my wife was working as a TA and tuition was supposed to be covered. On 2 separate occasions UGA took the loan money, payed themselves tuition money that was already covered by my wife's position and gave us the leftovers. This was not rare. With toddler triplets, this was a huge blow to our budget and life. We incurred more debt for childcare, and more debt for money we never received. Add interest and swindling from Navient, the loan servicer, and we are still no where closer to paying the debt off 14 years later.
Terry	Sawyer	LA	I am a veteran. Ive worked with my local school board, correction system, and as a civil service employee with university security personal. For years struggling with chronic pain its been very hard to work. This would be a start towards recovery.
Sharon	Boyce	NC	Finished college and worked and my husband died and I had to pay all bills Could not draw money from him because if what I was making at hospital. All bills mine z
			The predatory practices of work force obligatory overpriced educations of loans and loan refinancing have culled the strength, mobility and creativity of generations and will continue to do so to our children unless something changes now.
			This was never the intent of college, it is unrecognizable from its stated missions. Lincoln never went to Law school because it wasn't required. I'm a self taught software engineer and I luckily was given a chance to prove myself in the work place to get to my current standing. Many industries outside education are only adding to our American burden by requiring massive debt.
Daniel	Schipul	SC	Truly, please think about the children, think about your economic strength. Think about America!
Sara	Latini	MA	I borrowed 16k and now I owe 50k
Montana	Cardinal	ON	Please cancel it all, thank you, love you, forever and always, to infinity and beyond!
Laura	Moran	SC	There was a time when I was paying \$700 a month on my student loans and the principal loan never changed. I was just paying interest on a \$60,000 loan. I can't continue to afford paying \$700 after having a second child. Childcare cost more than my mortgage every month. Every payment I make is just going towards interest. This loan will never be paid unless I'm able to pay thousands of dollars at a time and I can't afford that.
Arielle	Brailey	OH	I only make 70k BEFORE taxes meaning i bring home less than 3k/ month and with inflation, rent rising every year, my old car breaking down and being forced to purchase a new car , being single with zero financial support other than from myself i am DROWNING in student loan debt. Ive already maxed my credit cards and took out a loan in attempt to keep afloat. My car, student loan, and rent ALONE with no other bills are 2k by themselves. I choose to eat less just to afford all my bills. Student loans HAVE to be cancelled! We are barely surviving out here!
Yulisa	Cruz	MD	I am a teacher. I teach because I love the children and hope to impact the future with my knowledge. I am not an independently wealthy person. I did not become a teacher to become rich. My gift is to understand and help special needs students. I am crippled by student debt. Why am I living check to check? There is no extra money to pay these student loans.
Evelyn	Dickey-White	VA	I am experiencing economic financial hardships, due to an unforeseen Spinal Fusion due to Degenerative Disk Disease. My back is fused from the beginning of Thoracic 1 to my Sacral 4 level. This surgery caused me to retire from my Stroke Nurse/ ER Nurse career. Honestly, I can't make ends meet. I paid my loans and tried to stay ahead on payments; however, now it's next to impossible.
Michelle	Stojic	FL	Senior citizen on SSI; no way can I repay what is now over 120,000, due to rising interest,

First name	Last name	State	Comments
daisy	turnmire	OH	please help us! I have MS and Fibromyalgia so even finding a job that would hire me is tough let alone paying back an over inflated interest rate to corporations that dont pay their fair share of taxes is hard to live with
Kelli	Young	NJ	I finally reached loan forgiveness!! Please help all of those who are still struggling with student loan debt!
Allison	Conachen	OR	I graduated with around 40,000 loan repayment 10 years later i owe over 100,000
Gayle	Doughty	CO	I have yet to get a bill or any type of notice. There seems to be two student loan websites and if they do not match leaving me totally unsure of what I owe. Additionally it does. It reflect the payment plan I set up in Feb 2022 like it never happened. I'm in default and have no way to believe if I call that my plan will be entered as this happened once before several years ago, that my payment plan didn't get entered. Frankly I was so upset last Sept to see my plan was not there and all the confusing information on the site that I have not had the energy to call again. Thought I could wait to get a bill or email with sold it contact information. That never happened. I got an email jul 2023 regarding the Supreme Court ruling and just a week and a half ago telling me to set up a plan by Sept.
Christina	Bailey	OH	Even though I wanted to take a chance to increase my life chances by obtaining a degree, I am fearful of what lies ahead for my student loan accounts. It may not make much of a change with my current income as a single mother.
Jena	Chartier-Shepard	WA	My student loans are from 1991 and 1997. I have paid them down several times only for them to bounce back up higher than the original loan. My loans were sold to various institutions many times a year making it very difficult to keep track of, and adding debt from each loan servicer's "transfer fees." Also, there was debt added to my loan that was not mine. Even now, my loans say that u took out a loan in 2016. I was t even enrolled in a school in 2016.

First name	Last name	State	Comments
Anastasia	Basche	CA	Hi, The fact of the matter is I don't know if I'm a victim of overcharge fees or ballooning interest payments because I simply can't sort it all out. The system is complex and overwhelming. Employers simply refuse to pay a salary commensurate to the cost of living and the value of my educational investment. I've worked in a "safe corporate" job like healthcare and in a "risky" profession like entertainment. Still I've never made enough to pay the full repayment amount on my loan or make a dent in the debt. I graduated from undergrad at UCLA a very prestigious public college with 10k of loans after working 3 jobs at a time just to support myself through college. I wasn't lazy. I didn't have a luxuries like a car, participate in expensive activities like sororities, or over priced apartments. I've continued that hustle to work hard and be money smart work ethic. The government just forgave \$8k of my \$10k debt from undergrad 24 years later. Thank god for that forgiveness. Now I owe \$120k in debt still from graduate school ended 9 years ago. The first 6 years after graduation from my MFA I spent starting my career over from the bottom in entry level positions because the entertainment industry wouldn't honor my experience and education for any job higher than that. I paid my dues working my way up the chain through out my 30s just barely making ends meet. And only just obtained a great \$90k to \$154k per year job working at Disney managing Covid safety protocols. Only because of the Covid government funding was I able to achieve the level of income that could pay off my debts, purchase a home, and start living a quality of life. If that salary had continued then maybe I'd be able to pay off my student loans and maybe one day have the "American Dream" of a retirement savings, a little expendable cash for travel, or little self reward. But of course not. After 3 years of a mentally destructive 24/7 job (hence the high salary) by one of America's most successful, long lasting, brands I received my 4th life-time lay-off with 30 days notice. I was offered interviews at Disney again which shows they liked me well enough but the positions offered were for at best a 50k to 70k per year salary. The median income for a middle class lifestyle in Los Angeles has been 100k per year for years. The system is rigged for the wealthy and their children to enjoy generational wealth and privileged access to high compensation positions while education is meaningless for the rest of us. I don't have children. I don't do drugs. I have a fabulous husband who has also experienced 3 layoffs in his career or had his hours severely cut to help his company correct their bottom line even when they ended up hiring him back at full time later. We've never been able to cancel or recorrect our bottom line when it takes every paycheck just to make ends meet month to month. And as I get older each lay-off takes longer and longer to recover from. It has gone from taking 6months to find a job to a year or more for each of us. My husband and I can count a total of 8 years out of our 18 year marriage where we've both had steady income at the same time. So, please explain to me why a quality educated person with a strong work ethic still can't make enough to have a home, a vacation once a year, and live free from constant debt. I've done all the "right" things. My only option to stay a float now is to move to Mexico where we can live on half the cost as a digital nomad with my husband's single income and hopefully try to get out of debt. That is disgusting. America and the politicians who run it should be ashamed of themselves. Our narcissistic baby boomer parents should be ashamed of themselves for letting the country deteriorate like this. I've lived with suicidal ideations off and on for 15 years. The stress of survival has given me an autoimmune disorder. I can't even afford a gym membership to prioritize my health. And if I did, where do I fit that in with the job that demands 24/7 response times. Greed is destroying us and the politicians need to stop taking corporate campaign donations and start regulating the toxic corporate culture, monopolistic practices, and AI Tech takeovers that threaten to destroy any ounce of human dignity and purpose we have left. If they can hand out PPE loans and save failing Wall Street banks/industries then they can cancel our student debt and tax the corporations who aren't spreading the wealth to the employees that build the damn companies.
Maribeth	Peterson	MN	I am a parent with a parent plus loan. This loan was based on a dual income: I was married at the time. I have since gotten divorced and am living on a fixed income, mainly social security. I have to decide on paying student debt, getting my medications, or buying food. It is a struggle to make payments.
Angela	Greise	NE	I had over to \$80K in student loan debt that I have been trying to get rid of for the past 20 years I believe and it just doesn't seem to be going down. I'm tired of paying on this debt in a field where I'll never seem to make enough to get rid of it. I never seem to qualify for any relief when it comes around. Please help me to get rid of this burden.
Lisa	Wiley	CA	I will never pay this debt off. I have been paying since 1993 !!!!!

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Dora	Montalvo	FL	I have been paying my student loan for 20 years, been in deferments, without job, back on a job, changed of salary and now moving to US from PR having to pay a lot of hospital bills and daily life and personal loans including student loan. Can you please consider my loan for the relief? I dont have a family but i habe my money compromise and is more difficult for me without a partner to even consider have a homr. I need this forgiveness pleasee
Patricia	Miller	CA	Our single mom daughter is struggling to pay her Student Debt Loan. It upsets us because we are unable to help her as we also struggle to pay our bills.
Dr. Reba	Hill	TX	I ended up paying for my doctorate out of pocket. The exorbitant amount of money owed is absolutely ridiculous, considering that one of the loans was \$32,000. It's now well over \$200,000! That's absolutely insane because Navient is sending monthly bills in the thousands. I applied for the PSLF program. There was a total of 121 payments submitted. It stated that the response would be in 90 days. After four months, I was only given credit for 92 payments. The online application only allows 10MB documents; however, mine exceeded that. A technician from Mohela advised me to fax in the rest. The people did not look at the fax and just marked it as a duplicate application. When I informed them of the mistake, they changed the number of payments from 92 to 39. They were supposed to add them, but disregard one of them. The process started in August and is still being worked on as of March 19th. Something needs to be done because the Mohela representatives don't know what they're doing. It's very frustrating because as a special education teacher, I continue to serve students. My student loan debt causes me concerns at times, especially since we are not compensated enough for the job that we do.
Lea	Winter	KS	I now have so much pain related to my job that I am unable to work full time
Alistair	Lizaranzu	CA	I borrowed \$50K for 1994 MS in Structural Engineering program (top 1 or 2 in country at the time), paid it down as employee to \$19K by 2007-8, climbed up to original amount by 2022 as sole proprietor (no access to projects for either bridges or buildings in California). Public service? Saving lives and property when Mother Nature strikes (earthquakes, high wind, etc), with now going 30 years of direct relevant experience for the advanced degree I borrowed that money for, and which changed my life and guides my professional work. I am fairly sure many people who borrowed student loans have a very similar story to mine, all of us an investment into our personal and collective future. Education should be free, instead of discouraged; we all benefit equally from a well educated society. Here, there, and everywhere.
Edna	Evans	NC	I'm a 65 year facing many more years of repayments. I work for a community college.
Harlyn	Patterson	MO	The relief on the student debt will ease my financial woes. Im on a fixed income and repayment is a hardship.
Van	Guffey	WA	I am disabled, I can't afford to pay my student loans. Hell, I can't afford to live.
John	Harris	FL	I have worked for local government for 12 years but because I chose (keyword CHOSE) to have payments taken from my salary none of my years count toward forgiveness. This was not explained to me in 2011. I am also a ten year veteran with 80% disability.
Andrea	Skelton	VA	Originally borrowed 15,000 in 2007. Due to accrued interest, still owe \$10,300. I've bought and paid for 3 cars since then. It will never end. I'm paying \$143 a month for life. Started out Sallie Mae then changed to Navient.

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Shelly	VanWart	MI	Parent Plus loan, we are in our late 60s on social security only, about \$1800 per month. My husband Stage 4 colon cancer me, lung cancer & heart disease. We cannot pay.
Leslie	Ogonowski	CO	My original loan amount was \$25,250 by the time I finished nursing school in 2010. My current balance is \$29,044.88. Please stop the interest accrual so I can pay back the principal.
Melissa	Penn	CO	My student loan(s) went from below \$10,000 to over \$60,000 last time I checked. I am now 68 years old. I barely make end meet. I have no idea who owns my student loan now. I haven't received any paperwork in years. I am retraining as an EAP and continue to work, mostly on a voluntary basis. I receive Social Security. I have no retirement funds. The money I will earn is all I will have to live on. I cannot pay this loan back - even at its original amount. I declared bankruptcy but I couldn't add this loan to it. It haunts me. I would welcome the ability to be free from this debt.
Gabrielle	Mason	MA	We want educated people. Everyone is struggling. Forgive the people that are in income driven repayment. Forgive anyone who filed against institutions. Forgive every one and then lower education costs for future generations.
Katherine	Hanson	IL	I have been in and out of school for most of my life due to financial hardship. I had to file for bankruptcy in 2016 due to job loss, but my loans remain. After bankruptcy I worked hard to finish undergrad and eventually earned a full tuition scholarship to law school. I thought I could work through school and not accumulate more debt. Instead, the pandemic came and there were no work opportunities and no child care, either. (I am also a sole custodial parent.) I was forced to take out student loans just to stay enrolled in school because there were no job options. My other option would have been to drop out and lack access to work or jobs. As a grad student I received no covid relief from my school. I ask that the administration consider forgiving the loans of those of us who had to attend school during the pandemic. Homeowners, businesses, landlords - basically everyone around us - received support or forgiveness. Even the unemployed received extra benefits. But many students could not qualify for those benefits because we were busy being students. It only feels fair that students enrolled during the pandemic receive similar support granted to others.
Claudette	Moran	MN	Yes I have! I need help with my student loan debt.
Jamie	Boyd	OH	I took my student loan out over 15 years ago for a little over \$10,000. Was making payments prior to the Covid outbreak every month and the loan seems to be going absolutely nowhere. I have been paying on it since the loan started back up again and it seems to be going nowhere. With the increase in food, housing and everyday living it is very very difficult to get this loan paid off. It seems to be hanging over my head and causing allot of stress. I'm praying that the student loan debt relief will go through and help myself and so many others.
Joseph	Reichart	PA	I was lied to about the course that I'd be able to get into it. Even with a felony they lied. I know I am on s.s.d
Suparna	Vashisht	CA	We need college educated citizens for a robust democracy. As a society, we should make it easy and cheap for everyone to get a college education.
Angel	O	PA	I want to be able to live, not just survive.
John	Dommermut h	NY	I'm retired, and can't afford the high payments. I'm willing to pay but I can't offered what they are asking me to pay monthly
Barbara	Baker	SC	I was promised I would get a better paying job and etc. and I make less money now. The school made many promises and none are true.
Margaret	Lewis	AL	I wrote an explanation after I submitted it, it said error occurred. Please email me a name and number I can tell my story to. I have tried calling and using the internet but no answer to resolve my specific situation. Please email me a person and number I can talk to directly.

First name	Last name	State	Comments
Donna Miller	Donna Miller	WV	My student loans and payments with the amount that I owe is so overwhelming, that even working a lot of hours and trying my best to live, and the amount is unreal and with interest it can never be paid to be honest, and I will always owe. I am a first time and second time graduate in my family. With health issues, a survivor of domestic violence, and overcoming a childhood raised in a low-income poverty home and area, I wanted to break the chains and overcome these obstacles. With the student loan debt I have, it is as if I am back in the poverty-stricken circumstances again when I am trying to better my life. I need help as I am sure many others do as well.
Margo	Oddo	NY	Our family has been affected by ongoing ballooning interest since before our son's graduate school graduation. It would be a big help to have the ballooning interest erased. It is unfair to all the students to be charged these interest rates for seeking a higher education.
Brenda	Barnes	MD	I will be 75 years old and paying Student loan. I am retired and on a fixed income. It is hard to keep up with expenses and keep up with a high monthly payment. The interest keeps rising and there is no way I can pay that much and lay my other expenses which too are riding every year. I want to pay but the monthly payment is too high. At my age, I would like some relief
SHARON	ALSTON	OH	I am a 77 year old single woman. I have been paying a company \$49.00 a month to be a watchdog over my student loans for 9 years. I don't qualify for the Public Service forgiveness program because I don't work full-time. However, I work part-time teaching adults with mental disabilities how to read. 14, hours a week. I have been working with them since 2013. Even though my students loan payments are \$0, the interest is going up daily. They have increased to \$188.00.
SHARON	ALSTON	OH	Please forgive these loans. I will never be able to repay all of this. My life span won't allow me to even put a small dent in this balance.
Pamela	Burgess	CA	I've been paying my student loans off every month since 2007. I owe more now than I did in 2007. \$160,000. I am applying for PSLF and have 36 more payments remaining to forgive \$60,000 in Federal student loans. I was a Pell Grant recipient of a single Mom from Central NY. Both of my parents graduated high school, but never went to college. I was a scholar athlete. I had to finance the rest of my schooling. I had a scholarship from the grocery store I worked at for outstanding work performance and high academic achievement. The remaining loans are private student loans for \$100,000. I could write a novel about the wrongdoing of student loan servicing of Sallie Mae and Navient, and also the pitfalls of the financial aid office at Northeastern University where I graduated from. Student loan debt has strangled my financial future. I currently have soaring interest rates of 10.5%, and my outstanding student loan debt has impacted my ability to have a baby or buy a house. I'm now 41 years old.
Kari	Webber	OK	I am a citizen who as worked in the not for profit and non profit industry since graduating college in 2007. I am a mom of two boys and costs of everything continue to go up. I have made payments on my student loans and the interest rates have made it almost impossible to make any dent in the debt. I applied for the non profit student loan forgiveness but received a letter almost 1 year later that said that I did not qualify. This debt is something I will continue to have with me because I refuse to have other debt.
Toni	Mello	MA	Without my student debt, I could start saving to buy a house and stop having to rely on rent in order to live.
Peter	Schmitt	IA	And after you do that, let's make it FREE like Austria, the Czech Republic, Denmark, Finland, Germany, Iceland, Norway, Poland, Spain, Sweden, and Switzerland; or at the least, heavily subsidize it like Belgium, England, France and Luxembourg do. I thought we were supposed to be the LEADERS of the free world?!
Felicity	Blossfeld	NY	I've been paying over \$1400 a month since 2007 and still have over \$170,000 in student loans. I am a pharmacist and make decent money, but these student loans are killing us. Interest is over 5% and making just the minimums, and barely getting by with our other bills. There should be a time off for good behavior clause in the loans that after paying for more than 10 years they should be forgiven.

First name	Last name	State	Comments
Michelle	Rojas	CA	Apart from the sixth-month grace period after I graduated and the year and a half that I spent at a dead-end part-time job that paid me very little, I have been faithfully paying back my student loans, often even paying way over my IBR plan recommended monthly amount. Despite all that, I now owe about \$2000 more than I did when I graduated. Delete all student loan debt interest. It's unfair and unChristian.
Tanya	Dang	TN	I have \$75,000 in student debt and 40 of it is from a school that's on the Cordell scam school list. I maxed out my student loans to go to school and now have a job in healthcare but I am living paycheck to paycheck trying to pay off both my student loans and mortgage and other bills and living expenses. I make more than the minimum payment due each month and still it goes up and up each month and it's just very upsetting because if I didn't have all this debt, I would actually be able to enjoy life and take care of my mother and have a huge financial burden off my shoulders. I often get stressed thinking about how much debt I have and how long it will take me to pay it off and I can't enjoy my life until I pay off all my debt. Please help pass the law for students like myself to have student loan relief. The boomers went to school for \$800 per semester and now we're paying minimum \$7000 per semester and that's just a public college!! Private schools are \$20,000 per SEMESTER! People graduate with \$250,000 in debt! It's unreal and absurd! The older generations told us we have to go to college and get a job and make a life yer they resent and are appalled by the idea that it's unfair for our debt to be forgiven when they had to pay theirs back in the day. Please! Please President Biden! This would be life changing for people like myself.
Dwone	Baldwin	NC	Cancel all student debt
Reginald	Williams	NC	Finances are extremely tight any help is welcome
Bharati	Bhatt	MI	My loan is 15-20 years old. I am still paying it. Very hard life while paying it.
Etta	Warren	NC	Financial hardship: My husband is medically disabled. I am retired & take care of my husband & elderly mother 81 years old who recently had a stroke. Interest Rate: is extremely high
Justina	Coca	NJ	As an educator drowning in student loan debt automatic relief to eligible PSLF borrowers is essential as I already use part of my income to fund my classroom.
Colleen	Hayes	NJ	I was told From Star that I wouldn't have to pay anything. Star also told me I had to take 2 courses in order to become a phlebotomist and it wasn't true. I was lied to and misled. I paid for everything and what I owe is fines. I was taken for a ride and shouldn't pay anymore money.
Mark	Williams	MO	My student loan payment according to the new SAVE program wants \$550/month and my wife's payment is double that There is no sympathy for families bills, utilities, mortgages, health insurance etc. all you can do is request a hardship. These new Plans only help low income or unemployed individuals Mark Williams
Leila	Townsend	NC	Help Help
Kelley	Painter	PA	I've been teaching at a special education school for a few years, and prior to that I worked in human services with children and families with behavioral issues. I don't make much and we live paycheck to paycheck. Then I got Covid and so did my husband and he was hospitalized, and everything fell apart! We had already been struggling because while the field I'm in is VITAL, it doesn't pay enough to support a family comfortably let alone pay back loans.
Dawna	Judkins	NH	I lost the income I had when I originally filed for student loans and now I work two jobs just to pay them and the personal loan I took out for school. I work 7 days a week

First name	Last name	State	Comments
VENDLA	BRAMBLE	OH	I enrolled in college to try and make a better life for myself after becoming a widow, and being laid off from my job. Finances were non-existent and I had no choice but to borrow. Now still without a job, and trying to exist on my husband's social security there is no way I can pay all my bills and debts...I'm drowning here!
Celesta	Atkins	AZ	I have a PhD and work at an R1 university and do not make enough to make the minimum payments on my student loans which are currently more than the total cost of my 3 bedroom home.
Michael	C	ME	End the treachery now!
Mohini	Persaud	NY	It is very difficult even to look at the amount borrowed.
Rachel	Trusso	NY	Since my student loans have gone into repayment, I have struggled to pay my rent on time and take care of myself due to limited funds. I work full time in digital marketing. I should not have to pay this much to merely survive. I shouldn't have to work two jobs to be able to afford to survive either. My student loans have caused so much hardship and I feel I will never make enough to pay them off with the interest accruing. No one should have to live like this and struggle to pay their essential bills. The bills that need to be paid so they're not homeless, without electricity, water, or food. The main necessities in our world today.
Justin	Jobst	OR	I paid interest on my student loans for 2 years but couldn't keep up the payments. My debt is now more than double the original amount
Ashley	Weser	FL	I am 44 years old and my happiest work memories are from when I was a middle school teacher. I took out loans to become a highly qualified teacher, earning my M.Ed in 2004. I had to leave the work I love when it was clear I would never get out from under my loans AND try to build a future for myself and my family on the salary (and meet the staggering compliance paperwork demands that were taking me away from my students and making me miserable)(but I digress). I have never missed a scheduled payment. I have served k-12, higher education, and adult learning institutions for the past 20 years. I still have student debt.
robert	davis	IL	Being a teacher has been my greatest joy. But the ongoing cost haunts me still.
Leah	Miller	IN	I am retired on social security
Amy	Bartram	NC	I got a BA and graduated at the start of the 2007 recession. Couldn't find a decent paying job. Went back to school to do hair. Have consistently paid on my debt for over 15 years and it hasn't budged. It's actually more. I am currently in graduate school because a bachelor's alone does not get you a decent paying job anymore. I didn't say high-paying; I said decent paying. Jobs requiring a BA are paying \$15-\$20/hr. Pure insanity considering I owe over \$70k in student loans because I wanted a career and a good-paying job. As a hair stylist, I was required to go to school (\$), and keep a license (\$), but I don't get health insurance, PTO, retirement, etc. And can't join a union. The little people just don't matter. Politicians and older Americans are out of touch with the struggles of people under 50.
Amy	Mark	CA	I work full time at a college and part time at another. I teach 7-10 classes a semester and was diagnosed with MS. My medical bills and school debt way me down. We are punished for wanting an education. We are punished for providing that service to others.
			The start of my loan "story" goes back to 1990. Upon graduating from college, I entered the Education Field for five years. I made some payments, but ran into financial difficulties and had to go into forbearance. I then enrolled in seminary, acquiring more loans, and entered into ministry. I worked in non-profit organizations for the following eight years, during which time I was unable to make payments due to a very low salary. I subsequently returned to public education and began making regular payments. After 8 years, I moved to a new job, still in education, and have been serving there for almost two years. The long and the shore of it is that I consistently trained for, and then worked in, fields of public service. In those fields, I was not paid enough to be able to make regular payments on my student loans. In all, I have been in public service, or in school (3 years post college) 29 years. I owe more now than when I started. I'm making regular payments, but it's only paying on the interest. I am unable to save much, and am greatly concerned about my well-being upon retirement.

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Michelle	White	OH	The interest sucks the life out of you!!!
Brenda Liz	Chabriel		Since before the pandemic I did not have a job since I was taking care of my father who passed away. At this moment I take care of my mother who is not in good health. After the pandemic, everything has become more complicated, the cost of living is high, paying for water, paying for electricity, food and miscellaneous items. In Puerto Rico and other parts of the world the economy has been affected. I hope to be part of the students who consolidate student debt, for me it would be a great relief.
Kofua	Kulah	RI	President Biden, We need your help
Mike	Diamond	NY	College loan debt is holding back our economy.
Brenda Liz	Chabriel		Since before the pandemic I did not have a job since I was taking care of my father who passed away. At this moment I take care of my mother who is not in good health. After the pandemic, everything has become more complicated, the cost of living is high, paying for water, paying for electricity, food and miscellaneous items. In Puerto Rico and other parts of the world the economy has been affected. I hope to be part of the students who consolidate student debt, for me it would be a great relief.
Dana	Knott	MI	My student loans are double what I borrowed and I can't afford to pay them back due to low paying jobs
Brenda Liz	Chabriel		Since before the pandemic I did not have a job since I was taking care of my father who passed away. At this moment I take care of my mother who is not in good health. After the pandemic, everything has become more complicated, the cost of living is high, paying for water, paying for electricity, food and miscellaneous items. In Puerto Rico and other parts of the world the economy has been affected. I hope to be part of the students who consolidate student debt, for me it would be a great relief.
Lynne	Smiley	CA	I'm a senior citizen facing student loan debt well into retirement. On a meager fixed income, loan repayment will drive me into homelessness and a further burden on social service programs. I thank the White House and Dept. Of Ed for their debt forgiveness efforts, and encourage President Biden to use other tools at his disposal. The Supreme Court and wealthy, cruel Republican Congress do not seem to care that they are driving the elderly deeper into poverty.

First name	Last name	State	Comments
			<p>I worked throughout my entire time in undergrad and grad school. I went to good schools but wasn't afforded the opportunity to do internships given that I was putting myself through school and had bills to pay. I also wasn't able to pay on my loans while in school, even just to pay the interest, because I had to support myself entirely. I never had family to help support me with school or bills. Now I have a master's degree and I am working a job (and have only been able to get jobs) best suited for someone fresh out of undergrad or just beginning their grad school experience, all because I don't have those internship experiences. I am making just enough for my partner and I to survive. We want to have children and had hoped that in a couple of years that maybe I would finally be making enough for us to do that without all the financial fears and difficulties. But I was recently given news about some health problems that has forced us to start trying now or be forced to accept that we'd never have children of our own.</p> <p>Beyond the fact that I am doing a job I'm over-qualified for and getting paid very little (because my chosen profession is public health and there simply is no money to be made in public health), the interest on my loans has inflated so much that without student debt cancellation, I will never be able to pay off these loans. Furthermore, despite working in Public Service, qualifying for PSLF, for at least 4 years and knowing that I have made at least 48 qualifying payments, Mohela (the loan servicer that took over for my PSLF) sent me notice that I only had 6 (SIX) qualifying payments (today that number might be around 12). They cut at least 40 qualifying payments. So if the loan servicer continues to not document all of my qualifying payments, how am I supposed to ever qualify for loan forgiveness? How long must I work in public service and in jobs that barely pay the bills before I am given the break I deserve? The rule has been 10 years (or 120 qualifying payments) in public service to get loan forgiveness. But if loan servicers won't count all the qualifying payments, people like me will either spend far longer in jobs that barely pay the bills just to qualify for PSLF or never get out of debt.</p> <p>If/when I get pregnant, my baby will be exposed to high levels of cortisol due to all the financial stress and anxiety I have, which increases risk of neonatal health problems. And then when we finally have the baby (if we are able to get pregnant), are we going to have to rely on credit cards to ensure our baby is healthy? And when it comes time for our child(ren) to go to college, how will we ever afford to send them? Will we have to go into further debt or will our children have to go into extreme financial debt themselves just to get an education? Must we really go into further financial debt and ultimately be punished just for wanting a family? If I decide that I need to get out of public service just to make enough to support my family, I would then be forced back to the regular repayment plan and again, I will never be able to pay it off. Unless I somehow win the lottery, but given that I can't afford to gamble, it seems pretty unlikely.</p> <p>No matter what choices I make, I will literally never get out of student loan debt if the loans are not cancelled.</p> <p>If student loans are not cancelled, millions of Americans will suffer. And not just those that have student loans will be affected. We'll never be able to pursue our dreams, travel, buy a home or a new car, or contribute to the economy in any meaningful way. Every single American is affected by this crisis, whether they realize it or not...</p> <p>We don't travel because we can't afford it - the entire travel and hospitality industries suffer. We don't buy a home because we can't afford it - housing market suffers. We don't buy a new car because we can't afford it - automobile industry suffers. We don't eat out because we can't afford it - restaurant industry suffers. We don't start businesses or community organizations because we can't risk any further financial debt - entire communities suffer. We don't have children because we can't afford it - baby product industry and ultimately, the entire American workforce suffers.</p>
S.	D.F.	MA	The gov't needs to do the right thing - not just for borrowers, but for the entire American population - CANCEL STUDENT LOANS.

First name	Last name	State	Comments
Amanda	Stevens	CT	To whom it concerns; getting an education is not only important to me, but it was important to my parents as well. They never had a chance to attend college, and one of their dreams was to have all four (we're a set of quadruplets) of their children get a higher education. My name is Amanda Stevens and student loan debt relief will not only help to improve my future, but millions of others as well. This relief can make it possible for me to possibly buy a house someday, to maybe start a family without student loans weighing me down. This would dramatically decrease the stress in my life and allow me to strive for a better future. Thank you for your time.
Sarah	Roberts	MA	Debt cancellation is crucial, especially for those of us who still owe up to \$10,000 on our 20-year student loans. I worked in Public Service for local government and non-profit agencies while making current and on-time payments for a total of 12 years while making on-time, in full payments towards my loans, from 2004- present. Not to mention my loans being sold and passed around between 5 loan servicers. I still owe over \$7,000. This hardship is insurmountable and fraudulent, particularly considering the insane interest and the deception and misinformation regarding the PSFL program. It's a complete sham that I, a respectful citizen, who worked in public service for 12 years cannot have \$7,000 forgiven after making payments on time for over 2 decades. The time is NOW!
Kristopher	May	IN	As a single parent looking to improve my lot in life, I got a bachelor's degree and, later, a master's degree. Now my children are in college and I am struggling to afford paying for everything. The minimum payment for my loans ballooned 800% from 2020 to 2024. I want to pay, but can't possibly pay the amount they want. Especially when over half of my outstanding debt is interest. Way to keep us down and out.
Terri	Radtke	WI	Even though I have worked hard to pay down debt and build credit I am still unable to buy a home!!! All because of this student debt...
Lorie	Koch	WI	Mother of a student who has student loans and he's struggling to pay. The stress I see is heartbraking.
Brandy	Galaznik	CA	My student load debt has increased by thousands of dollars because of rediculous interest charges! Please help!
Janice Suzanne	Cockrell	MS	I can not afford to pay my student loan. I have not been able to get my Student loan servicer (Nelnet)on the phone after numerous attempts since Oct of 2023. I have waited on hold for hours with no answer and then hanging up on me after waiting hours on hold. The amount due to interest is a lot more than I borrowed. I feel so hopeless. I owe over 60,000 in student loans and have been paying it back since 2015. I am 53 years old and a nurse and I will be paying this debt for the rest of my life. I do not make as much money prior to the Covid pandemic. It takes 1/2 of my income to pay this back monthly. My original borrower was Great Lakes and my loans were sold out to Nelnet. I could always get Great Lakes on the phone and I am unable to get Nelnet on the phone to see if I can lower my payments.
Rose	Thompson	NY	My loan for my son is now more than double because of the fees they keep adding I couldn't keep up
Brenda Liz	Chabriel		Since before the pandemic I did not have a job since I was taking care of my father who passed away. At this moment I take care of my mother who is not in good health. After the pandemic, everything has become more complicated, the cost of living is high, paying for water, paying for electricity, food and miscellaneous items. In Puerto Rico and other parts of the world the economy has been affected. I hope to be part of the students who consolidate student debt, for me it would be a great relief.
Krystal	Porter	TX	College debt is a looming hardship for me because it holds me back from being able to take care of my family. The phones calls do not stop coming and I have to make a choice whether to spend money on food, gas, children necessities or pay off debt. My choice is always my household first because if I choose otherwise, we continue to struggle. Erasing my debt will allow to have a foot up in this struggle that I'm in.
Rachel	Smith	IL	Please do not forget those of us who have hundreds of thousands of dollars of debt because of advanced degrees with no hope to ever pay off our loans. I could live comfortably without my loan payment! But even the income based payment is \$700 per month.

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Brenda Liz	Chabriel		Since before the pandemic I did not have a job since I was taking care of my father who passed away. At this moment I take care of my mother who is not in good health. After the pandemic, everything has become more complicated, the cost of living is high, paying for water, paying for electricity, food and miscellaneous items. In Puerto Rico and other parts of the world the economy has been affected. I hope to be part of the students who consolidate student debt, for me it would be a great relief.
Jacqueline	Robles	KS	I have recently graduated school as a registered nurse. I will be taking my boards this week and hopefully will pass. I hope to have my student loan debt cancelled or reduced as I have joined healthcare to help others. Even if others are not in healthcare, every student in college is trying to better ourselves. Getting ride of student loan debt will help all Americans reach their dream and have more financial freedom.
Patrick	Jarrett	CA	<p>I have been saddled with student loan debt since my early 20s, I am currently in my 40s. The school I went to was never accredited despite promises of being so and currently no longer exists. This debt has severely impacted credit, my ability to save for retirement in a meaningful sense, prevented me from owning a home, and has had me living paycheck to paycheck nearly every month for over 20 years inspite of solid career.</p> <p>Being fleeced by a for profit college and the nightmare system that the loan repayment company's have in place has all but ruined any chance I have of not having to work until the day I die. Going to college in our nation's higher education system, or what was allowed to be passed off as such, was the worst decision I have ever made and I regret it every single day.</p> <p>My friends in a similar situation and I used to joke that by the time we reached retirement age, with debt, barely being able to save in a terminally ill economy, and very likely no social security (despite having paid into it our entire lives) that the only viable plan would be a cheap handgun from Walmart and a walk into the woods... That stopped being funny years ago.</p>
Brenda Liz	Chabriel		Since before the pandemic I did not have a job since I was taking care of my father who passed away. At this moment I take care of my mother who is not in good health. After the pandemic, everything has become more complicated, the cost of living is high, paying for water, paying for electricity, food and miscellaneous items. In Puerto Rico and other parts of the world the economy has been affected. I hope to be part of the students who consolidate student debt, for me it would be a great relief.
Christine	Gonzalez	TX	I am a 78 year old female who retired in 2023as a school Social Worker. I graduated in 1986 from Texas Tech. I have paying back my school loans since the. MOHELA cas my account an claims that I still owe the \$18,000. I am living on a limited income and have health issues that make hard to be pay \$78.00 per month. As a single Senior Citizen I am begging to get help with student loan forgiveness.
Linda	Rena	OR	I borrowed \$20,000 in the mid 1990's and worked for non-profits and did not make enough to pay back loans. Now I owe over \$100,000 for those loans.
April	Guilmet	NH	I've been paying since graduating in 2005. Sadly my debt level hasn't gone down significantly due to the frequent changeovers and soaring interest rates.
Nora	Saulter	GA	I am now retired and on social security. I have been paying since 2016. I planned to go back to work part-time but life happened. My husband died in 2019. My daughter's husband of 15 years divorced her, she has 4 children, 3 still depend on her and she has been diagnosed with multiple sclerosis.
Cassy	Dominick	AR	My services is Mohela and they have not erased my interest after I have been making the full payment on the SAVE program every month. I have written them multiple messages about this, and they have not replied to any of them, and some of them are as far back as October. I owe over \$90,000 in student loans and 20,000 of that was interest applied after I was late due to an accounting error getting them my income based repayment, information one year. I had no control over this and they, applied that to the principal even after I discussed it with them. They are predatory.

First name	Last name	State	Comments
Ty-yana	Riley	OH	The interest on my student loan is higher than what I currently owe. I can't afford to live on my own because of the money I'm paying on my rent .I don't make enough money to do both.I don't see no way out, I don't have a saving account, no money left over. I really need the government help. Than u for listening, Ty-yana Riley
Nadine	Williams	LA	I'm retired with limited income so this is a big hardship for me
Jeffrey	Gardner	NY	I will not be able to survive in this economy.
Traci	Martin	MD	I signed a patent plus loan and my daughter was suppose to pay the payment. I can't afford the payment because I'm over extended now . My daughter and grandson live with me and it's another burden on me. If I could just get the payment more affordable. I can't even get credit because of the student loan .
Mal	Chapman	NY	Student loan have been difficult to manage in today's economy.
Linda	Modaro	CA	I am the spouse of borrower, who has been juggling the anxiety of repayment.
Sharon	Madover	NY	As a parent of 3, I and my children all owe student loans. The interest being charged is crazy. We are all having trouble paying it back.
Jessie	Patterson	TX	Retired and low ssi
Michelle	Fairow	WA	It makes sense for widespread economic justice. I think the costs should not be put on the borrowers but the lenders who took advantage and did not properly service loans as well as schools that benefited by encouraging the process to support their own bottom lines. I inquired to lenders and schools regarding working with or for loan repayment programs neither had any information or suggestions. I simply got more hoop jumping to do so went out and pursued meeting the requirements on my own. As I needed the loans as a single low income parent for any hope of family self sufficiency. Instead, it turned into constant issues which made life more difficult in every way, with no available retaliation due to lack of Dept. Of Education overseeing their loan contractual agreement participants-the lenders.
Katherine	Gleiss	IL	My son had significant mental health issues after earning two Masters. His major is Classics so easy to imagine his job prospects are limited, on top of the challenge of the is mental health diagnosis. Paying back his debt will be a tremendous burden.
Jen	Archer		I have had my loans since 1998. I need them gone, please.
Jennifer	Leever	IN	I enrolled in college as a single adult parent in hopes of obtaining a degree which would better the financial future for my children and myself. After two semesters I could no longer afford to attend, as it required my work hours to be reduced significantly. The school I attended had not provided much of any information as to how student loans worked. I Did not realize that I had nine separate student loans involved in my financial aid. I was attending school at Harrison college Indianapolis Indiana. I was unprepared for all of the loans to go into repayment status 6 months following my withdrawal from school and was financially unprepared to begin making the payments. Along with having no information about the loans I was receiving statements for. My loans went into default and over the years I have had a number of federal tax refunds offset as a result. I still owe a balance and I am currently 51 years old. I ended up with the debt of a college education I never received.
iris	rodriguez	NY	I am a college graduate with students loan, with a low income job and high monthly student loan payment who has not ben able to move out of my parents home. The stress of student loans has caused me stress and anxiety. Please cancel all private and federal student loans to give people have a new opportunity in life.

First name	Last name	State	Comments
Darwyn	Henderson	NM	Mr. President, I wanted to say I am one of millions who have student loan debt and thought from your initial plan to relieve student loan debt for us. That fell by wayside by SCOTUS ruling. I have given up any faith in relief so I must work to get my debt down but It takes away from all other aspects in life for my family. It is a constant reminder along with my mortgage, vehicle payment and now kids in college. Any relief would help. \$5K, \$10K or any other amount. I don't think I will qualify for this next plan as I don't have enough interest built up in my debt. Mr. President, please help the common folks so we can continue to contribute to the economy and help our communities as educated people.
Deborah	Shirley	IN	I do not work in the field that I went to school for. The school lied about what we would be making when we graduated. Made less than what I borrowed and since then has went up. Had a family kids were priority. Husband later got sick and unable to work income has decreased to almost nothing. He is now on disability and taking care of my father n law which has dementia.
Roxann	Fredette	NH	student loans should be canceled , everyone is going through such a hard time affording just to live especially after Covid. For me personally I was in school for my RN until Covid disabled me. I'm only 28 now on disability a very small fixed income & im still required to pay off the 10,000\$ that I owe now on top of everything else , and what's worse is I never got a degree and I'll never be able to use it . So many people are suffering and having to pay student loans . I think canceling it would alleviate so much stress from everyone . -Thank you
Roger	Van Tol	MI	Half of my take home income goes to student loans, both federal and private, this prevents me from having the same quality of life as many other people in my community.
Bonnie	Dodds	FL	I was promised job placement after college but was unable to find one that actually paid for it. It was all unpaid internships that last a year. How was I supposed to live?
Megan	Stamp	AZ	After being a ward of the state of Arizona, all I ever wanted to do was help other kids like me. With no family to help with college, I was advised to take out student loans. Knowing PSLF was an option, I was told that doing social work would erase my loans. I have now been a social worker out of school for 12 years. I owe \$185,000. My income will never allow me to comfortably afford my payments, simply by the nature of social work itself. I have been jumping through hoops for PSLF and haven't made much progress but learned that many of my loans don't qualify for the program. I've dedicated my life to helping my community and I fear I will never be able to support myself because of the loans hanging over my head. With rising housing costs and inflation all around, I'm struggling. I need help.
Zoe	Cooper	PA	How about the parents that tried to help their children with the Parent plus loan and my own student loans. Started at \$60,000 for both, now with interest it's \$82,000 I'm being punished for trying to help my sick son!
Rebecca	Lindemann	PA	I am 70 yrs old and my loan is over 20 yrs old and it's only for \$9,000 but because of interest it's \$11,000. I need this loan paid off now!
Anthony	Carlton	TN	I am in too much debt at my age to ever get out of not for the forgiveness of federal student loans

First name	Last name	State	Comments
Stacey	Butch	MI	I earned two bachelor degrees at a state school after going to community college for my first two years. I was able to do this with less than \$10k in student loans thanks to merit-based scholarships and working throughout my college career. I was accepted into pharmacy school and completed my 4 additional years before getting licensed and working in a critical access, rural hospital. There were scholarships available for \$2000 or less per year. Tuition alone was over \$30k per year without books, equipment, or living expenses. I came out of those 4 years with over \$200k in loans because I had no choice. Now, 7 years in, I have close to \$230k in debt. I work in underserved, rural communities who lack access to healthcare. I qualify for PSLF, but only 1 year of my payments has counted after getting bamboozled by my loan servicer placing my loans on deferment when my income was low enough to qualify. I should have 3 more years of payments, but I have 9 more. I have three kids and make \$130k per year with 7 yrs of experience. I have been unable to purchase a home because of these loans. I followed all the steps, went to college, served the poor, and my family is struggling because of it. It was not worth giving up 8 yrs of money-making potential to get saddled with this amount of debt because my family was too poor to pay for my college tuition out of pocket.
Keith	Long	CO	I am calling on President Biden and the Department of Education to ensure widespread student debt relief is enacted in a way that ensures those most in need receive it! We can not let millions of borrowers continue to struggle for years to come under the financial burden of billions of dollars in student debt. We need widespread student debt cancellation now, not later! Sincerely, Keith Long klonglpc@gmail.com
Cliff	Long	IL	Some of us are now senior citizens and can no longer shoulder the burden of student loans no matter how small payments might be.
Geri	Tesoro	FL	I've been paying in and off since 1980's
Gail	Tatum	IL	When I stated my doctorate the state of Illinois was supposed only have people earn forty CPDUs. Now I have .over a \$140, 000 and now have to earn 120 CPDUs again. This is just for universities to make money. It is just not fair.
Judith	Fraser	CA	I recently got my Masters in School Psychology to help the mental health situation in this country & the pay doesn't allow me much to live on (support my family) and pay back my student loans. I live in California.
Shannon	Dunn	CO	I am a Licensed Professional Counselor and help people with chronic mental health challenges. I needed to go to grad school for my career and was now have crippling debt. Please consider expanding debt relief for mental health workers. There are very few employers that qualify for total loan forgiveness for years worked. I would be happy to work off my loans if my employer qualified.
nancy	schulman	NY	My salary is less than what I owe.
Amy	Donahue	IL	The interest rate on my federal loans have almost DOUBLED the amount I owe even with minimum payments. This is not only unsustainable, but cruel and unfair to young borrowers.
Vanessa	Burch-Urquhart	NV	I've been teaching elementary school for 12 years now, and I still owe on my student loan. I graduated with an MA in Foreign Language and Literature, but because of college's limited funding, I was only able to work part time, so they didn't have to pay for my insurance. I was forced to earn another masters in Elementary Education, and that put me in debt. I owe between \$400-600 per month to work a low-paying job which has such a lack of employees, new hires are having their education paid for them. I'm eight years into paying off my loans. It's extremely frustrating.
NIKEYA	COLE	NC	I've been in repayment for over 20 years, have two degrees and six figures in student loans. I am enrolled in the PSLF and watching others' loans being discharged while I continue to barely chip away at the balance. I feel as if I am being punished for furthering my education.

First name	Last name	State	Comments
Art	Alfaro	CA	Stop aiding and abetting big corporations and help you constituents which continue to effortlessly pay politicians salaries to find solutions to issues which hurt the economy and their families! Enough is enough. Jubilee student college loan debt across the board. 1.4 trillion will not have a big impact on economy inflation.
Elaine L	Bonner-Dunaway	CA	I'm barely surviving with little money that I have coming in every month. Cost of living is not affordable for me
Melanie	Richardson-Severo	VT	The total of the amount I owe is now \$42,000 more than I borrowed originally. While I would love for the whole amount to be forgiven, I'd be pretty happy if just the interest was forgiven and the payments I've made so far were applied to the principal.
Aimee	Bailey	PA	I have been re-paying student debt for several years now. After the student debt relief pause ended. I ended up owing more because my servicer Ed Financial did not properly and timely. Inform me of the repayment process. They have systematically chosen to defraud lenders through unfair and unethical practices. I would very much like some help with my student loan debt. Sincerely, Aimee Bailey.
Doris	Davis	NJ	My son is in need of Student Loan Help.
aryana	kazimi	CA	It's because of Student Loan Debt. I had to move back into my parents home. My student loan debt is stopping me from getting my own home or even wanting to settle down. I'm also a full time worker and a grad student.
Melissa	Brogue	NH	In 3 years I paid every payment on time for a total of about \$8000 in payments. In that same time frame, I was charged \$12000 in interest! I have a decent job, I use my degree, I work hard, but I will never own a house, never have 0 credit card debt, barely have savings or money for things like travel...how can someone get ahead doing all the right things when the system is working against me!?!?
Patrick	McCarthy	IL	I am retired and living on social security. I cannot afford to pay the outrageous interest-rate
Barbara	Krinsky	GA	I'm mother paying my daughter's student loan because she's a single mom and can't afford to pay so I use my SS and small pension to pay but I'm now 78 and retired and the hardship is very difficult with everything so expensive! Gas in GA is \$3.45 a gallon and can't afford meat anymore! Please help! I've Paying over 12 years and paid over \$30,000 already so if forgive student debt I'll be able to keep my home with this relief and burden removed!
SANNA	REINHOLTZEN	CA	I have received loan forgiveness and am keen on others receiving it as well.
Thomas	E Long	ID	I believe that I was a victim of aggressive and fraudulent tactics to get me to enroll. I had considered moving back to where I went to school and finish my degree but to no avail. The school has closed and here we are.
Pat	Reed	PA	I'm signing for my son who is prevented from moving forward with his life as he wishes because of student debt.
Alaina	Thomassie	LA	Student loans were essentially to obtaining a degree as an adult who was not included in the opportunities that today's youth have for student grants and financial help. The repayment causes hardship for already established families with limited means,
steven	nasta	NY	HELP THEM
cassie	smith	OR	I graduated in 1994. I have paid the balance twice over and then some yet I still owe more than I borrowed. I cannot keep up.
Desinor	Pierre	FL	I just can't afford to pay it off at 65 years old.
Michelle	Linden	FL	I finally earn enough to pay my regular bills but the student loan debt feels crippling. I'm almost at a place where I can make monthly payments but the amount of interest that accumulates monthly makes it seem absolutely futile in being able to pay it off. Honestly at this point, I feel I'll be making payments til I'm dead and still won't be able to pay it all off.

First name	Last name	State	Comments
Carla	Ocodhain	CA	<p>I took out student loans for law school in my 40's. It was my dream. I was the first person in my family to graduate high school and college. I never imagined it would take me 4 years trying to pass the bar exam in California. I cannot work as an attorney until I pass. The payments are astronomical. I am depressed wondering why I did this to myself so late in life. I thought I was going to live my dream!</p> <p>I am not giving it up and still trying to pass the bar so I can afford my loans, but it's tough to pay for life, work full time, the bar exam fees, raise a child and pay 700 a month (and that's on the SAVE).</p> <p>Please help us President Biden while you can. I will never have my 200k paid off, especially with interest. I am 55 years old and will never retire now...</p>
Cesar	A Gomez	FL	Let's spread the student's loans debt on Corporations! At the end they are the ones who get the benefits of educated employees. And for every Corporation that goes in Chapter 11, 5% goes to student debt...!
Teri	Yates	FL	Grew up with a single mom, diagnosed with epilepsy at 18 years old. I knew my financial independence was crucial from a young age, we were barely surviving. Started working in the restaurant industry. On the journey to receiving my nursing degree, many ups and downs!! Started with nothing. By the time I graduated, I had over 50k in student loans and acquired credit card debt. As an RN, I'm still living paycheck to paycheck as I had as a waitress. However, now there's an exceptional amount of stress and my mental health is suffering. Help!
Adela	Fletcher	MO	I owe thousands more than I originally owed on my student loan and I regret even ever going to school it was a waste of time bc I wasn't aware they were allowed to take away my license! It's ridiculous and I'm not paying for it!
Jean	Ostick	IL	I am retired and on a fixed income and am struggling to pay my parent plus loan even on the income driven plan!
Monica	Spale	OR	I went to college under the pretense that my father promised to pay my student loans off. He had me take on student debt saying he would pay for it for me. He has since had a stroke and become incapacitated and unable to pay the \$223/month I have to pay. This would be doable around \$75-\$100 but they want a small car payment a month. I just have such a hard time making ends meet for my family and paying that with the other bills we have. Debt relief would help me both monetarily and mentally. It would help me escape mentally from the burden of paying something that my father promised he would pay. And allow some closure.
Amanda	Kelley	DE	Teachers are grossly underpaid. We spend thousands of dollars in our classroom each year. However, we are only able to claim \$300 a year in expenses. We require multiple degrees to appropriately address the needs of exceptional learners with moderate to profound disabilities. We work multiple job to make ends meet. We take our work home with us to meet the demands of our classroom. There is a nation wide teacher shortage due to the fact, our pay, student debt associated with teaching degrees, and hours spent working additional job and at home for free does not make financial sense. Without us we would not have doctors, pharmacists, engineers, etc.
Monica	Lindsey	MD	Help hard working good citizens and relieve crippling debt!
Shanikka	Holloway	MS	I am a hardworking American and I can barely pay all of my bills every month. It's hard for me to pay my bills and I'm not able to pay my almost 40,000.00 student loan and I didn't finish to get my degree. This would be very helpful for me and others who are faced with financial hardship.
Sheila	Johnson-McCullum	IN	Especially school no longer in business And wasn't open long and lied to me. Then the parent plus program they told me to sign it so my daughter could get the loan and it would transfer back to her and it never did.
Kathryn	Wheeler	MA	THank you for your consideration.

First name	Last name	State	Comments
Karen	Peters	TN	I'm still trying to figure out how pell grants turned into student loans
Melissa	Onofre	CA	My degree doesn't pay as well as I'd hoped and now I can barely keep up between rent, food, gas, and then student loans, it's only about 90 a month but those 90 make a HUGE difference when living paycheck to paycheck. And with inflation, my raises just can't keep up that looking into a second job is starting to look like my next step until I can find once source of income that is sufficient.
Linda	Nolte	CO	My daughter continues to be burdened by student loan debt of \$12000 after paying for 10 years - so hasn't qualified for debt relief options so far.
SaMia	Eason	NY	I started my college journey back in 2009/2010. The business school I attended closed within 2 weeks of me graduating so I was never certified for the career I graduated for and was never able to do the job. Since then I've fought and fought to finish SOMETHING and finally spring of 2023 obtained an associates degree. What I owe surpasses what I borrowed, and I have never made enough to keep up on payments. I've worked for a non profit for almost 9 years but won't qualify for the forgiveness since I didn't keep up with the payments. Its a cycle. Now most jobs require a bachelors but with my owing so much more school seems like a dumb decision. And I'll stay with a job where I can barely afford to live, let alone pay my loans off. This is a widespread problem!
Joan	Green	NC	I am 73 years old on fixed income and owe more now than my original loan. I am on IDR because i'm on a fixed income and can't afford to pay. I owe more now than the original loan. I used to pay when I could afford to.
David	Garay	CA	I now owe over 50% more than I borrowed for my son's education. I am know longer a home owner after 30 years homeownership. I now rent and am pushing 60 years old. Have never rec'd gov't assistance, but am now begging for student debt relief. Thank you for your time.
Michelle	Nowatski	IL	Having lingering debt and after working in the hospitals during COVID has just been stressful.
Julie	Lin	MD	Been paying for 20+ years and only slowly chipping away at the balance. We qualify for PSLF but it's so confusing and still waiting for that to happen.
Patti	Austin	NY	I would greatly appreciate debt relief for my adult son.
Wendy	Ambrose	WI	I have been paying loans since 1999
Vondel	Smith	TX	Please help. The interest rate has ballooned my repayment to more than \$137,000.00
Bersheau	Davis	NC	The info checked above refers to my Son. I am not in college, and he has a student loan. I am doing this for him.
Brenda	Flores-martinez	MI	I am a 54 year old woman. I was a single mother when I started college. I didn't finish because I had 4 children to support. It work to support my family or finishing school. I picked supporting my family. Now I can just barely get by with what I make. Between paying for my vehicle, a place to live, bills, food when I can afford it. I've even limited myself to respond once a day just to not have to spend much on food so I can put gas in my car and be able to pay car insurance not just on my vehicle but my youngest daughter that is now in college and still lives at home that I'm still supporting. I'm not just supporting me I'm still supporting her. I don't even make \$20 dollars an hour and I work for a non profit a company. I can't afford another bill.
Wendy	Helmer	OK	I was married and helping my daughter - with a double income I could do that. My husband passed away and I can no longer afford the payments
Donee	Perez	CA	My husband passed away and I am experiencing hardship with paying my loan. I don't have his income anymore and automatic relief is crucial.
PEDRO	PADILLA		I am a parent who signed on a loan for my daughter college education. I live on social security income and cannot afford the payment without sacrificing my basic and medical needs.

First name	Last name	State	Comments
Erin	Breglia	NY	I have been paying back my student loan since I graduated from a State college in 2006. After this much time I only paid back about \$5000! Now I am thinking about college plans for my son entering high school next year! I would be able to contribute more to our economy with less debt. At least canceling the interest would make a huge difference!
Alisha	Marston	IL	I'm a 48 yo RN with student debt over 95,000\$ my SAVE plan loan payments are higher then I can afford working 2 jobs. Interest piled on over the course of obtaining my Bachelors & Masters degrees yet there is no job that pays enough to cover the cost of living now and student loan payments.
Lori	V Smith	VA	I am a graduate of class 2020 and it would be nice to have no student loan debt. Thank you
Shawn	Spence	OH	I repaid my loans in 11 years with high interest rates and no tax write off , but this debt is saddling young folks with debt, financial and emotional—let s do better USA and enact these polices that help so many
Bridget	Russell	FL	I can not pay. My mortgage takes up all income that I could have used to pay.
Ryan	Flores	CO	Let the younger generations saddled with debt get ahead for once! We want to be homeowners and have money in the bank too.
Sara	Johnson	MN	I can't afford any larger payments and have barely covered the interest each year. I'm getting nowhere.
Patricia	Carson	OH	I borrowed \$40k in 1995 for a graduate degree in teaching. My husband had terminal issue and I have to withdraw to care for him. I completed all requirements except one semester of student teaching. When I able to return my academic advisor had died. I got lost in life events and navigating academic requirements. I made loan repayments based on my ability to pay. In 2010 I borrowed \$42k to attend OSU graduate program. I graduated, was able to make more money and consistently paid on my loans. Occasionally I had financial challenges and ask for deferment not understanding how much interest would accumulate... I now owe \$210k from original loan of \$82k. Lost my job during covid, now on social security and scared to death I won't be able to manage after working for over 50 years.
Lauren	Mora	NC	Because of interest, I still owe over \$5000 on a loan that I paid off a few years ago for around \$10,000. Interest is 6.8%!! I have another higher loan balance with the same interest rate. It's a nightmare!
Shannon	McGrath	OR	My student loan debt causes me so much anxiety, I owe so much more than the amount borrowed due to interest, and my income leaves little room to cover basic needs let alone a student loan payment. Please help all of us!
Brian	Woodman	CO	There's no way to keep up with the interest. Will never be able to pay off
Diane	Fitzgerald	WI	Both of our sons have been paying on their student loans for 10+ years, and still owe more than they've borrowed. Please fix this so they can move on with their lives (buy a house, own vehicles, etc.)
Jonathan	Sudler	HI	My loans with interest have ballooned to almost \$130,000. I have avoided marriage to my partner of over 10 years because I don't want their assets garnished. I cannot afford to live on my own on my current salary and have received zero help which was promised from my universities for job placement. I desperately need this loan forgiveness to start my life over. I appreciate all of your efforts to assist all of us.
Dominique	Legros-Gillespie	CA	I went to college many years ago. I never finished because while in college My son and my mother died, which caused me to spiral into a deep dark depression. I have always wanted to return to school but unfortunately it has never been possible for me to return. I have student loan debt and no degree to show for it. After my divorce I've barely been able to make ends meet. There is absolutely nothing left to pay my debt. Having this debt forgiven would be a HUGE relief as I am now unemployed and that makes things even harder. Student loan debt forgiveness would be a huge blessing and answered prayer!
Angela	Landers	TX	I have a loan had to stop going to school to finish due to certainties beyond my control not able to get job in my field not working right husband had lost job due to covid having hard time catching up . I just can't pay right now everything is so expensive. I was told one thing in my academic plan then told no that's wrong which caused me to have to back out I didn't finish ad then family health issues , covid please help us with this .

First name	Last name	State	Comments
Sarah	Hayden	NC	My loans were supposed to be forgiven in 10 years by a third party processor and they have NOT been. Was I scammed?
Marie	Nelson	CA	I am 76 years old. Have been repaying for more than 50 years. I owe over \$70,000 - more than I borrowed. I borrowed for undergraduate and graduate programs. I also took out a PLUS loan for my daughter which prevents me from benefiting from the SAVE plan. I worked in public service and government positions but not enough years within the current window. There should be a proration for public service work.
crystal	Loveday	MI	All of the above. Working medical all through COVID. Risked our lives with no reward and no relief in our student debts! What a shame!
Vannessa	Dawson	OH	Over 25 years. When I was working a good paying job, I could not get a home due to my debt ratio with student loans. I was homeless last year; lost job and health. Today I'm well and have my disability monthly to sustain me. My dream of being a homeowner is still in my thoughts. I pray that this burden is lifted for me and others as well. God bless, thank you.
Jennifer	King	IN	I am now almost 66 yrs old and I was so misleading by my student advisor. They told me to just keep taking classes and it was classes that I didn't even need. Cost me a fortune and now I'm struggling to makes ends meet. I finally had to drop out..
Megan		IA	I have barely made a dent in any of my student loans and have been paying for years now. It makes it difficult to justify trying to improve my quality of life by for example. Getting a car that is reliable and won't break down constantly. That is very difficult because the thought of adding more debt to pay back causes extreme stress and anxiety.
Jewel	Caceres	CA	To Mr. President and all those who it concerns, I was a borrower who was buried in student loan debt so much so that it was hard for me to maintain housing for me and my two children at the time although I had good jobs. I was introduced to the PSLF program and through that program, I no longer have the large amount of student debt I carried, \$85K+. I initially was rejected when I applied for the PSLF program. I tried again and was still rejected. It wasn't until the pandemic hit and new student debt initiatives started being implemented that I found out I could not get into the PSLF program because my federal loans were under a private bank. I had them converted over under the federal loan servicer and from there, was able to enter the PSLF program. Though I was able to get in eventually, having known this from the time I was first rejected for the PSLF program would have saved a ton of stress. Nonetheless, I was determined to get in because I knew I qualified. The freedom from the debt speaks volumes and now I feel like I can actually do big things in my life and with my family and more because of this program. I would like to see others experience the freedom from the debt. It's sad to try to get a solid education so you can do well in life only to struggle to get by because of it, even while having a good job. Thank you for all your efforts and fight to bring change to the student debt crisis. All the change that has occurred over the last few years has meant so much and been so impactful. Please continue to help other people have freedom and share a testimony like I am able to do. Thank you.
Jewel	Caceres	CA	Jewel Caceres

First name	Last name	State	Comments
			<p>I borrowed around \$100,000 to become a social worker - Which included \$26,000 for childcare so that I could attend my internships. I graduated in 2016 with a 3.879 average. I was the speaker of my class and when the award for outstanding service in the field. Is now \$119,000 due interest and I will never be able to pay it off with a social workers salary.</p> <p>I was divorced in 2017 and in the divorce decree was given the house by my ex-husband. However, because of my dead income ratio, I cannot take the house into my name. His name is still on the mortgage and the deed...</p> <p>I need student loan debt relief now.</p> <p>Please cancel student debt.</p> <p>My son is 12 1/2 years old and will need to go to college in six years. I don't know how I'm going to afford a higher education for him. I don't think I'll qualify for loans for him either. What will we do then? This doesn't just affect this generation it affects the next.</p>
Olivia	Holden	NY	Please help, President Biden!
Amber	St Hilaire	CT	<p>My debt has created a gap in employment. I have to choose between my health or a job because the payments are so high I would never afford my medication. My debt is more than what I borrowed and it keeps adding up.</p> <p>I just want to live life...</p>
Susanne	Kuehl	ME	Parent Plus loans at 8% are unconscionable. I just started social security and have paid \$100,000 for my four children's loans but no one is giving credit for the years I was paying BEFORE I consolidated with MOHELA in 2013. I can't afford to retire! We need relief!
Jessica	Kutz	IN	I am fortunate that my debt is \$42,000. (Which that alone I feel is sad to say). I have made on time payments, of more than the minimum payment, since graduating in 2014. Yet even then my amount owed is still a little over \$41,000. It makes NO SENSE! Going on 10 years of payments and that's all i've taken off?!?!? I will be lucky if I can ever get out from underneath at this rate. And this is with a full time job as healthcare professional.
Cotey	Martinez	MA	Please help us
Mary	Johnson	OH	I'm financially strapped between high food, utilities, and student debt. I need instant relief. If they can't cancel the debt just give me the funds to pay it off.
Adam	Molesky	WY	Mohela has been slow to process and update my attempts at forgiveness. I'm a public school teacher. I would benefit tremendously from student loan forgiveness.
Jeffrey	Hasenau	CA	President Biden, cancelation of student debt is something you ran on during your last campaign and one of the main reasons I voted for you. Please honor your promise.
Michelle	Launder	OH	Had to quit school to take care of my father. I am now 62. Trying to get social security disability. Michelle Launder
George	Collins	TX	SSI Students of Retirement age should be considered also! What about Non-Tax for SSI recipients?

First name	Last name	State	Comments
Rosa	Gonzalez	TX	My loans are parent loans trying to help my daughter. After finally combining all of loans and setting up an affordable pmt plan COVID hit us and as we all experienced lack of work made it hard. Then we were blessed with a pause which I am very grateful, but now I am retired at the age of 66 and had too to take care of my 91 year old mother. But, my social security income is very very tight still paying a mortgage and barely making ends meet and to top it all off every time I check my student loan balance it keeps getting higher due to interest so I will never live long enough to payoff all my student loans. My daughter is also carrying the other part of the student loans, But now she has children and is impossible to make ends meet. So our situation is not good and any help we can receive from our government would be a blessing. WE ARE ALL IN NEED OF HELP PLEASE HELP US. EVERYTHING IN LIFE IS GETTING MORE AND MORE EXPENSIVE. MAKING IT IMPOSSIBLE TO EVEN SEND OUR CHILDREN THE COLLEGE AND GET A BETTER EDUCATION. Rosa Gonzalez
Kate	Bookstein	MD	I've paid for 17 years and owe more now than when i started. These loans are absolutely predatory. A 19yr old kid can't get a credit card for \$300 but these institutions gave them \$70,000 in student loans? The promise of a job paying well enough to pay them off was lost once the job market was flooded with college graduates. Many of us had to settle for jobs starting at \$25-35k a year and still can't break \$80k! We tried our best to do the right thing and our country left us behind...suffocating in debt. It's morally wrong. please forgive student loans now. Thank you!
RaMel	Hawkins Sr	OH	I need help!!! I signed up for the first round a few years ago and have not heard a word or seen a change in what I owe! Can someone direct me on where to go without someone wanting to CHARGE ME
Linnie B	Thigpen	MO	President Biden, please cancel all Student Loan debit across every state. We need Help. I want you for our US President again so you can continue to lead our country!
Phyllis	Howton	KY	My son owes so much that he cannot make ends meet and he is making \$19.50/hr. He will probably have to live with me for the rest of his life as he cannot afford to live on his own.
Debora	Wittmann	IL	Please do something to help those of us with Parent Plus loans! It would be helpful if we could also enroll in the SAVE program.
Rebecca	Smith	OR	Mohela has my loan now. ED Financial had it before. ED Financial allowed non-payment and misled me about consequences, even when I asked. Mohela is a joke. I have tried to talk to a human on several occasions and their system is totally automated. No one can tell me the reason my loan isn't yet eligible for PSLF even though I've worked in non-profits for 25 years. I'm just so tired of serving my community and having this enormous debt hanging over me my entire life. Even into retirement. I'm 53. The most I have ever grossed in a year is 65,000. There's no way I can repay \$200,000 in debt--more than half of which is interest. My family is financially treading water. My son will inherit the consequences--we can't afford college for him. We can't afford to buy a home.
Vicki	Maturo	CA	We must have full, universal, tax-free student loan cancellation.
Carol	Nombrano	TX	Everyone deserves a chance. I got pneumonia and was unable to finish school.
Barbara Caryne	MOUNT	OR	I'm a parent plus loan person, owe over 70 k on a loan that started at 50k. Nelnet sends me confusing and incorrect emails all the time. It's depressing to know the only way out is death.
Shanel	Shamley	IL	My school closed and filed bankruptcy years ago. This amount should be forgiven and the interest is about 20k of the total amount.
Susan	Roberts	IL	Sadly, one of my daughters, my stepdaughter and grandson are all impacted by these draconian, unforgiving finance rules they've had to submit to in order to get an education.
Christina	Zook	FL	My student loan balance continues to grow and I'm age 53. Will probably never get it paid off.

First name	Last name	State	Comments
Maria	Ramos	FL	That interest rates are outrageous, I am retired and 74 yrs old, will not be able to pay loans plus my sons are paying same loans, balance never going down ?????
Gerardo	Soliz	TX	As a teacher I do not make enough to pay all my bills.
Kathy	Pugh	CO	I had to take a 60% cut in pay do to my age
Manuela	Romo	CA	I had medical issues and did not meet the 10 year payment due to having loan on foreberance. I retired have to many debts and barely making ends meet.
Deborah	Boyer	PA	It is so hard. I am a retired mom w a student plus loan. Hard to pay my bills plus have a relaxing retirement. Pls help parent plus loans. Thank u.
SJ	Adams	ND	Health issues
Karen	Burks	OH	I can barely survive monthly with the huge payment.
Michelle	Strizzi	OH	On paper, we probably make too much money to receive debt cancellation but we are paying for our 3 kids' student loans through Parent Plus loans. None of them are in the financial situation to pay the loans back or assist with the loan payments. We may never be able to retire.
Victor	Carrero	NJ	I'm a parent of a child with student loans.
Joanne	Despard	MA	My heart is heavy with the burden of student debt as I near retirement. I graduated with a B.A. degree in 2021 at the age of 61, as pursuing higher education was a dream of mine. Unfortunately, this dream will cause financial strain for years to come. Balancing student loans and living expenses on a teacher's retirement salary is overwhelming. The fear of never truly being free from this financial burden looms large, casting doubt on the dream of a peaceful and secure retirement. I share this message not for sympathy but to shed light on the silent struggles of many who find themselves in a similar predicament. As I navigate this challenging journey, I hold onto hope, knowing there is a possibility of loan forgiveness in sight. Thank you for listening and for your support. Kind regards, Joanne Despard
Amanda	Baird	FL	These loans are designed to keep people in debt.
Renee	Renshaw	MO	I had two student loans originally, one with Nelnet and one with the Dept of Education. I paid off the DoE in a handful of years. I paid as much as I could afford for many years before I was stuck in a rut requirement of a minimum monthly amount of \$278. I couldn't sustain it. I communicated openly and with several different customer service reps. Nelnet would not work with me for a payment I could afford. After watching the interest compile and inflate my loan, as well as having to choose to pay other bills and have food, I decided to stop paying all together. This was a difficult decision but I felt I had no choice. Only post pandemic have I felt any encouragement of being able to get on a better track and have applied for the SAVE program. It feels terrible to know you're doing something "wrong" in closing to stop payments, but the hope of addressing runaway interest, appropriate IBR options and general oversight to how the companies are operating means everything for my struggle.
Tyler	Benson	TX	I think it's all a scam
Danielle	Clark	GA	I'm a registered Nurse who is basically living paycheck to paycheck. I go to work and save lives but can barely afford to live. I haven't been able to pay my student loan bill in three months and the bills just keep piling up. I suffer from infertility and now I feel like I have to choose between paying off my student loan debt and starting a family that I've always dreamed of that most people can do naturally, but I can't. The burden of infertility is tremendous and student debt on top of that is devastating.

First name	Last name	State	Comments
Martha	Commins	VT	I don't feel that Mohela is accurately applying my PSLF dates to my account. I have been working in public service for nearly two decades and, while my path wasn't direct, I feel that I should be further along in a loan discharge. I still have 19 payments left.
Amiee	Turnier	CA	They've sold my loan multiple times and I'm getting confusing messages. The interest has made it to where it is more than I owed. My original degree did not even end up in a full-time position and I am only allowed to get forgiveness if I work for a nonprofit, but I can only get part-time nonprofit work at a library... I cannot get a full-time position. They are hiring adjunct and they want degrees at this point, which would mean I would need to get more classes and I would go further in debt.
Christopher	Grant	NY	I have the same job that I had before attending DeVry, only I now am \$40,000 more in debt. Obtaining a bachelor's degree did not improve my financial situation at all, and it very stressful having this debt hanging over my head. I graduated magna cum laude (with a 4.0 GPA).
Will	York	TN	I am begging you to help us. I now owe several times more than I originally borrowed because of the high interest rates on these loans. My school told me nothing about how this was going to go -- just finance your future, they said! I am a professional but am living paycheck-to-paycheck because of student loans.
Ann	Plumb	CO	My daughter is struggling to pay back her loan on minimum wage income. It's not fair that she can't renegotiate the interest rate when people can renegotiate their mortgage.
Vincent	Tuzzolo	PA	I took loans for my daughter 20 years ago. I am 69 years old and in poor heart health. I was never delinquent on my loans always paying what was asked of me. The loan is still growing larger till this day.
Warren	Hodgkiss	PA	I am outraged at the contrast, even given inflation, between what I paid for college starting in 1969, and what students are charged today. We are mislabeling our society when we call ourselves civilized!
Micah	Manott	CA	Due to negligent loan providers deliberately hiding repayment plans and options, I owe more now than when I left school over a decade ago. The interest behind these loans is inhumane, making repayment absolutely impossible. I cannot pursue home ownership or other such notions because of this crushing debt. We need cancellation and forgiveness NOW.
Carey	Hughes	AZ	I am for loan forgiveness as a mother and grandmother. I have 2 adult (50 yr olds) children with student loans. One who did not get education promised and making minimum wage. One still getting a master's degree. 2 grandsons with student loans. One teaching and the other with just debt, no skills. This affects their ability to buy a home and go forward.
Merle	Hubbell	CA	I am being victimized by this s process. I am almost 80 years and I am on a limited income. I recently married and they are using my husbands income to bully me into paying a higher monthly payment. I now owe more than my original loan. I've been paying since 1981
Elizabeth	Adekoje	NY	I live only on Social Security now. I borrowed \$14000 initially and I believe I paid some amounts, then I WAS INTRODUCED TO SOME PROGRAMS that only took my money but never alleviated my issues. Now the loan has increased to \$25000 in spite of all I have paid much earlier. This is like an Albatross on my neck!!! I am currently on IDR with MOHELA paying \$5.00 monthly. I just need this to go away. I am imploring President Biden to help us.
L B	Nelson	CA	ALL student loan debt MUST be cancelled. Colleges, lenders, service providers profit from student loans. The larger the loan, the longer the loan is in repayment contribute to the potential amount of money to be made off of the backs of the student loan borrowers. The alleged abuse and politicking within in the student loan industry must end. Students who must fund their education through student loans should not be viewed as "easy pick'ins" for the lending industry.

First name	Last name	State	Comments
			<p>Student Loan Letter</p> <p>My original loan was 39,376.00. I have paid 36,591.12. I should only owe 2,784.88, right? NOPE! Thanks to interest capitalization on a FEDERAL LOAN I still owe 24,357.79!!!! I understand that some interest is to be expected but I will end up paying almost double what I borrowed. It should be illegal for the government to make this much money off these loans.</p> <p>When I started my repayment plan I couldn't afford the large payments wanted right out of the gate. So Great Lakes offered me a repayment plan that would start with low monthly payments that would go up over time. I didn't understand the plan, I was young and happy to have a reasonable amount to pay each month.</p> <p>I payed that plan as it went up over the years thinking that the end must be in sight.... I am ten years into payments that will now be over \$800 a month when they start again.</p> <p>If you do graciously decide to forgive 10,000 (much less than the 50,000 you ran on) I will still get to pay the government over 11,000 more than I borrowed. My husband and I are a one car family that recently bought our first house. We were only able to do that because loan payments stopped, and we were told they would be canceled. We have no family money/generational wealth, and we have never been able to build a nest egg or save for retirement. The American dream is a nightmare under this loan that I apparently will never be able to pay off. I am so angry... Please help</p> <p>* I just finished applying for your SAVE plan, and I have to say that I am incredibly disappointed. To go from campaign promises that would have completely wiped out my loan, to a plan that has lower monthly payments but has me pay back all of your compounded interest is crazy! It seems incongruent to me that you can acknowledge the compounding interest was wrong and cut that off but still have those that were brudened by it pay what you added to our loans amounts. Again I will get to pay you \$20,000. over what I originally borrowed</p>
Brittney	Watson	AR	
Carla	SanFelippo	WI	I'm 64 years old and will not be able to retire because of student loans I have been paying student Loans more than 30 years. I did go back to school later in life however much of my loans is from early. Help please please help !!!!!
Julie	Johnson	NJ	Encouraged to max out loan opportunities by university financial aid office without any counseling or guidance regarding how to repay.
jessica	Simons	IA	<p>Student loan debt ensures that I do not get to travel, make repairs to my home, and I do not have "fun money" to spend because everything goes towards student loans, groceries (insanely expensive), housing (also insanely expensive), utilities, insurance, cell phone bills, and a car loan. I make decent money and I have nothing left after all these costs. We won't even get into the credit card debt I have from purchasing things I need but don't have the money for because of everything listed above. People are seriously struggling now more than ever. This is not the America I knew growing up. This is now the land of corporate greed and political corruption. Student loans are predatory. We have boomers arguing with my generation calling us lazy and irresponsible with our money and absolutely refuse to help us with our struggles. Well student loans were not as expensive back then and the loan structure was not the same. Their generation could easily pay off their loans because of the way their loans were structured . Also, a family could easily live off of one income back then. While now most of us have to work two jobs to barely make ends meet. People in office are completely out of touch with reality and I feel do not have the best interest of the people at heart. If we're going to use boomer logic, why should I be required to pay into social security with my hard earned money if I am never going to receive it? Things need to change and they need to change quickly.</p>

First name	Last name	State	Comments
Diane	Beatty	MI	I'm only receiving social security. No pension. I'm currently living with family and I have health issues with my kidneys. I'm currently under my doctors care.
Linda	Klimek	NY	My children have massive debt.
KELLEY	HARRIS	NY	I started this journey over 30 years ago and due to a domestic situation I struggled to keep going and when the payments came due I was not able and am currently unable to afford them. Between household expenses and recovering from job loss and having no income since 2015 its hard to pay off the old and new loans aquired for my quest in earning a degree in nursing
Lori	V Smith	VA	I graduated in the class of 2020 and it would be nice to no longer have student loan debt. Thank you
Travis	Spencer	NC	The entire system is a scam.
Rachel	Clark	OH	Postponed marriage and family due to debt. No incentive to get a job when I can't have both a family and a job.
Melissa	Dicks	NC	Because my federal student loans were consolidated almost 2 decades ago to a private lender, I have seen no student loan relief during the pandemic. I have been faithful in making payments on time, even while furloughed from work and it does not count for anything. I did realize consolidation to a private lender was going to disqualify me various relief options.
Aida	Capua	NY	Student Loan Relief, will help me to continue paying till I will be 80 years old.
Maggie	Donohue	OR	The student debt system makes nonprofit and philanthropic work a luxury for the independently wealthy. I had to plan my entire law school focus and legal career around making as much money as possible as quickly as possible so as not to end up a slave to my student loan debt for decades. I still feel like an indentured servant. I've grown to despise capitalism.
Pamela	Coyner-Bruno	IL	Unfair to bail corporations/financial institutions out with people tax dollars and not the general public?
Yulianna	Ayala		I really could use the help with at least 12k.
Stephanie	Tluczek	MI	I am a mom of 3, working multiple jobs at a time, and because my student loans started at \$9k and have skyrocketed to \$19K, I have a really hard time getting approved for things like debt consolidation loans and a vehicle. I do NOT make enough money to include these loan payments into what I already have to pay for.
Susan	Hankins	IL	The student loan is a Parent Plus loan because my daughter had a baby in 12th grade. She couldn't get a loan so as a parent I got the loan. She still can't afford the payments so I have to get the loan paid off before I can retire. I have an 832?credit score with a 6.84% interest rate which right now seems to be the lowest rate. At one time it was as low as 3 or 4 %. The cost of college is expensive and the books are astronomical, so at least make the payments affordable with a low interest rate
April	Ryant	KY	I don't qualify for the better interest rates due to my Student Loans and that is the only DEBT I HAVE> I am a Veteran and have worked since age 15, The compounding interest and inflation means this debt will not get paid and I won't be spending more in other areas of the economy.
Angela	Harvey	OH	Imagine what a boost to the economy a whole generation would be. I don't participate in nearly any of the economy due to the amount I owe. I've already paid back the balance I borrowed but because of interest owe more than double what I borrowed originally.
Eileen	Schlueter	OH	I completed my bachelors degree. Amid being harassed, stalked, and raped by my peers. This diploma has afforded me zero opportunities, and my frail physical and mental health as a result of my experience in university has made it IMPOSSIBLE to advance anywhere, with the constant cloud of debt I cannot pay, or even begin to fathom how I can pay it. Please stop funding wars and invest in the young people that want to build a brighter future, free from injustice.
Jim	Warner	MS	I'm in debt and just can't afford this anymore

First name	Last name	State	Comments
Shona	Vitelli	MA	I believe I should be responsible for paying back the debt I knowingly took out in order to attend college and graduate school. However, I think it is outrageous, that the interest on my education, my career, and my lifelong professor, as a teacher is higher than that which I pay for my house.
David	Bednaz	CT	I have somewhere near \$40,000 in student debt and am on permanent disability. Even though my health is getting progressively worse my doctor won't fill out the paperwork because he's worried that if somehow I AM able to work again, they will go after him.
Valerie	Counts	TN	I went to TSU and they did not receive all of their fund from the state and were very limited on scholarships and other resources to help students pay for school
JUDITH	McGinnis	AZ	I owe almost \$100k for a community college education. More than half is interest. I was mentally ill at the time and received very poor advisors. They had me taking classes way past the time when I had enough credits to graduate. I will die before I can pay this off. I need help. Please.
Thomas	Moore	OH	I'm currently in Graduate School to be a Chiropractor. My loan for my Bachelors Degree was \$65,000 and now is over \$76'000 due to high interest. I'm currently over \$200,000 in student loan debt.
Evelin	Rivers	FL	Canceling my student debt loan would help me very much because I am a daughter who is takes care of her mother and sometimes I have to choose between paying rent and eating
Gracie	Rigney	AL	I am 77 years old on social security. The college is closed. The college was misleading.
Ashley	Blackburn	MI	I haven't been able to keep up since Covid, lost much time from work, if even partial loan reduction would be helpful
Laura	Hackett	MN	We live paycheck to paycheck now while we are enrolled in the income driven repayment plan. When we have to start making payments one day I can't even imagine what that will do to us...
Philip	Rich	NY	I am concerned about this issue and I am humbled that I have no student debts.
Janice	Hall	MD	During 2004-2008, I used Parent Plus loans to pay for the majority of my daughter's college education and for 1 semester of my son's. I've been paying back those loans since then with the exception of the COVID grace period. I am 75 years old and still owe approximately \$40,000. Although my husband and I have worked all those years, both of our careers were cut short due to unforeseen circumstances. In addition, we are raising 2 grandchildren who are now ages 12 and 13. Their father (our son) has been battling mental disorders and drug addiction for the last 15 years, and at age 34, still requires our full financial support. Their mother is basically not in the picture. It was a huge relief to not have to pay on the loans during COVID, and we are struggling every month since then to pay them as the cost of everything has gone up and our incomes are fixed. Our savings account is very low, and I have had to withdraw large amounts of money from a retirement fund that hasn't been annuitized. Our cars are old and our house has many deferred maintenance projects still undone. I live in fear of a big expense that might arise unexpectedly. Student loan relief would help tremendously to relieve some of the stress.
Catie	Pflaumer	FL	I have two degrees in a field I ultimately could not afford to be in because of the amount of debt the government let me take at 17 years old. I've been making payments for 10 years and still owe more than I did when I took out the loans. We are treading water to pay bills because of a decision before I could even legally vote. Something has to give.
Scott	Buttles	WA	Please, please, please cancel our Parent Plus Loans.
Robin	Posey-Blue	WV	I'm 64 years old. I had to go back to school because I couldn't get a job. I was working 3 low paying jobs. So, now I'm 37,000 in debt. I'll never be able to retire.

First name	Last name	State	Comments
Melissa	Darden	KY	I started out making payments and then my daughter and four grandkids came to live with me. So my payments became low and then with me taking care of them I couldn't afford even if I wanted to make payments. So after I had done my taxes for the next few years my income was so low that my monthly payment was zero and it has stayed that way for a while. So with that being said the interest rate on my loans have started back up and now I owe even more money. It's a vicious cycle. Now for the past two and a half years I have been working at as a school nutrition food service Manager and just like teachers You don't get paid enough It's not an hourly wage just salary so there's no way that I could afford to make payments. I wish that it could just be wiped out completely like others have. We all would be able to breathe. We need to take care of the people in the United States and stop sending all of our money or majority of our money overseas help the people here in the United States who are already getting taxed on money that they make plus get taxed again.
Melika	Matlack	PA	I am 39 years old, pay all my bills, and still owe \$26,000 in student loans. I am a teacher. I cannot believe how harrowing and disgraceful this process has been. I cannot get a human on the phone. I have wasted dozens of hours of my life trying to figure out this student loan system, how to apply for forgiveness, and have yet to get an answer. The Mohela site says my application has been processing for months, my email says I have not made 120 consecutive payments (pure nonsense, I pay every month on autopay). I am disgraced at my country and how the higher education system hoodwinks honest humans who will never make enough money to pay back the debt they owe for what is supposed to be an education that will get you ahead. This is a joke.
Patrick	Coleman	MA	Concern for my son's financial future and ability to pay down his loan. Now in his 30's he is unable to save money or invest due to loan payments. Debt relief will enable Hume to begin to put money toward future home or start saving money
William	Dunwoody	WA	I am currently paying my debt to MOHELA. I am on Social Security with a total monthly income of \$2,142. I am on an income driven plan with payments of \$700 per month. My total debt to MOHELA is 188,613. MOHELA is applying my payment to interest only. I expect the only way my debt will be reduced is when I die. I have considered making this happen sooner than later. The stress of this forever debt is taking its toll on my psyche.
Heather	Couey	FL	I have been paying on my loan for almost 20 years and the amount has not changed very much. I owe more than I make in a year working full time.
Ronald Chad	Williams	CA	This country punishes anyone who chooses higher education by strapping them with debt. There are countries across the planet that prioritize education and whose citizens are not wrecked by debt simply because they chose to learn HOW to think, not just WHAT to regurgitate to pass a test. We may be a threat to those who wish to control and diminish. But we also represent everything this country was built for: the right and freedom to pursue knowledge and justice for all.
Jessica	Dixon	PA	I will never pay off student loan debt because of how the interest is calculated. I am paying everything I can and barely covering the debt.
Floyd	Sanders	KS	Very untrustworthy mess
Jay	Bean	CA	Cancel all student that's now
Melissa	Mabry	VA	I'm a teacher and I co-signed my daughter's student loans. She's not making enough money to pay the loans so I'm paying. I can't afford to make the loan payments each much. It's stressful for both of us.
Sunni	Payton	NE	I am going back to school and accruing so much more student loan debt on top of the student loan debt I already had. It makes me not even want to further my education.

First name	Last name	State	Comments
Donna	Andersson. Davis	AZ	I am a retired public servant of 28 years and my late husband (died of active duty medical issues) served our country for 23 years. We have served as public servants for many years and have experienced hardship with the outstanding loan due to spiking interest rates over the years. I had to take numerous deferments to be with my husband during his multiple medical issues please help the past payments to CITIBANK in the 80-90s there seem to be no record of we did pay towards the loans. Please cite this outstanding debt as I a 77 years young and sometime in the future will need to move to assisted living since my husband is no longer with me; he died December 2021. Thank you
Terri	Decker	CA	I am turning 70 and have been misled by Mohela several times and the interest is sky high. I am retired and on fixed income and cannot afford their rates.
Tracy	Boyd	MI	The high interest rates and amount of debt needed to go to college is almost impossible to keep up with. I have had to be on an income restricted payment just to be able to pay and survive at the same time. This debt needs to be wiped clean.
Melissa	Miklo	WA	Student loan debt is outrageous..my payments are 1/4th my income monthly. I am barely able to survive but make my payments so I don't default.
German	Morales	FL	Hardship on payments
Jeffrey	Cochran	MD	No relief under the FFELP
Barbara	Howaniec	ME	23 years I've been paying and I owe more than I borrowed. I now have 2 of my own kids in college. I'm wiped out paying for all of it. Please help
Arlyne	Boyer	CA	Help me please
elfatih	ahmed	VA	I have over \$130,000 in student debt. Due to downsizing, I lost my job, forcing me to retire early. Because of early retirement, I had to pay a fine that affected my monthly payment even more. If I must start paying, fulfilling other living obligations will be challenging. I want to share a quote from a famous Egyptian education minister, thinker, and writer named Dr. Taha Hussain. He declared and applied his education policy, saying (roughly translated from Arabic) that education should be free, like water and oxygen. Since then, education has been accessible to all Egyptians. In the USA, we spent billions and billions of dollars to wage and support unnecessary wars. We spent billions to help other countries, Egypt included, while burdening students with massive loans. Dr. Elfatih Ahmed Washington DC
Kelli	King	AR	I was misled into believing I was getting grants, not loans. I was told since I had dependents at the time I would be covered by all kinds of grants for parents with children. In addition, I have never had a job that paid enough to pay a dime back. Not only has interest skyrocketed my balance but now I have an additional 50k sitting on my credit report and I have no idea where it came from! I thought college was the answer to bettering my financial situation, instead it has caused nothing but debt, bad credit and a lifetime of anxiety. I advise every child looking at college to make sure the pay off will be worth, if not try trade school! It should cost a lifetime of debt to get an education only to end up with a job that doesn't pay enough to keep up with life's necessities much less repay an absurd amount of debt.
Justine	Williams	PA	After, paying student loan due to corruption and illegal usage the principal remains the same or increases.
Jane	Gijsbers	MI	My three adult children all have loans and assistance with paying them off will make a dramatic difference in their ability to contribute to the economy and improve their livelihoods.

First name	Last name	State	Comments
Kara	Bray	MN	I borrowed \$18,000 in the 90s and after years of paying and then not, I currently owe more than \$30,000. I'm on Social Security Disability and don't see ever being able to work full time again.
Larry	Feathers	PA	I am 74 years old and must work even on an IDR to pay \$2,100 a month on parent plus loans. Even paying that the balance is going up as that is not even covering interest !!! Navient allowed me forbearance and deferments that ballooned my balance to twice what I borrowed. I thought I would credit for payments during those times????? At any rate, getting rid of interest might allow me to retire and pay a reasonable amount on my loans. PLEASE HELP!!!!
Cynthia	JOHNSON SMITH	TX	I was furloughed at my job without any warning a month ago. Now I have to take a job paying less. A job paying just \$1 above minimum wage. I have to move from my apartment and move in with family. A woman over 60 years of age. I feel like my life has gone backwards overnight and I can't control it. I have reg bills to pay and the struggle begins.
Carrie	Penner	KS	I went to school to supposedly get a job that would pay more. It didn't! So I lived paycheck to paycheck to get my kids through school. I also work in healthcare, while covid was rampant, no increase in pay. Trying to get a head. No such thing.
Kerry	Melewski	NJ	I borrowed a parent plus loan in 2014 to help my son be able to attend college. I borrowed \$27k, have paid back \$22k and still owe \$14k. At 7% interest I can't afford the payments. My payment is now \$408 per month and I only have \$300 left after paying my mortgage and utilities, groceries and the rising cost of owning and insuring an automobile. I was not able to refinance my loan during covid when rates were very low because despite having good credit, I either don't make enough or I was told I can't refinance because my son didn't complete his degree. This was a parent plus loan so that should not have mattered. I try to keep up with the interest payments and make larger lump sum payments whenever I can. I will never be able to pay off this debt. I am trying and I am still struggling. Although I am not in default, once my payments become due I don't know what I am going to do (I started making payments while he was in school and when I could during Covid). All my income goes to just surviving. Please don't forget the Parent Plus borrowers!
Britni	worthy	GA	I graduated with a masters degree and had scholarships, a 4.0 GPA. I've been in my career for 17 years and still can't afford what I owe. Why did no one tell me at 17 that I would have no life no home nothing. Just work work work.
Ashlee	Blakley	TX	Feel like I will die with this debt. Its so overwhelming.
Nathan	Haley	MO	First loan disbursed August of 1988... the rest is history... ugh.
Wendy	Myers-Meyer	IN	I am yet another victim of predatory student loan practices. I currently owe over \$70,000.00. Two-thirds of this amount is interest alone. I'm 69 years of age and went back to Indiana University at age 55 to better and earned my degree. I never dreamed I would have this huge debt, and due to predatory student loan practices. I am at a loss. At age 69 I am on Social Security. This is horrendous and was completely preventable. I now have my loans with MOHELA because it was supposed to be the ideal. I've never heard from them. This is unconscionable and there must be a helpful resolution, please.
Patricia	Petrie	NJ	I am a senior citizen with so much student debt from direct and Parent Plus loans. There are no programs at all to help. Each month we pay 450 or so in interest alone. It feels like we will never be free of this- unless we die.
Royetta	Lauderbaugh	TX	Fortunately I never had a student loan. However, I have been a public school educator for many years, and I have been shocked when I heard from young teachers the huge amounts they owed in student loans. They cannot afford rent much less a mortgage. They cannot afford having children of their own. We must help them get out of this situation and prevent these terrible loans in the future. Colleges and universities need to find ways to reduce the cost of an education, also.

First name	Last name	State	Comments
Jason	Garman	WA	Student loans being on pause was great, but my medical bills did not take a break. I've experienced medical hardships for The past 4 years, and am Still dealing with medical issues, and financial hardships because of this. I had Covid and pneumonia and almost died, was hospitalized for diabetes that got jacked after medical treatments, I've also had 3 surgical procedures in the last 3 years for various reasons and the most recent being a torn bicep that will potentially keep me out of work for 3 months. It's hard to even get groceries to feed my family, let alone pay my student loans right now.
Shirley	Stewart	NY	Of course its a hardship. Lost job during Covid and I'll never be able to make up that money lost. And restarting payment just too me farther behind.
Rebecca	A Weber	IN	\$40,000 more than borrowed because of the interest. I was diagnosed with breast cancer and barely working enough to keep house, car, cell phone and insurance and student loan servicer didn't care. Just kept charging interest and demanding payments.
Brandi	Bailey	OH	I believe anyone that has filed bankruptcy after schooling shows that they hit financial hardship and should be relieved. My loans all showed paid included in BK just for them to be added back to my credit report. Student loans are holding so many people back in the already messed up economy we are in.
Melissa	Christensen	UT	Me and my husbands loans have ballooned so much more than what we originally signed up for. This is not fair to us we can never pay them back now! We want to but cannot afford it ! Please help!!
Lydia	Guevara		Teachers working with at risk students, outstanding performance more than 5 (or 27) years of public service should not pay for their education. It is in the best interest of students, parents and the community. It should be part of a retention and attrition plan that would attract the best eligible candidates to one of the most honorable profession in a country.
Melissa	Kuehnle	FL	In an effort to educate the nation, there should be breaks for those who are furthering their education to move this country forward and educate our youth to perpetuate the dedication and commitment to lifetime learning.
Lauren	Ray	CO	The interest accumulation is such a barrier to getting out from under these loans.
Teresa	Borders	CA	President Biden, Please help us pay our student loans.
Veronica	B	NY	I am a co-signer, not a student
Tamaira	Walls	OH	There is nonway I can pay this loan back and I didn't graduate Columbus College of Art and Design due to their teaching. It has high drop out rate at that college and it's not possible to pay anything back and breath.
Ann	Nufer-Cotter	MO	I had to borrow money using a Parent Loan because my children couldn't afford college on their own, even attending State Universities. I do not sign this petition for myself, eventually I will be able to pay off my loan. I sign this for my children and other students who cannot afford the high cost of college in the US and must borrow money, trusting in our government to give them the best deal. I am an educator and know so many others who graduate with tens of thousands of dollars in debt, never to be able to recoup that loss, due to our low salaries. My son at least will earn a decent salary as a mechanical engineer, I hope, when he graduates in December. Please help the students of today and yesterday, become more financially stable by forgiving their student loans now.
Dora	Dorsey	TX	I am 77 years old and I will be paying this loan back until I die.
Deborah	Pippen	TN	It will be hard to pay back.
Donna	Hicks	DE	I had to unexpectedly bury my two sons in December of 2017. Having no life insurance for them I had to pay for it in installments. It was very expensive to bury them plus I wasn't working due to my mental state. I owe less than 12,000 in student loans and it would definitely help if my loans were forgiven. Thank you.
Neleta	Jones	VA	I am living paycheck to paycheck, I have hose payment, I need this bill to go away I just can't pay this bill. I have to borrow money to pay bills

First name	Last name	State	Comments
Michelle	Thompson	CA	Have Sallie Mae which is astronomical to try to pay and on hardship with them for one more year. There is no way our daughter can pay all of this debt and it's very hard for myself to pay this as well. We all need a break!
JoLynn	Kernan	MD	My graduate school was taken over and run into the ground and went out of business due to fraudulent marketing and business practices. It is hard to find employment with a disgraced closed University on your CV.
Debi	Breen	MA	I am retired with no savings or 401k. I think seniors who have student debt should be forgiven. I lost my job in 2009 due to outsourcing and had no marketable skills. I had to go back to school. I've had school loans since 2012.
Anna	Slaback	WI	I got a masters in counseling borrowing around 70k, I now owe over 120k. I've been on zero dollar payment plans due to the low wages a counselor is paid. I don't know if I'll ever pay it off.
Mason	Gauntt	PA	Can't pay rent at \$1850 a month and low salary
Amy	Bartley	TX	My balance keeps increasing even making payments. So far zero payments have been applied to principal.
Laura	Erickson	IL	Hard to pay off a student loan to a school that went bankrupt and knew about it. Then struggled to try to make any payments due to having a house fire.
Shawn	Tymon	PA	I now owe over double the amount I originally borrowed. My interest rate is 7%!! Which is outright criminal and just wildly inappropriate for young people and for the size of the debt we were encouraged to take on. I am nearly twenty years out of school and have made zero headway into my debt despite years on income contingent repayment plans. I'm a single mom and rent an apartment with no way of purchasing a home while I still hold such large student loan debt. I also fear passing my debt onto my only daughter. We need relief now! Citizens like me get stuck with debt that is massive for one person but pennies compared to bail outs big banks and airline companies have received.
Donna	Cobey-Hanna	MD	I have a parent loan. Wanted to know if Biden includes parents loans in his cancelation. Still waiting for my application to process. My payments are way to high.
Cathy	Jones	VA	All the above and errors of some borrowers starting to pay back what they owe and other borrowers not receiving any timeframe or start date to start paying
Hector	Rivas	FL	I can barely afford rent and the bare necessities much less a extra payment from a school that doesn't even exist and hasn't for years. Please help
Judy	White-Pardee	FL	Interest certainly is an issue. The worst part of this crisis is the fact that other countries provide free higher education. The US is behind on so many social services. I certainly believe as a na
Anna	Boatright	OH	I will likely never own a home because the amount of my loans and the interest that has ballooned making it nearly impossible to pay off. The American dream is out of reach for me because of these debilitating loans.
Carmen	Wiensch	WI	On social security 62 1/2 yrs old and interest on loans has tripled what I borrowed
Allison	Dickerson	NV	Please, for the love of Congress I graduated in 2011 and my school has closed down owe so much money. It's gonna take my whole life to pay it off please as a single mother and begging you for help. Allison Dickerson
Stephanie	Hammond	AZ	IT IS IMPORTANT THAT COLLEGE STUDENTS GIVEN PREDATORY RATES WHO HAVE BEEN ACTIVELY PAYING GET SOME RELIEF AND DON'T HAVE TO PAY INTEREST ANYMORE.
Douglas	Donahue	NY	Remember your promise as the U.S. gives out trillions to other countries and the defense!! What about us!!!???
Barbara	Deangelo	NY	The ridiculously high interest is crime. My monthly payment is \$900 almost all of that goes to interest. This is on a parent plus loan, I couldn't possibly payoff my loan if 90% of the loan goes to interest. I am in my 60's, how will I be able to retire with a monthly payment like that. Please lower the interest and make payments affordable

First name	Last name	State	Comments
Lew	Derkowski	TX	I graduated in 2001 and then went back to school in 2012 that one year school was \$25,000 which I'm still paying when I got out of school I did deferred deferred defer until probably about 2015. I actually was able to, pay something decent based on income payment plans but it's just like a constant drain on financial situations across-the-board
Celia	Melgoza	IL	I am almost 58 years old still paying for my child's college education. I can't retire because the interest on these loans continues to raise my debt. My payment is over 1500\$ a month - at this rate I will die of old age before I can pay this off. At a beat minimum, interest rates need to be reduced to a reasonable amount so that I can pay this off.
CAROL	RAMIREZ	NM	I had a transitioning period at Mohela. In the time the transition was taking place, I never received a text or e mail stating that my payment may go up. Guess what, it went up 13 dollars! That may not seem like a lot but I am struggling to make my current payment. Tomorrow is my day off and I will call and see if I can get an explanation.
Martin L	Castro Jr	CA	I'm a teacher and was able to buy my first home three years ago. With the way things have been going up, including utility bills I am in fear of not being able to make mortgage/ insurance payments. I currently pay \$720 a month in student loans and it's tough.
Jeffrey	Nunnemaker	WA	Please help!
Alana	Fields	NY	I am a single mother who has a loan and caring for my parents. How I don't have the money to pay it back and need the help really bad
Christopher	Horton	MA	They told me invest in my future. I did. When investments go bad you file bankruptcy and start over. So this wasn't an investment, it was an indenture. I borrowed \$40,000 and now at age 79 I owe \$130,000.
Veronica	Melton	NV	Please cancel ALL student debt!!
Nancy	Iseman	CO	I received my loans later in life so that I qualified for better jobs. I have been paying over 20 years. so it would be helpful to receive the student debt relief. I have paid in the past as I was grateful to be able to obtain my education. Thank you.
Sabrina	Venditto	RI	I'm a divorced, single mom who finished school a while ago. I've been through a lot of financial hardship situations due to my ex-husband and I just can't get ahead.
Lisa	Sahar	CA	I am a single mom who have already paid the amount I borrowed but now owe \$198k which is all interest. I am a teacher and live pay check to pay check and go to the food bank for groceries. I tried to discharge it through my bankruptcy and they said no because I am a teacher and if I work 8 more years that it will be discharged but in the meantime the anxiety that it has caused me is not good at all. I can't sleep at night knowing I owe so much. I make \$4700/ month and \$2375 goes to rent and I have 3 teenagers to support. Life is very hard. I was duped in believing I could study something that should have had some physical requirements. I am a petite 5 feet tall, 105 lbs and could never really adjust anyone but the school had me believe that I could and so failed in the profession and went into teaching which pays me little being 50 years old. I also have health issues as well but I am not forgiven my loans even though I have already paid the amount I had borrowed. I am not asking them to forgive what I borrowed but to forgive all the interest that has accumulated on it. Thanks! A very worried and struggling single mom of three.
LUCINA	MEISNER	OH	I understand my debit is my responsibility but now I can't retire! Graduated in 2008 and never got a job in that field , empty promises to students to enroll in their college!
Nancy	Iseman	CO	I attended a school that was part of the Corinthian Colleges which came under scrutiny for the way they did business.
Vicki	Black	GA	We adopted four little boys with special needs. There are a lot of expenses with special needs. Deleting this loan would help our family tremendously.
Chris	Crosby	WA	I am pretty sure that is true, plus I am 59 and have been paying down my loans for over 20 years. I was told years ago to consolidate. I am confident that I have paid more than I borrowed. And I still owe 40k. Much rather put that money into retirement.

First name	Last name	State	Comments
Veronica	Burknap	IL	Misled by student loan servicers. Kept offering delays in payments. But interest kept growing and we can't afford our payments! We never should have been given so much \$\$ with our lower middle class income. By giving us so much \$\$ to help pay for our students' education just put us further into debt.
Sara	Anderson	CO	In order to be a physical therapist, I had to go to a doctorate program which cost me \$200k. As a PT, I don't make more money than teachers or nurses, all who only need a bachelor for their careers. I don't and will never make enough money to justify having to pay my student loans for a career as a healthcare professional. During the pandemic, nursing and MD were getting paid more to work, while I was cut back on my hours and pay.
Alexa	Veniero	NJ	I went to college and have close to 50k in debt just to become a teacher with low pay. I need help now
Caroline	Wooldridge	CA	I am a single mother with \$300,000 in debt from 2013. I also have a terminal illness called Huntingtons Disease. I am not sure how I will make ends meet when my disease progresses and my loans don't decrease. I qualify for 6 years of Public Service Loan Forgiveness but my service provider has only recognized 10 payments. The uncertainty makes me not want to get married and saddle another person with this loan or to spend money because finances seem so uncertain and debilitating .
Lynn	Catherman	PA	I can't afford the payments, it's very discouraging, it's impossible to pay down the loans because of the high interest rates.
Matthew	Blauner	NJ	Mohela has been incredibly frustrating. No contact ability with constantly building interest. Letters are incredibly unclear
Caitlin	Dono	TX	My original borrowed amount was I think just under \$250k for undergrad and a doctorate. Despite paying off probably close to \$50k, I now owe around \$400k and growing because of insane interest that I have no control over!
Tina	Kyle	MO	I also work for a non profit.
Mary	Fenzel	NJ	I worked as a school social worker for 17 years in a public school. Also have been a crisis clinician for 23 years. I applied for PSLF. Followed all the rules. My loans were consolidated by Mohela but they told me I'm not eligible for PSLF yet!!! What should I do next????? Mary Fenzel
Tiffany	Boyd	NY	Worked hard to get a degree back in 2010 with hopes of getting a better paying job. Almost 15 years later I am currently working a job that pays less than \$23 a hour and living pay check to paycheck with over 60K worth of student loans to pay back. The system is broken and so I am and many others!!!!!!
Corrine	Bierly	PA	I'm now 65 at retirement age and didn't get a job in my field. After graduating at age 50 got cancer and had 2 knee replacments.
Cassandra	Hargitt	NM	The gqp has already succeeded in creating too many idiot brainless "maggots" (the correct spelling we SHOULD use for the cultists) by the deliberate dumbing down of our public schools. Education is the last hope for democracy and that's why it's hated by them. We need education desperately.
Lori	Newton	CT	Please help. We can't afford to live
Joann	Hoover	VT	This is a hardship and I'm getting ready to retire.
Shawn	Keith	TX	I am a mental health therapist and my student loan is higher than it was upon graduation due to interest ballooning. I paid off my undergraduate student loans, but I will not be able to pay off my graduate loan with the way the system is now. My spouse is a veteran who served during wartime and I am so busy trying to help those in need. With that being said we have this huge debt looming over our head. It is time for change!!!! There are so many couples like us and we need help. I know many times the argument is that if you took out a loan you are responsible for paying it back, but even my house note or car notes don't look like my student loan debt in regards to interest. I needed the degreee to be able to be a therapist and help others, but it is almost as if I am being penalized. It is so disheartening. .

First name	Last name	State	Comments
Courtney	Carter	KY	So I've been out of school for years now and the cost of living is already hard enough. But the fact my student loan payments are 1/2 my rent is ridiculous. I feel like student loans are on the same level of credit card companies to 18 years olds and basically... well we know.. I work in a position I was considered essential because it is a grocery store aka retail but it is not considered under public services which desperately needs to be reevaluated. Granted I make \$50,000 but after taxes is just a fraction.
Virginia	Phillips	PA	I've been in debt for 12 years and still have \$70,000 left to pay. I am a nurse practitioner.
Luis	Villarreal	TX	somebody got of of my checks and now i owe more money i call for help and for evidence with the bank, banks have cameras and need ID or license or passport to get money from a check
Christa	Weiler	OR	I'm a single mom/woman who is in the 10th year post masters degree and cannot even afford my own home. My student debt is HUGE and at this point I will never have financial freedom or comfort unless loans get forgiven. Our country has GOT to do better. I was misled because college didn't change my future nor that of my children's with these loans AND the low wages of teachers. So sad and disappointing.
Denise	Warner	OR	Due to becoming disabled, I was unable to complete my degree and will be unable to work full-time for the rest of my life. I am not permitted to make enough money to meet basic survival needs, much less pay my student loan debt. This is not how I expect my life and career goals to turn out. I am 55 years old, and I will be chained to this debt for the rest of my life.
Daryl	Jackson	NY	I don't have a story I paid off my student loans!! I just think its not fair what the banks have been doing to these students who are only trying to better themselves
Barbara	Rushing	IL	I graduated with my masters and PHD in Counseling. During my enrollment, my department changed its name from "Educational Psychology" to Quantitative Methods, Counseling, and Special Education. I was in the hospital due to a medical emergency event and was not able to protest the change to my degree status. Then this program lost most of its faculty due to denying tenure. The faculty that replaced them were inexperienced and inept. My chair missed several deadlines for documentations she was required to submit in preparation of my dissertation defense. I reached out to a former professor who stepped back in and resided over my defense after I fired my previous chair for failure to provide the necessary guidance. I submitted multiple complaints because I was forced to complete an extra semester and even though the university found her at fault for failing to submit documentation in the timeline required, they still said I was liable for the cost. Once I graduated and started working, I applied for a PSL and began paying it back but I later found out those payment records never followed my loans as they went from Great Lakes to MOHELA. Then a few years later, I applied for another service loan forgiveness. Two years into that contract, I was bitten by a tick and developed a tick borne illness and a deadly condition called HLH that nearly took my life. I survived but suffered neurological issues that are still lingering. I was encouraged by my PCP to take a less stressful position to keep my symptoms from worsening. I asked for a medical waiver and have been fighting it for over a year as the dept responsible claims that I am obligated to fulfill my contract regardless of my medical health status. I can find no relief from this situation and stress. I am losing all hope.
Edwin	Ogaldez	TN	President Biden promised to help student loan forgiveness, is not happening, we all wanted to vote for him but now we may not vite at all
Peter	De Gregorio	CA	No, I am just concerned with people who have crushing student debt. I do not have any student debt.
Rebecca	Wilson	OR	Associate degree from a community college never completed. \$30,000 debt, about double actually borrowed due to interest. I am 48. I make a good wage at 23 per hr. Rent is more than 50 percent than my earnings! I cannot sustain this. In 4 months I could be homeless. Please forgive my loans! If i loose everything it will cost state an fed way more than that. Please help me.
Jeanette	Lisefski	CO	I am in my late 60s and have a huge student loan debt, without the finances to pay them. My life would be so much better if I didn't have the worry all the time.
Emily	Ev	OH	I have a parent plus loan that is more than 50k. I will never be able to retire with this debt on my back

First name	Last name	State	Comments
Mandy	Mitchell	MI	I have completed a PhD and did a second Master's degree (when I changed careers) I now have a kid in college and am STILL paying student loans.
Linda	Wooddell	NY	I am retired and am on a fixed income. I cannot afford to pay this debt.
Catherine	Emond	CA	Over 1/5 of what I now owe is interest
Victoria	Adams	OH	Was supposed to get a good position at work so took out more student loans to facilitate that. Surprisingly, the person who had been offering the position retired and moved on, so the offer was off the table. This put me in the position of bring an older worker with few opportunities and a lot of student loan debt. Due to my low income, I have been on student loan deferral for a number of years. Without forgiveness, these loans will follow me to my grave - very depressing.
Andrew	Catullo	FL	I can't afford my life.
Fantasia	Eason	CT	I owe over 188,000 single parent , current job is for profit so my psIf no longer apply
Khanda	Kadir	GA	I had a full ride scholarship and still have debt for all of the fees, textbooks, and being able to live in the area my university is in. I can't afford a down payment because I can't save up with student debt payments to make every month and wages not rising to the rate of inflation. I work full-time at a job that has a higher rate per hour than most job listings in my area online.
Tanisha	Borgman	CO	I am a full time working mom of a special needs child, who can barely afford my bills. With rising inflation, medical debt , no assistance on health insurance my student loan payments are just too much. My student loan debt is currently over twice what I originally borrowed due to interest.
Margierose	Sloboda	CA	I could use the money to help my family.
Amy	Ulm	IL	My husband passed away, finances changed yet i still am paying this bill
Martha	Ferguson	CA	I am 73 years old and have paid consistently even the first few years of Covid. No matter how long I pay, it never seems to go down. I worked for a school district for 20 years and should have public loan forgiveness but have not received it yet no matter what I do or turn in.. Please help.
Louis	Coppola	SC	I have a Parent Plus loans and owe more now than what I borrowed and have been paying on the loan for 8 years and of the \$550 I pay only \$63 goes towards the principal . Help
Jeff	Carlson	MI	Please help us Mr. President
Marianne	Terry	NJ	We are in solidarity with our son Glenn! Please help him! 250,000.00 in debt for a Doctor of Physical Therapy!!!!
Haney	Misty	AL	I am 54 years old. Had to go back to school after being laid off from Job after 20 years. I am not making enough to survive much less pay school loans. I also have health problems. This is long story short ! I need help!! Misty Haney
KIM	Salazar	NJ	I'm out of work School never had time to help or guide us ?
Roger	Soliz	TX	I've been called before but your decisions for all people are very different and you need to step up and delete the American people from having to pay back for the mistakes that have led this nation to inflation and infliction upon the heart.
Mahin	Choudhury	IL	Please cancel my student loans because I need to save money to able to afford lively in the future when I move out on my own. If you can just listen to my request, then that would be appreciative!
Kermit	Mallette	CA	My loans were forgiven! Thanks President Biden!

First name	Last name	State	Comments
Elaine	Clarke	NY	All the above pointers apply to me. First of all, I have been teaching in a special education high school for almost 30 years and cannot pay my loans due to being underpaid. I made several attempts to pay but stop due to insufficient funds. I am presently in school studying to further my career. I am owed over \$100,000, a single mom with a child who has a medical problem. This is sad and devastating.
Lisa	Lingo-Jung	CA	It's been a real struggle confining to the strict "rules" in student loan payback. In the beginning I was barely bringing home enough money to pay rent, insurance, car payment in to sort of flounder around in survival mode. My loans ended up in default and I had my wages garnished. Then covid hit! Since all of this traumatic covid travesty, I was forced into early retirement due yo no support from my special ed department northeast administration. The covid epidemic ruined life as we all knew it. My mental health was in dire jeopardy, so I chose to retire as opposed to be put through cruel and unusual punishment brought on by the epidemic. And now...now I'm trying to make ends meet on retirement income! This debt relief program is crucial to maintain a healthy mental status. Thank you for your time.
Diana	Sutton	IN	I was told by my Loan Servicer my Parent Plus loan did not qualify for President's Save program! I recently retired and summited new income but my Payment never changed!!
Jennifer	Kalata	OH	I'm 40k in debt and can't go to grad school because it has destroyed my credit score and any chances of getting another loan to better my career options. Help us!
Holly	Tofanelli	MN	My loans have more than doubled due to interest and lack of resources and information when I borrowed. It is a huge impact on our family life and ability to save, to file jointly on taxes and move on as a family with a degree that does not pay for itself.
Patti	Perreault	MN	My daughter's student loans have doubled because her payments all go to interest. She is a well respected, hardworking Veterinarian who needs some relief. Thank you.
Kathleen	Lewandoski	MN	I have just been informed ..I have 2 different Loan accounts ..with the SAME "E" account #'s? 1 has IDR=\$0 the other wants \$1500 plus per month .. both based on the SAME INCOME INFO per IRS TAX FORMS...BOTH SHOULD BE IDR= \$0 & each should have Different account #'s??..THIS HAS BEEN A PROBLEM FROM THE BEGINNING of this program for me ..I am 71yo & on Soc Security.
Marguerite	Murray	NY	I took out a loan of \$60,000 to cover 1 year of grad school. I have worked in education since, for 13 years, in public schools, community organizations, and the public library. Because of capitalizing interest, my loan is now over \$76. I've been in repayment for 10 years, but because of a couple periods of forbearance due to economic hardship, I've only been credited 8 years under the PSLF program. I feel as though my life is on hold because of these loans. I haven't been able to make progress on any financial goals - investing more in a retirement account, saving for a down payment, affording a car payment, etc. And with the capitalized interest, it's always felt like being a pit of quicksand - I make the payments, but I keep sinking.
Fernando	Gama	CA	Being first generation to this great country made me believe that earning my bachelors degree could help me grow and thrive out of this lower class, but the reality is, all it's caused is frustration, stress, and more barriers to live a simple life and save money. Because of these loans, I'm not able to save any funds for a rainy day. Or worst of all, for investments for my future. And because of the burden of the loans, I am now at a place where I live pay check to pay check to make ends meet...this is not the America I expected it to be. I went to college to become more than what's expected, yet, all I've received in return is heavy debt. I need help to become the successful American we all fight to achieve
Diana	Sutton	IN	I was told by my servicer that my parent loan did not qualify for the save program! I recently retired and summited all new income but my payment never changed! I am not able to make my payment with my income.

First name	Last name	State	Comments
Stephenie	Martinenko-Ray	OR	<p>I took out loans with a solid plan for repayment. My husband and I lived off one income and used my income to pay off my debt. When we divorced, my student loans - and all the bills - became my sole responsibility. When I asked my loan servicer (Navient) about my options, they offered forbearance and deferment. This only ballooned my loan balance. I have never defaulted on my loans yet I owe \$120k when my original loan balance was \$82k. I pay \$800 a month for my student loans today through an income driven plan. I live paycheck to paycheck. It's a hopeless feeling and I'm tired.</p> <p>Further, my 15 year old is aware of my debt and sees my thirst for a job that can pay my student loans- it's enough for he doesn't see college as "worth it". He isn't alone. We are turning the next generation away from college because they don't want to be in the same position their parents are in. I can't blame them.</p> <p>I can't even say my degrees have helped me advance. I see executive men get hired with undergraduates and zero experience in my industry. I'm drowning in college debt with no way out.</p> <p>My plea is to wipe out interest. I'll pay my loan balance. I'd like to see the sum of my total payments applied to original loan balance with the balance due payable at no interest by me. I believe that is fair and just.</p>
Joseph	Collier, Sr.	VT	<p>When I went to college in the 1970s, I went to one of the most expensive private colleges in the country, and the tuition was about \$3000 a year.</p> <p>This country had better wake up soon, or we're going to find ourselves without the highly educated citizenry rate necessary for success.</p>
Eric	Gonzales	NV	I graduated in 2009 from a school that is no longer around all over the country. The Art Institute. Around that time the economy crashed. No one was hiring. Then life went into a whole new direction. I had to adjust due major financial changes.
Sherrill	Futrell	CA	The NDAA canceled half of my debt and I taught history for 35 years in a public high school. It was worth it to society.
Robert	Love	NJ	My daughter is in bankruptcy after student loans
Leslie	Fye	WA	Student loan debt relief would mean I would have the financial ability to leave the toxic relationship I am currently stuck in due to never ending student loan payments. Month after month I pay and do not put any dent in the principal as every cent goes to the inflated and unfair interest. It HAS to STOP!
Tika	Porter	CT	<p>Dear Mr.President,</p> <p>I owe more than I originally borrowed. I can't repair the damaged home due to having to pay my student loans. I was tricked by Capella University, they made it seem like they would support me as I went through the program and the professor that supposed to assist me with the dissertation was hardly ever available. I was paying without assistance. I ended up telling them to just give me a second Masters know I'm 80,000 dollars in debt. My original loan was 58,000 dollars. Everyone that attended the doctoral program that didn't receive a doctoral degree should have their loan forgiven. There are many others in my situation that attended Capella.</p> <p>Please cancel student loan debt by executive order.</p> <p>Good bless,</p> <p>Tika</p>
Nitza	Vázquez		Trabaje para una escuela de bajos recursos

First name	Last name	State	Comments
Kelly	Gallaher	CO	Now that all these years have passed and the years of humiliation with payroll and tax garnishments .. I just want to be done. I am barely living on SSA and it's time to just wipe out student loan debt for everyone over 62 yrs old that just can't work anymore. We are completely worn out and can not take anymore of this. I have been placed on a IDR payment plan which is ridiculous because there is still confusion and harassment from Nelnet. I don't understand how I could ever pay. Please President Biden .. release those of us on Social Security and allow us to have the rest of our lives free from this neverending debt ! Thank you.
Tom	Edwards	AZ	Son has tourette's, struggled with a lot issues including mothers death,including a divorce. I know you care
Corinne	Novak	CO	The student loans I have are preventing me from being able to afford the cost of living even with a good job. Unfortunately as cost of living increases, my bills also increase and my salary does not. Ultimately I have started to look at jobs abroad because it would significantly ease my expenses as the cost of living is less, health insurance is better, etc. If my student loans were to be forgiven I could stay in the United States and contribute to the U.S economy.
Rachel	Carpenter	GA	I can't afford it with the economy. There's no way.
Anushka	Chandrashekar	CA	I'm a graduate in Computer Science from the University of Wisconsin, Madison, with a student debt greater than 40,000 dollars. I'm looking for some relief from paying the amount because of health issues that take away a huge part of any income I have. This debt weighs on my future because I've always had to make a choice between paying the debt as opposed to paying for my health care. The future looks uncertain because I'm worried that health emergencies will disable me from working and lead to increased debts resulting from paying both my student loans and increasing health care costs.
Toni	Gilbert	UT	They keep transferring money and I have paid my interest each time it accrues. They took off the freeze and I automatically had interest when I had it paid off and it was frozen so how did the accrue
Patrick	Bailey	SC	I have had two brain tumors removed and very sick all the time!!! I have to pay medical bills like crazy and crappy insurance!!! Please help me with my student loans
Steven	McNeill	NM	I would have made an attempt at paying my loan, however the interest rates make that impossible.
Janet	Furness	PA	I am retired as of 7/23, taught for 30 years in a not for profit school educating graduates as social workers. Currently have no income except Social Security.
C	s	CA	Student debt relief now!!
Crystal	Zamarron	TX	I just got a masters degree and my pay has not changed but inflation increased everything. All sounds weird. On top of capitalism interest on every loan. That's a scam. A scam for life.
Mary Claire	DeHaven	VT	My son will be graduating with loans and going into the Mental Health field. The salaries in Mental Health are not enough to afford paying back student loans on top of rent especially with the very high costs of rent.
emil	kirberg	TX	No problem. Very tiny debt. Support new program for justice means.
Becca	Dota Arrison	TX	Absolutely ridiculous to be a Registered Nurse since 2018, survive the pandemic and still over the same amount I took out because of interstates. Currently I can barely afford gas and the inflation of everything that our economy has been suffering with.
Amy	Black	AL	My story is too long to tell, but am a struggling post graduate with over \$75K in loans with my monthly payments not even touching the interest owed each month!! I'm in need of major help!
Rhonda	Mathes	IN	No one is counting my first loan before I defaulted on it, I only borrowed 6K from 1987-1988. Now after 2 loan companies took over, it went up to just over 13K. I have been unemployed, and still am at 61 yrs old. I need help too.

First name	Last name	State	Comments
Debbie	Price	GA	I didn't realize the damage that I was doing when I was going through college. I work hard everyday for the public to make sure others have knowledge about school loans and other options. I suffered a lot of loss and this PSLF will give me an opportunity to live and get my daughter out of college. I have been a single parent for 19 years. Please allow this to be a blessing for myself and others like me.
Robert	Hall	MI	Sos
Myria	Stepp/Dry	TX	I'm a single mother of 2 children and it would be impossible for me to pay these high monthly payments and pay my monthly bills to survive. Canceling the student loans would be a blessing. I paid on a \$12,695 loan for 20 years and I thought I could go back to school to better the life for my children and I and now with the high cost of living there is no way I could pay this high monthly payment. We need help!!
Cynthia	McBratney	TX	I was on disability at the time I was in school I had surgery and couldn't go back. The school put a lot of charges on me. At the time I didn't know and no one told me with me being on disability they would have paid for my schooling.
Donna	Luthy	NY	My student loan debt has doubled since graduation due to runaway compounding interest. I am in good standing with my services. No one should owe twice the amount they originally borrowed. This has impacted my life in many ways.
Terence	Kraemer	NY	College loans have hindered rather than helped my life and career. The only regret of my life is college loans.
Tina	Packard	AZ	I was forced to change to fed loans which increased interest from 3 to 6.8%. Interest is killing me. Mohela took out a payment they shouldn't have (I had called and verify the payment wouldn't come out) and now telling me government has to return my money.
Catherine	Micklewright	IA	When I got my loans, nobody explained the interest piling up when in deferral.
Cherelyn	Nelson	TX	My daughter is attending grad school in the fall and it would be nice if she could get some help with her undergraduate debt.
Joan	Gregory	DE	In high school my daughter was diagnosed and placed on the DARS program for a learning disability. When she graduated from high school to help her become self sufficient I looked for a hands on training school that would teach her hands on skills for the purpose of helping her to obtain employment. At the initial enrollment, the school admission promised to provide employment assistance and dual credit course certification programs in computer application specialist and cosmetology. My daughter did not receive any employment assistance and was only able to completed one of the certifications programs which was the computer application specialist certification program. The cosmetology program was closed down and the doors were lock with not only my daughters paid for equipment and books but other students equipment as well. Parents were not notified that the cosmetology program had ending and parents were not informed that the building had been locked. No one in the admissions office would provide answers regarding the closing of the cosmetology certification program that was offered. Due to the two certification programs and employment assistance being offered to my daughter at the time of admission is why I chose for my daughter to attend this school.
Sandra	Draeger	NV	Senior citizens, who are former teachers, should be considered for automatic student debt forgiveness because we are on a fixed income.
			I went back to school to get a degree in nursing at the age of 50. I could not get into a nursing program so I decided to continue my education in community health science. I am the first in my family to graduate college. I put myself through college, after raising two children on my own. I received a degree in public health in 2018, at the age of 57. after graduating, I was unable to find work. Nothing paid a living starting wage and everyone wanted 2-3 years experince. While in school I started door dashing and since I could not find work I continued door dashing. BTW, age discrimination is real. I am so angry that I am in debt for a degree that did NOT get me a good paying job that I can live on. I was told if I got my masters I could work anywhere. I cannot afford to get a masters or I would have. I believe ALL education should be free to everyone. Maybe then we would have smart educated people who could tell the difference between fake news and real. And would know when they are being conned. COME ON AMERICA. Just think how great AMERICA would be with free education, (and health care!!!) PLEASE HELP ME AND OTHERS. i AM BARELY GETTING BY AND I WORK 10-12 HOURS A DAY, 7 DAYS A WEEK.

First name	Last name	State	Comments
Kelly	Franklin	DE	Please, I'm literally choosing to not go back to school for my LCSW because of the amount of debt I am in from my bachelors. I borrowed around 27k and with outrageous interest I owe just under 50k now. Each month I pay... the money only goes toward interest. I am literally NEVER going to be able to pay this off. Not to mention I HAVE paid three of the loans with inheritance money I received. This is what I owe now. I've asked for help and I'm still getting nothing. Something has to be done to help. I am desperate and can't make the living I need to pay for the loans without furthering my education. But why would I want to pay. Into more debt. Our education system is so unfair.
Lorna	Montgomery	TX	I am a retired teacher/dyslexia specialist who taught in a Title One school for 10 years. Because I was a single parent, and didn't earn much as a teacher, I was never able to pay of my student loan.
Adara	Phillips	MO	I am a mom of 2 and my youngest was just diagnosed at 14 months with cancer. Life is uncertain and only my husband is currently able to work at this time, having debt relief would help ease our bills and take one more thing off our plate. I was working and what I made was going towards my student debt but now I cannot do that.
Nadine	Howland	NY	I was a single mom. I was putting myself through school. Toward the end of my journey, I barely made enough to get by. Many necessities for my daughter and I went into a credit card. I persevered and graduated despite financial hardship. By the time I started my career, I owed \$85,000 in debt. I am grateful for reasonable pay. I still do not know how I can pay this off and stay current on my bills. It's extremely overwhelming.
Barry	De Jasu	MA	I am not suffering great student debt but I know too many who are.
GENA	JOHNSON	TX	I owe over \$20k in student debt that I am not able to even start paying back. I obtained my associates degree which didn't not help increase my income. Please help.
gary	schofield	CA	I was tricked into relinquishing my subsidized loan for a unsubsidized loan [no disclosure about interest capitalization] and my original loan amount of \$11,000 has ballooned to over \$50,000. i am sure that the same bait and switch ploy was used on millions. It is a crime against the nations youth--and unacceptable. It is time to make amends and give America's educated citizens a right to progress and prosper. Thanks You.
Stacy	Simmons	CA	CANCEL STUDENT DEBT!
Don	Waldo	NC	After earning my MA Degree and going to work as an ADJUNCT Instructor making LESS THAN minimum wage (with respect to the hours I was required to put in), I was told that I would need a "terminal" degree in order to be hired as an Assistant or Associate Professor. SO, I went back to graduate school and earned said "terminal" degree (i.e. MFA) in less than two years with a perfect 4.0 GPA. Unfortunately, over the course of those four short semesters from Fall 2016 - Spring 2018 (and summers in which I worked for the university) I amassed more than \$40,000 in debt ... ON TOP OF the \$40,000 I had previously accrued earning my first Master's degree (MA), thanks to the interest that has accrued during COVID and the deferments I needed due to the crippling of my small business during said pandemic. (Oh, and I also had to take out a EIDA Loan of \$52,000 just to keep my business solvent!) After consolidating my four student loans under the SAVE program as I was strongly urged to do, I now OWE MORE than I did prior thanks to the interest that has accrued under the new, HIGHER interest rates (4.5% versus 2.25 %). The kicker in all of this is the fact that now that I HAVE a terminal degree, I cannot find work as an Assistant nor Associate Professor in the same field I was formerly working in. SO, with \$85 grand in student loans due, in addition to the \$50 grand my business owes Uncke Sam, there is no doubt in my mind that if matters stay the same, instead of leaving a legacy for my son (who's actually touring colleges now with the expectation of attending one come the fall 2026), I will be burdening him with my debt when I leave this f'ed up human construct we've seemingly sworn allegiance to here in the good Ol' US of A! I did everything I was told I needed to do to make a modest living doing what I enjoyed and excelled at ... yet here I am, a mere pauper begging for "forgiveness". Thanks for nothin', Uncle Sam ?

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Andrea	Dixson	WA	I have been struggling for years, applied at 100's of jobs, have hustled and worked my self so hard to try to make it. I ask sincerely that this be removed and to let me have a chance at my credit finally. I don't come from money and have done everything you can think of to stay just above water. I'm not lazy, but I'm honest determined and feel that taking care of your people means they can take care of themselves and everything around them better
Marilyn	Allen	CA	As a former military spouse, and a so divorced mother of four, I had to choose feed and house my children, or make the ridiculously high load payment. When I called to ask for a reduction, I was denied.
Connie	Amonra	PA	72 yr old disabled Senior who graduated in1997, worked for NYCPD for 33yrs, and I still owe 17-18, 000.00. Pay so much for meds, and I still pay \$105.00 for each of the insulins I take. Always owe taxes on less than \$55,000. Can't afford senior housing cause I am not poor enough or rich enough to get help...
Jessie	Ware	LA	I'm unable to find a decent paying job to help pay bills. I had to move in with my children because I couldn't afford to pay the monthly usual bills every month.
Caesar	Pascual	CA	All Social Workers, regardless of their place of employment, need Student Debt Cancellation NOW!
Joy	Nelson	NM	I was originally told by Grand Canyon University that it would be around half of the final cost to get my masters. Every semester was huge tuition increase. With a final large sum necessary to be able to graduate and rocky diploma. I have continued to make payments with many of my payments not counting towards my self program. I was hurt on the job and had to take a medical leave of absence. I continued to make payments. Those don't count because I was out due to injury. Then I returned at .25 which was all I could manage initially after a traumatic brain injury. Still continuing to make payments that weren't being counted. I worked my way back to .5 and then .75. Finally I am back to full time.
shaunna	eberhard	CA	I've been working as a teacher all my life, have one undergraduate and two graduate degrees. I don't make enough to cover expenses let alone student loans. I worked while I went to school so I wouldn't have to take more loans and still I couldn't afford to have a family, or even save for retirement. How am I supposed to encourage my students to go to college? Student loans need to be cancelled for all generations. The future of the country depends on it. The future of democracy and freedom depends on it.
GLEN	CHERRY	IL	Daughter victimized by predatory lender and NAVIENT.
Laura	Cos	MA	Between the cost of everything having drastically increased recently in our economy and high interest rates, it feels as though my monthly payments aren't making a dent in my overall student loan debt. It appears I will be paying my loans off for the rest of my life.
Christy M	Ware	TX	This debt is very stressful. I think about it all of the time. It is holding me back from making repairs to my home. It is considerably higher than what I borrowed because even though I couldn't pay and asked for help, lower payments and time, the interest and late fees were accruing.
Jasmine	Furnish	UT	I've been paying student loan debt for my entire adult life. I've made decisions about relationships and delayed having children because of my student loan burden. My loan servicer has changed multiple times it's hard to keep track. I would love to pay my principal loans off but ballooning interest is impossible to keep up with.
Sandra	Medina-Vazquez	MA	I am 64, living bi-weekly paycheck to bi-weekly paycheck. Rent alone takes one entire paycheck and part of the next one. Like so many, it's difficult making ends meet. I've paid off more than half of my student loan balance, but have fallen behind. Any relief would be a blessing.
Frances	Rice	CO	I had a few people that were going to help me get rid of student debt. It was a fraud, so now I'm out another 2000.00 dollars and still owe 69000.00.

First name	Last name	State	Comments
Christie	Hawkins	WA	I have shared my story before. I was encouraged to take out loans, misled by the financial institutions, and both schools I attended, for-profit are no longer around or accredited. Both have class action suits against their misleading practices. I worked for a non-profit organization for many years, but only part-time and was never told of any opportunities to work towards having some of my loans discharged. I have since reached the age of 70 and will never be able to pay the loans without an opportunity to settle for less than I owe.
Erica	Beall	CA	The interest rates are ridiculous. Why are they so high? Drop them to 1-2% and I will pay them off as I am able! Please. I work in non-profit human services industry. I am not rich. I can't buy a house. Help!
Matthew	Bellmer	WA	I have been saddled with student loan debt for years and years. I have never been able to make a reasonable payment amount because no one would ever listen to me and most of the time I had been self-employed. Whenever I tried to make sure my payment was one I could consistently pay, I was laughed at or ridiculed (by the servicer). I have thousands and thousands of dollars owed in interest and penalties - far more than the original principal.
Britney	Shukait	TX	I attended Vista College Killeen Texas and paid \$25,000 for a certificate that cost most people \$2,500 and then several months later, they were shut down for fraud. I have made one payment to my balance, as I have been out of work and trying to find a solution to all this debt.
Tab	Buckner	CA	I repaid THOUSANDS of dollars in student loan debt and I'm not rich. It is completely UNFAIR and COUNTER-PRODUCTIVE to burden millions of Americans with student debt when they should be thriving with the tools of their education!
Dee	Fields	PA	This is an incredible burden to parents as well as students. Interest rates are indefeasible - they are profit produced from nothing.
Ginger	Christenson	WA	Borrowed 26,000 max owe over 115,000 even though I have paid in past
Shannon	Schoell	PA	Mohela is ridiculous. I don't make enough money on their plan to have a payment yet they still report it to the credit agency. Amount due is zero but due to all the interest they are still reporting it. I can't even afford my life-saving insulin due to all the inflation. I have worked at the same company for 18 years, at a hospital and they are a non-profit. My loans should have already been forgiven. I have wasted so much time on the phone and I am always given the run-around and a different answer each time. It is so incredibly frustrating.
Colleen	Roman	WA	I borrowed \$18,870 in the 1990s when I went back and finished my last 2 years of college and now owe \$30,066 after over 25 years of payments. I keep waiting to hit that officially, but fear I'll still be paying on Social Security (I'm 64). I've had a couple times they put my payments on hold, when I was broke, and when I took IT courses in my 50s. They managed to add on late fees of \$24 a month that I wasn't aware of during that time period. It's each month (though I finally learned I didn't have to pay to stay current), because Navient applies the money to my interest first, before fees. So I'd have to pay \$9336 in interest to actually pay off the late fees. I didn't know about. Of course a lot of the interest has now also been added to the loan and is no longer officially interest. I initially had Sallie Mae (US government), then it was Navient (which was private). So it's also one of the loans that didn't get relief during the pandemic. I'm making minimum wage, and will have even less on my Social Security. Maybe too little for them to charge anything on my IBR plan, or will they just find a way to add more late fees? Of course they are supposed to cancel it after 25 years of payments when you're on an IBR plan. Is there any hope?
Arie	Doremus	LA	I am now in debt over my eyeballs
Khris	Gaines	CA	Desperate to attend college, I took out student loans with no guidance. Years later I was counseled to consolidate my loans, with no mention that this also resets them. Now my 30+ year old loans have a 10-year-old date. The sad thing is that after all the money and hard work you aren't guaranteed a job that will pay you enough money to pay off your loans. Help change the climate of how the loan process works.

First name	Last name	State	Comments
Trina	Luna	CA	I went back to school in my 40s. I wanted to show my kids no matter the age, you can do anything you set your mind to. I went out to help during COVID, risking my life to save others. I feel all that I had to endure, I should get some type of loan forgiveness. As a nurse we risk our lives everyday. Please help lessen the bill.
Kendell	Tylee	WA	I worked overseas fighting against a genocide, but was not allowed to participate in student loan forgiveness, because I worked for the United Nations, and international government did not apply. Blew my mind. I was doing public service. I was representing my country. The U.S. pays into the UN. Moreover, I was not making that much to make even on my student loans. I did all the things. I went to undergrad. I went to grad school. I have worked in community and public serve all my life. And in return, I am being saddled with debt. Working overseas, it is humiliating when people from other countries continually question the cost of our education and loan interest. Americans have been made the laughing stock of the world over student debt. It is simply not a thing elsewhere. It shows we do not truly value students and education. And currently I am paying for medical procedures to address issues I inherited genetically and I CANNOT afford student loan payments on top of this.
Sara	Mertz	WA	My daughter took this loan out but has not worked in over 3 years and will probably not be able to work for at least another couple of years. Her husband barely makes over minimum wage. Their family of 5 live with my husband and I who are age 66 and 75. They can not afford to pay this loan and we cannot afford to pay it for them. She took out the loan to become a medical assistant but was only able to work for a couple of years before health issues kept her from doing this. Please forgive this debt as it is overwhelming for us all.
K	H	AK	I have received no correspondence regarding my student loans nor the amounts I now owe after receiving my first loan many years ago. I am now a senior citizen on social security as my only income. I have no way to repay my loan even though I don't have any credit card or other debt. I am even unable to rent housing or own a home because I have too much debt to income ratio to qualify. I have had to depend on friends and family to let me sleep on their sofas and sharing food with me. Please cancel my student loan so I can take care of myself in my senior years and have less stress in the years of my life I still have ahead of me. Thank you. K Huling
JoAnna	Klein	CA	I went for a degree late in life. After the completion of an undergraduate and Masters degree I was left with a large debt. I realized after some time it was going to be a challenging endeavor. I continued to work, however, it was stressful to cover all my debts alone. Today I am 75 years old, retired on a fixed income, and have had the student loan since 1991 and still owe about \$25,000. It certainly would be a miracle to get to have my student loan debt forgiven! I would be forever grateful for the loan to be forgiven! Thank you for the opportunity to express myself. I do realize I chose to borrow to receive an education, I take responsibility for that choice. I did not think after all these years I would still have this debt..
Bruce	Homstead	MA	I am 82 yrs old, Veteran, worked for non profits and teaching, have paid over 60% interest on the loans, and yet do not qualify for any relief. This is a deal breaker for elections
Celeste	Valenti-Gill	IN	I took out a parent loan to assist my daughter with college costs. At the time I was married and working ,but only took out loan in my name and not my husband and mine for whatever reason at the time. Since then there have been many changes in my life. I stopped working to help take care of an ill parent. My husband passed away plus I myself am on social security and a pension I share with another college attending daughter. So I have had several income changes which does make this loan payment difficult to meet. Some type of relief would be so helpful.
Cynthia	Davis	IN	I'm 67 years old and still paying my student loans. After I was divorced and filed bankruptcy, I was unable to pay my loans and had to take several deferments. Interest keeps building up when you take a deferment. I'm retired, can barely afford to go to a doctor and trying to pay off student loans
Regina	White	MI	Help can't afford it

First name	Last name	State	Comments
Sara	Goodrich	WA	I graduated over a decade ago and have yet to make enough money to even be able to pay towards my student loans. I can't make more money because I can't afford to go back to school to get my masters in my field of study because of my current student debt. Without the masters or phd my ability to make enough to pay off my loans is nonexistent
CHARLETT E	BEAUFORD	CA	The entire student loan situation is pathetic. My husband took out a loan when he was in his twenties. He will be in his seventies in a couple of years and his loan has tripled and isn't even halfway paid off. He pays over \$500.00 per month...We will never completely pay it off.
Rosalind	Palmer	NJ	Please help resolve this daunting struggle.
Matt	Singer	CA	My loan amount is almost double what I borrowed. My entire payment goes to interest. How can I make any progress at all? Please help us.
Debbie	Robins	OK	Will never get it paid off because the payments are so high and never goes to the principal to be able to pay it off.
Aj	Pierre-Louis	FL	I am enrolling in school to become a nurse practitioner partially to suspend my loan payments. I will never be able to pay them off, I will not get married ever to make sure my spouse isn't burdened with my debt.
Sheila	Lundon	IA	My loan originally started at \$20,000. Because of interest it is now \$24,000.
Jennifer	Cannon	MA	I originally borrowed \$20,000 in graduate school, while I was working three part-time jobs and a full time graduate student. I now owe \$50,000 and I have been unemployed for several months. My husband was laid off and can no longer work due to a chronic medical condition. We have no way to pay our current student loan debt, which has more than doubled since the original loan.
Robbie	Osborne	FL	I recently graduated from grad school. My current student loan payments are almost \$2800/month. I can't pay my bills or even buy food if I pay that amount.
Zachary	Zibits	CA	I was in college from 2014-2020 at a private university. At full tuition we paid almost \$60,000 per year. I stand without a job after college graduation and we paid full-tuition. I believe that the \$1T student loan debt is a current and pertinent issue that needs to be addressed. I came out with almost \$100,000 in debt.
Betsy	Thurston	VT	My debt has been cleared thank you for all of your work
Rachel	Bishop	NY	In order to get monthly payments low enough to manage the interest will increase my loans from \$40K to \$100K.
Katrina	Jacques	MI	I make \$15 an hour and living pay check to pay check. This student loan has been a monkey on my back for years not to mention the stress it has caused me.
Carmen	Markowitz	CT	I am 70 and cannot retire due to the outrageous amount of money owed and the loans I've been paying for years. I have always paid my loans and never defaulted. But, as a senior, I am struggling with the increase of prices to live.
Kelly	Overacker	AZ	It took years to pay off my student loans and I was lucky to have had very low debt by today's standards (My parents had put aside some monies and I received a small grant). Even with a lower debt amount, I had to defer the loan payments several times because I was making barely enough money to make ends meet. Most students are not as lucky, will spend decades paying off these loans, and will often go into credit card debt as well.
Elizabeth	Tabony	VA	My nephew is a victim of ballooning interest on his student debt that has prevented him from securing a loan to purchase a home for his family.
Patricia	Hernandez	FL	Freelance work paid less than the normal, working odd hours or not at all, without insurance and living with a critical medical condition is what I have to live with for the last 11 years
Matthew	Stone	RI	As a young man, I took out loans to go to a well-known art school in NYC. I have been in debt ever since, and I have not been able to save for retirement. I work as a fabricator and have two girls. I have been in debt for around 15 years.
Monica	Hawkins	TX	I had an apology letter from Mohela.

First name	Last name	State	Comments
Alaska	Jimenez	WV	I am a single mom and a teacher and I am still paying off the debt that led me to this career after over a decade. I love what I do but I hate that I struggle financially.
Trista	Musich	OH	I have 6 figures of student loan debt from both undergrad and a masters degree and was unable to get a job in my studied field and barely make enough for bills let alone loan payments even if they are lower. I would love to see the interest gone and stay away at the bare minimum!!! Those of us with 6 figure debt need help too.
Lynette	Robinson	CA	My school went bankrupt and closed now I cannot get my transcripts or help with getting a job but yet still owe \$30,000
Lynnette	Trahan	IL	Me and my husband both have been victims of student loan services. I was bullied into taking out loans being told that I had to take out a loan because they didn't accept just the FASFA Grant. And I was lied to about being able to get a job in my area of studies. When it came right down to it I should have never believed them, but I did because I was desperate to do better for my 2 kids as a single mom. Then when I graduated I was told oh you can get a job as soon as you graduate. That wasn't true I went to one interview after another only to be told you don't have the 5 yrs experience we ask for. Then repayment hit and I had to put the loan in forbearance and I was told intrest wouldn't be added now I owe more than triple what I originally owed
Tina	Ligon	VA	I graduated from college with a BA in 2004 and will be paying my loans for the rest of my life. I am 46 years old. This weighs on me mentally every single day of my life. It impacts my family every single day of our lives. I am begging you for loan forgiveness.
Jamaica	Bonvillian	LA	I am a single mother with 3 kids who was forced to complete my college education due to Louisiana's poor pay and ridiculous court systems just to finish my degree and rack up 43,000 in student debt just to get a job that may help me financially take care of my children and myself. Absolutely ridiculous I should have to struggle this hard just to take care of my kids in this FREE COUNTRY!!!!
Lisa	Woods	FL	When I first took out the loans it was never explained in full how it works and have interest was going to impact me after the fact. Don't have graduated in 2013 and the interest rate keeps getting higher and higher my services have no plans to help me get the payments under control or I don't qualify for the better plans. I feel that I've been lied to over and over and I'm making the same money I was making before no matter how many jobs I've gone for and certification is ever received. The financial relief would be very helpful and being there now my son is in college and he needs help as well.
Dana	Ginn	CA	This is perhaps one of the best actions we can make to benefit our economy into the future.
sybrenna	thornton	GA	I am 68 years old, and will retire in 2 years. I cannot afford a loan of \$83, 000.00 to pay back. That is more than what I make a year.
Terrie	Robbins	MD	I am 62 and about to retire with limited income. Although faithful, my student debt has not diminished over the years. I cannot afford this debt hanging over my head threatening my retirement income.
Julia	Weisel-Abbott	NJ	HELP INTEREST IS KILLING US MY PAYMENT HAS INCREASED ALMOST \$550 OVER MY PAYMENT HELP!!!!!!!!!!!!!!!!!!!!!!!!!!!!
julie	lemonds	NC	Interest should be criminal - 7.25% DAILY COMPOUNDING - my loan balance is \$240,000 and I am not a doctor. My income based monthly payment is \$122. This recipe will create an impossible pay off opportunity and prevents me from buying a home. Its a total nightmare
Anitra	Brown	MD	Paying my daughter college debt off. I have no job and can not afford it please help!
Amy	Rund	TX	I graduated in 2012 as an adult returning to earn a bachelor's degree. I now owe more than I could ever pay off due to the accumulated interest. The debt prevents me from buying a home and from retiring until I am well past retirement age. To say that I am worried about my future would be an understatement. I can't afford to build a safety net. I'm terrified.
Amanda	Klein	FL	Northcentral University was for profit when I attended over 10 years ago. It has since been bought out but was excluded on the for-profit forgiveness list due to it no longer being listed that way. Please review those of us who attended prior and were mislead with accreditation. Thank you.

First name	Last name	State	Comments
Brenda	Morgan	PA	So thankful
Minnie	Spirled	SC	My original loan was 2500,00 . Had to drop out of college , because of devorce single parent , low paying jobs. Retired from public school food service. After more than twelve years of service. Salary was only 20,000 a year.
Angela	Perry	NY	Parent Loan debts are financially burdening parents!!! I can't even move forward to home ownership a new vehicle . President Biden promises for SL relief that he made from the beginning did not come to fruition!! I need relief now. Yes I'm the income driven plan & public service plan. It's not enough. President Biden keep your promise
Jennifer	Barentine	TX	Both of my daughters attended a 4 year university. One is a nurse and the other is about to graduate as a teacher. The loan forgivness programs are great for them as they are public servants but there is only a small amount in their loan. The majority (over \$130,000) is in parent plus loans, If I stretch the payment out over 30 years it is a little over \$900 per month. If I do it in a short time frame to qualify for some of the discounts available to me, my payment is over \$1700 per month for 10 years. This just isn't possible. I am at retirement age and cannot retire due to the large debt I owe. Any relief would benefit our family.
Zora	Berman	NJ	I have been laid off 4 times in 5 years and the interest that I accrued while being unemployed has made any hopes of repayment impossible.
Dorcas	Haughton	NC	I went to Shaw University to earn a degree in Accounting. I received a loan of \$8000 but over the years with continuously going into forbearance because of financial hardship I now owe over \$31,000. I need this help from the President. I'm still out here struggling to make it. I don't need this over my head anymore.
Nancy	Hayes	MA	My husband unexpectedly passed away 2 months after our daughter graduated from Emmanuel College. My husband took care of me because I'm disabled. When my husband passed he had no life insurance so basically my daughter had to become my caretaker. We can't afford to eat 3 meals a day so there is no money left after paying life sustaining bills such as rent, insurance, utilities, food we don't have any money to pay the loans. Please President and Dr. Biden please help all of us who are struggling to make payments for student loans.
William	Price	NC	I was told many times that the loans would never be sold to other companies as well as receiving job opportunities after I graduated. That was not the case. And now 11 years after graduating they have tacked on over 16000 in interest and I have yet to find a career in my degree of study. Furthermore, my loans were removed from my credit reports which was just one consolidated account, 3 weeks later, they put the loans back on my credit file in 9 separate accounts which tanked my credit score at the worst possible time. I went through a awful divorce and it made it impossible to get a place to live on my own. At 43 this is ridiculous to have these loans which I will never be able to pay off due to the hardships I have faced. I believe in the cancel one... cancel all technique. It's not ethically fair in sense to cancel select students loans, but leave certain others still in financial poverty. All the school was worried about was making a dollar, not helping us prepare for the future. Very sad and very frustrating.
Cherie	Giddings	VT	My daughter's teaching salary in Florida has left her and her 13 year old daughter without food in the house or the ability to keep up with mounting medical bills for years now. Student loan debt just keeps mounting. She doesn't qualify for relief because she has not been able to make regular payments!!! Something has to happen! At 74 when I should be preparing for my own aging, I find myself supplementing my daughter's income for basic needs and I'm not able to assume her loan debt.
Bethany	Niciu	IA	None of these situations apply to me, but I would still like to see student loan debt cancelled for as many people as possible! I'm ten years out of school, have paid everything on time, and still owe more than I borrowed.
Christine	Patterson	PA	I currently cannot afford to pay my bills let alone my student loans. Due to ballooning interest, I will never get ahead or have money in savings for a major medical procedure or to cover a few months of basic bills should I ever lose my job. Student Loan forgiveness is key to my financial success as well as everyone else that I know. We are all struggling.

First name	Last name	State	Comments
Vanessa	Dyne	TX	I borrowed about \$27,000 and now I owe \$81,000.
Nathan	Moy	MN	Please help! As Biden promised...
Diane	Peterson	WI	I am signing this for my daughter who is and has been experiencing hardship paying back her loans. Single mother of 4 and works full time and cannot even pays the interest.
Daina	Siciliano	IL	Help now I am drowning!!!
Jackquiline	Vick	NC	I graduated in 2014 with a BS HCM from UMO. I never received my diploma because the school states, I still owe them money on top of the \$70,000 I already owe. I been getting deferment because of my working situation. I'm now working for the Department of Motor Vehicles and I can use debt forgiveness. I can't get my own place or anything because of this outstanding debt. Please help!
Kellee	Bavo	NY	I chose to go back to college later in life rather than straight out of high school. When I originally thought of going back to school I did not realize the extreme stress and anxiety the money side would be. I went through a Vocational Technical school that cost over \$20,000 and it did not give me what I truly needed. I went back to college to get my associate's degree and then continued to my Bachelor's. Because of the looming interest and payment plans I decided to continue to my Master just so I could push back on the payments. Being in school puts you in a deferred status but at the end of the day, the amount just gets higher and higher. It is hard to sit here and justify to the kids of the world today that getting a college degree is a good thing because the amount of money and interest you owe makes your life so much harder. Now that I am at the end of my Master I fear going to school has turned into a waste of time because my efforts were to go further in my life and advance my career but it truly has only set me further behind. Then we go on to the loan servicers who change all the time so your constantly in battle with different companies. My current servicer is MOHELA and they twist things up so much and give misguided information to the point where you think your interest is better but then see these high ballooning interests showing. My future is no longer brighter for me but an anxiety-driven depression.
Amy	Marrison	MI	I am a nurse with student loans even after working in Healthcare for over 20 , currently for a non profit. I risk my life in long term care during the pandemic. I am a nurse who has spent my career in long term and often being physically or verbally assaulted by residents and even st times verbally by family members. Often working 16 hours on my feet without meal or restroom breaks causing myself physical health decline due to job conditions in order to take care of the elderly. Healthcare workers deserve loan forgiveness by the nature of the job being service to the community.
Linda	Cirocco	GA	How about senior citizens' relief?
Laron	HENDERSO N	OH	I have over \$70,000 in student loan debt. I have no way of keeping up with the payments along with rent and other expenses. No matter what it seems it's never going to go away.
Mary	Pierce	FL	I went back to college when I was 48 years old. I am getting ready to retire at the end of this school year after teaching for 16 years and still have thousands of dollars in school loans. I am not sure how I am going to pay these as I will be on a fixed income, I need help!
Blanca	Garza	CA	Please help us with loan relief.
Lori	Raymond	NH	I went back to school at 39 years old. I have worked in nonprofit for over 30 years. The loans I took out were originally 40,000. I got my M.S in Leadership. Now those same loans are 140,000. Its just wrong!
Sarah	Joslin	WA	I am a teacher, I am my family's sole income, I am a young person struggling to make ends meet and try to save to buy a house for my family. I have school debt that looms over us. If my debt were paid, we could save more to buy a home that is actually livable. I don't make enough as a teacher to be able to make payments and feed my family, pay rent/bills, and save a little. We need this debt relief.
Patricia	Brown	AL	I am a middle class citizen who have worked in public services for over 26 years and still stuck with high student loans. With trying to make ends meet and spouse who have to retire due to his disability (blind) become for stressful and hard to manage. Bills piling up, high cost of food. My family need relief and student loan relief is major for my household. I should be debt free of student loans. My being in public service for so long speaks volume. Please help.

First name	Last name	State	Comments
Patricia	Huband	NM	I do think I will ever be able to pay off my student loans. The interest alone is in question.
Belinda	Reed	IL	The ballooning interest is unfair and absolutely unacceptable.
Katharine	Tussing	NY	My brother has a lot of student debt and he was unemployed or underemployed for several years.
Whitney	Edmonson	AR	Newly single mom struggling to make ends meet daily
Carol	Welch	NM	I graduated with my Masters in a program that people were encouraged to enroll in. Finished all courses with a 4.0gpa including two specialties. I was unable to take my degree testing immediately and when I went to take it the department had folded and then I could not. My daughter graduated with the exact same Masters and has been unable to find any job. The school should be held responsible because employment with this education degree is nonexistent.
Toni	Raseta	OH	I started my undergrad program as a non traditional student in 1999. At the time I was a single mother of three school age children who had a mostly absent father. I successfully completed my studies while working part time. My first career job was not enough to sustain our household and I had to defer payments several times. The interest accrued and was added to the principle multiple times. My loan balances have soared. In 2006, I enrolled in my graduate studies. Payments were on hold, but it was difficult to work more than part time, while attending classes full time and staying engaged in my teenager's activities. When the "in school" Grace period ended, the combination of all of the loans was overwhelming. I again had to apply for hardship deferments and eventually went into default. I did the loan rehabilitation program and successfully got out of default and was able to afford my loans for a brief time. Currently, since getting Covid in October 2023, I have developed "long term Covid" and an autoimmune disorder that causes me to miss work quite frequently. I'm currently on FMLA because of my physical health, and also my mental health, which is in part the result of the enormous amount of stress created by the weight of student loans.
Jeanette	Deltour	OH	My daughter, Hanah-Marie Kilchenman, is a Navy veteran of 6 years. She also was employed by a government contractor for 3 years after that. She used all of her GI funds to acquire her Masters degree. She still owes on her Bachelors degree that I have been trying to pay off. After serving her country for 9 + years, I believe her debt should be eliminated. Thank you, Jeanette Deltour
Tayjanay	Reed	PA	I am a recent graduate who thought of college as a way out of financial limitations. After taking state boards and finding a job six months months later, I began to recognize how little time I had to save money before my loan repayment started. As soon as I got my job, I had to start repayment because it was already too late to go into a forbearance. Money was already taken from my account. I do think about buying a house and actually enjoying my earnings but it seems nearly impossible. Saving for retirement and pure enjoyment is something I am struggling with because there is not much to begin with. I wanted to go back to school to earn more money, but at this point , is it really worth it? Overtime and a second job is what I will have to do for financial freedom. As a new graduate, this is not what I expected.
Patrick	White	OH	I just turned 74. I have been paying student loans for 22 years. During that time, I have worked in the public sector as an alcohol and drug counselor, a mental health service provider, a researcher in drug use and other social issues, and as an adjunct college professor. I was never kept up to date by my loan servicer(s) about requirements and eligibility for student loan public service forgiveness programs until I started exploring options hope myself. Now I have tried to make some headway towards forgiveness and I run into brick walls for one reason or another. In addition, I have survived prostate cancer and open-heart surgery. I need help so that I MIGHT be able to retire someday.

First name	Last name	State	Comments
mike	fontana	IL	Cancel all the student loan debt including consolidated loans that are held by private lenders and FFEL loans etc...that exist without limit and without the red-tape--do it NOW! Most people who have student loan debt are trapped by the insidious corruption of politicians who destroyed the economy and paralyzed the job market; no one could have guessed that they would turn the country into a gig economy and stagnate wages with insane inflation and impossible housing. People went to school to improve their lives and your corrupt policies and cohorts of incompetent politicians let us all down repeatedly--and you are still doing it right now. Cancel it all--NOW!
Steven	Maness	NM	My loans go back to 1993 and are over \$200,000 (more than triple). And, I am currently on the PSLF plan. These loans should immediately be discharged from my account!
Margaret	Drake	NY	I've had this student loan for almost 25 years. I've paid on it for years. Then received a letter stating I don't make enough money so my payments were zero. Then I start receiving letters that I'm behind. I lost everything I paid and interest is now 4 thousand about original loan.
Anita	Guidos	MD	I am a former student who has paid all my loans in full. I support debt forgiveness for all. Education is a right .
Johnnathan	Vega		Miami Institute of Arts
Patty	Corbett	MT	I have had my student flleps loan for 28 years at 7% interest. The loan is almost 4x more than what I borrowed. Because the loan was bought by Aspire 25 years ago I can't get it forgiven even though it has been on income sensitive for 25 of those years. I am 72 and will die with loan.
Dinah	Vanover	VA	During the pandemic I lost my good paying job making 53,000 a year now I only my 30 000 barely enough to support myself.
Elaine	Dearden	MA	I worked as a teacher in public schools for about 20 years after earning my degree for licensing which I did as a single parent of two when I was in my late 30's. I was poor enough to receive Pell grants and other income based services. I had to switch my loans from the subsidized and unsubscribed at some point because the interest rates were so high. I went through a bankruptcy too, at one point, but my student loans, my largest debt, were not eligible for dismissal. At that time they were still my federal student loans. I was led to believe that because I taught in public schools I would be eligible for the program of student loan forgiveness but my application was denied because I didn't have the right kind of loans, much to my surprise and dismay. I just turned 71 and those loans are still the largest bill I have each month. They still equal over \$65,000. They prevent me from retiring. I still work part time in a local arts and crafts store, and I cannot afford to do much of anything. Certainly no traveling other than occasional visits to my sons family in California.
Marcella	Raimondo	CA	I owe at least twice as much as I borrowed. And given my current income and finances,I will never be able to pay off my student loan. I am a psychologist. I have been paying off my loan since 2012 and my loan has only increased ! This is absurd!!!
Maxiel	Rubel Florencio	NJ	As a single mother facing financial hardships, I strongly urge the government to consider forgiving my student loan. Balancing the responsibilities of raising a child alone while managing the burden of student debt has been a significant challenge for me. The weight of loan repayments has added to the already overwhelming stress of providing for my family. Forgiving my student loan would provide much-needed relief, allowing me to focus on supporting and nurturing my child without the constant worry of financial strain. This compassionate gesture from the government would not only benefit me as a struggling single mother but also contribute to the well-being and stability of my family.
Julie	Jandeska	CO	I live in Colorado and am making payments on my student loans. I went to school for recreation therapy with the intent to help people with disabilities do things that they wouldn't think they can do like rock climbing, white water rafting, ect. I do not make enough money to pay my loans which are my personal loan and a parent plus loan. I cannot afford to rent a house, so I rent a room in a house or I live out of my car. I will never be able to afford a house because I have to put money towards my loans. My parent plus loan is roughly 45k and the payment plan it has me on will make it so when I am done paying I will pay 107k. This is outrageous. I cannot afford to live with this. I have thought about going to grad school for occupational therapy but those dreams have been crushed due to not wanting to go further into debt for school. I wouldn't be able to afford to rent anywhere let alone meals. Something needs to change.

First name	Last name	State	Comments
Christina	Xiong	NC	I became disabled in 2020. I did not start receiving disability yet, but I just got my approval. There's no way I can afford to repay my student loans with an income of \$700 per month to pay all my expenses for myself and my daughter.
Carol	McDonald	NM	My Perkins loan was discharged through the disability forgiveness program in 2020 but my school will not discharge it!
Susan	Bingham	NY	My story is about, as a parent, student debt has affected my life being retired and trying to help my son pay his loan payments. This just doesn't affect the borrower, it affects the whole family making it difficult to help while on social security and still having to pay taxes without any relief to help me help him and his family.
Mildred	Davis	DE	I need help
Fran	Steidle Van dyke	FL	I was one of the lucky ones. Mine is all paid up. But I'd like to help out for all who need help. This school loan is not fair for all. Compounding daily interest!! We need help Mr. President. Thank you!
Roland	Bennington	CA	I have fallen into hard times since trying to get a degree to go further in the company I had already worked for. I was living in my car for a few months because I didn't make enough to even rent an apartment, This was tough. When I wasn't able to keep up and it destroyed my credit score, it made it impossible to find a home or buy a car. I filed for bankruptcy in 2019, even that doesn't help with student loans. The Covid-pause that came in 2020 was the first time in a while that I felt a little relief. Please help.
Owen	Dacary	NY	Been on a fixed income, this is a big help! I welcome the help Thank you.
Misrak	Birke	PA	Graduated in 2013 with \$60000 debt with interest it is still \$ 82000 plus my daughters loan of \$35000. Need I say more!!
Janet	Barber	OH	My story: I had 2 semesters at the local college. I became a paraprofessional & was a teacher's aide for the county department of developmental disabilities. I am now retired & currently on the IBR payment plan. My son's story: He defaulted on the student debt he accrued due to unemployment & personal issues. He consolidated his debt & is also currently on the IBR plan. He is now employed. He has a son who is currently in his first year of college. My son's partner & mother of my grandson has through hard work acquired an associate & bachelor degree in nursing. She continued on to become a nurse practitioner and is now employed at a local hospital. She did request debt relief, but was misled by the student loan servicer and never received the help she needed. We are all in debt. Of course we owe more than what we originally borrowed because of ballooning interest? There's no relief for that. My story is generational. My story is an American story. All debt is a hardship, especially one so burdensome with such high cost & interest. This debt is & will continue being a burden into the unknown future. Thank you.
Gwendolyn	Bright	VA	I have beyond paid off my initial loans but the interest has made it look like I now owe much more than I ever borrowed.
Terrie	McClelland	TX	I feel like I'm being robbed of a goal in getting my parent loan paid off in a timely manner due to high interest rates added on pre-pandemic. It has taken more than a couple tries to get on the PSFL to prove that I am/was a public school educator working for Title 1 schools. Now that is fixed, I still have a long ways to go unless 10K is forgiven or all of my loan is forgiven due to that married filing jointly is under 70K with me making less since I have retired and don't foresee much of a COLA as much as my husband has in SS benefits. I am impacted under the WEP which is way I am holding off in applying for SS benefits. So off to work I go as a part time substitute teacher.
LaKeisha	Alford	MI	I can't take care of myself and my kids due to what I owe in student debt. It will take my lifetime to pay it all off.
DESIREE	HEYLIGER	DC	I am dealing with Cancer and in treatment. I was let go from my job due to missing work. I am unemployed and my age has been an issue with me finding employment. My loan is now almost 3 times of what I borrowed. I had been repaying up until COVID and after I lost my job.

First name	Last name	State	Comments
Amber	Mueller	OH	I'm 40yo. I went back to school to obtain a masters degree at 33 in order to become a teacher. This is a required degree to obtain and hold the job of teacher and retain a license. Due to inflation... I barely qualify for a basic market rate apt. However prior to this I owned a home. Now I cannot purchase a home due to LLCs and corporations buying everything in my range and making it a rental. These practices are not only affecting individuals but also animals and shelters as most rentals do not allow pets or limit what you can have. Without student loan debt I would be more confident in home ownership, and also being able to afford medically necessary eye treatments.
Mary	Herring	NC	i was enrolled in school at JSCC KENANSVILLE N.C. I didn't finish the year because i was diagnosed with congestive heart failure.I'm a childcare provider and can't afford to pay the loan back
Carol	Mohling	KS	I'm on a fixed income. Been making payments on a Parent Plus loan for my daughter. Paid since 2002. This is a huge hardship.
Merle	Selvaag	MN	I am a widow and am having financial hardships due to many reasons, mainly that my husband did not have adequate life insurance to provide for my future.
Kendra	Harper	OH	I've been paying for over 10 years and have gotten no where! I question if my college degree is worth it.
Beverly	Kreitzer	NC	I paid off the loan for my bachelor degree. I have been paying on the student loan for my masters and attempted PhD since the 80's. I've had to stop and start my loan several times over the decades for divorces, hospitalizations, being out of work, bankruptcy. I lose the years I've paid because they continue to add interest when they put the loan on temp hold, etc. I am 65 years old, in June I will only have Social Security to live on. Mr. President please help those of us who have less time ahead of us than behind us. This has been a millstone around my neck for decades. Please help. Beverly Kreitzer, North Carolina
Meredith	Beaudreault	CT	Was told by letter student debt was canceled. Then never was. Parent co signing signature were told was to help build credit. Now parents are in debt over 50k.
Joni	LeViness	FL	Having gone through an Associates degree program at a for profit school, I find myself further and further in debt as i'm doing unpaid caregiving for my mom for the past 9 years. 24/7 doesn't allow me to work outside the home. The education i got was okay i think, but being saddled with so much debt at age 64 is exhausting!
Suzanne	Leduc	OR	My husband and I graduated from MSU Veterinary School in 1988. We put our loans into forbearance when we were getting started and advised by Sallie Mae to consolidate. Now named Navient we have been paying interest for many years and the loan is now larger than \$200,000. We see no end in sight. Please help us pay this off.
Jason	Kramer	WA	I'm about to finish my 10th year of teaching students of high needs in a special education setting.
Maximilian	Badham	NY	As an emancipated individual working self employed and working hard to earn a living, I do not make much more than the amount to scrape by in life. My student debts are exorbitant and due to my low income are hard to chip away at. I believed cancelling student debt was going to give me a new freedom from debt, but the Supreme Court shooting it down was devastating and created a whole new stress and pressure on me again. I think it should be forgiven for all that need it, and that we as citizens deserve aid in a private system that has become so overpriced and inflated that it should never have gotten to this point. Please help us!
Toby	Williams		I've paid my student loans. I have \$22,000 left, have my own kid about to go to college. Enough already.
Antoinette	Ditullio	OH	I am on my own and retired! With everything going up I can't afford to pay off! I have been changed many times to different lenders!
Victoria	Gurske	CA	Stop runaway interest. My loans are more than I originally borrowed. Shorted the time frame for loan forgiveness for public service workers.

First name	Last name	State	Comments
Patty	Sydow	MI	I began my loan experience back in the 1970's. I became a single mom, not by choice but by divorce. I continued with my education so that I would be able to provide for my children. I worked 3 jobs, went to school and raised my children. During this time I tried to keep up with the service provider but that became an arduous task. My loans went into default and then garnishment. When I changed employers, I contacted the Department of Education to let them know I was changing employers, and I wanted them to have the correct contact information to continue payments. The DOE representative I spoke with several times refused to take the information stating that "IT" would come up in the system and the garnishment would continue - however I continued to call when there was not a payment being taken out of my check - those calls fell on deaf ears as well. After Covid, I contacted once again - to no avail. Eleven years ago, my youngest daughter was a survivor of a drunk driver hit and run while she was walking. Her injury resulted in a C4/5 quadriplegia, requiring 24/7 care. I have since retired after 30 years as a special education teacher in an urban school district, to provide my daughters' care and well being. I am in desperate need of a student loan cancellation as I have been in a financial struggle for years. I am not at all sure how I will manage a loan payment, as my limited retirement funds go to help support my daughters care. PLEASE PLEASE PLEASE hear me when I say that relief of my student loan debt would improve my daughters care and my well being in my retirement years. I taught special education students for 30 years and I know that I provided some of the best education to inner city students and their families - it was not an easy job and I used my own funds for resources and to help fund some of their basic needs, every year. So I am pleading with the DOE to look at people like myself to finalize the most effective and efficient student debt cancellation proposal that will provide relief to as many borrows like myself as possible. Respectfully, Patty Sydow
Steve	Delgadillo	ID	Make education affordable and without interest debt. Forgive all student debt after 10 years of payments.
Brian	LaPierre	TN	The cost of living is ridiculous. With loan payments on top of "regular expenses" it is impossible to get ahead. It's hard just to say above water.
Judy	Nickens	MO	I am in my 80's, on a limited fixed income, medical costs as well as cost of everyday living almost above my means. Have to limit groceries to pay other costs. Losing vision and severe spinal issues prevent mobility, unable to work.
John	Scalera	NJ	Yes, high interest-rate. I owe more than I borrowed. I've been paying for years Navient and Sally May suggested I delay and consolidate which only made it worse.
April	Hall	IL	I attended a two year college and received an Associates degree in my mid forties. I was and am currently an employee of the Department of Labor's Office of Job Corps and I absolutely love assisting Job Corps students as they complete the program. While I was in school my youngest sister died from liver failure while she waited for a transplant. Her two young daughters came to live with me and my daughter not long after. I graduated school but immediately fell behind on my payments with the additions to our family. I refinanced the loans several times and the payments just ballooned. Although I have a handle on the payments now I owe over fifty thousand dollars for an associates degree. Cancelling this debt would mean I can better assist my daughter and niece with their college aspirations. It would also help me save for my retirement and I would be extremely grateful. Thank you.
Linda	Leoni	MD	I have a consolidated Parent Plus loan from sending my 3 children to college. Because of the ballooning interest I now owe more than I borrowed despite having paid thousands and thousands of dollars. I am now a retired 74 yr old widow. The most recent estimate of my monthly payments in September is \$1900 plus. I will be reapplying for whatever relief programs I can find. This is almost paralyzing.
Leslie	Harper	OR	Ridiculous to live in the wealthiest country on Earth and carry ridiculous debt lik this to enrich predatory loan services.
HAYDEE	POLLOCK	FL	They forgot about Parent plus loans. I am 68. My loan is over \$220,000. I haven't seen a dime forgiveness
DeBorah	Ward	IL	...story recently shared.
Michael	Carlyle	NM	I got my EDD, hoping to continue my work with students wishing to become teachers. However, I have never been able to use my degree because of "AGE" discrimination, and thus, I don't have the income to pay back my student loan.

First name	Last name	State	Comments
Sheron	Scott	FL	I was working on a doctorate with international university and the went bankrupt while I took a break to work with my students for testing time. When I came back to finish my dissertation classes they had transferred me to another school which told me I had to start over. I couldn't do that without taking out a lot of loans so I had to quit. Now I am stuck with over a 100k in loans to repay after I retired from teaching.
Denise	Corina	IN	I am a senior citizen still working full time and desperately trying to save more for retirement. The monthly payment I make for the past 11years would be better used for my retirement. Please relief the stress and burden of this ongoing student. I basically pay interest only to keep my payment low, therefore, the \$44K balance I owe since graduating in 2010, will never go away. Thank you, Denise Corina
Ashley	Eagle	MN	It's unfortunate that you MUST have certain levels of education & licenses in order to obtain a certain job and then you struggle financially in homeownership, paying bills, living expenses, because the cost of loans & interest SKY ROCKETS!
Ken	Wachsberger	MI	How about including the Parent Plus program in the discussion?
Dana	Morrison	CA	I was hit by a car while riding my bicycle shortly after graduation, the driver swerved into the bike lane. Even though I was wearing a helmet, I got a traumatic brain injury from the impact. Seven years later I still suffer from issues from the TBI and I am unable to work full time. I will never be able to pay back my loans because I can not work full time, due to no fault of my own. Cancel student loans now.
Orianna	Akre	CA	As a single mother, working full-time in the state of California--it is impossible to get ahead. While my education has afforded me the opportunity to stay off of welfare programs, its barely enough to keep my head above water. How can I assist my daughter with her college education if I can barely afford my own? How can I help her with the rising cost of living if my salary can't keep up with inflation? If I had the money, I would happily pay back my debts. But now, with the amount of interest charged on these loans....I owe far more than I borrowed. If these loans were all about assisting students with obtaining an education, why would be punish people who spend so much time and energy into furthering themselves by charging them more money? As a first generation college student, I desperately need assistance and/or relief and I urge law-makers to realize the benefits of student loan debt forgiveness--rather than the "fairness" of it. Please help other families like mine, that are seeking an opportunity to pull their families out of poverty and uplift future generations. Thank you for your time and consideration. Warmly, Orianna Akre
April	Aultman	GA	I'm struggling to pay my loans because I was told I didn't qualify for help till I have paid over 120 payments my loans would be almost don't by then but I have 5 as is and Mohel was supposed to be a system to help but actually got me to sign my loans over to make them with higher rates
Cortney	Cook	WA	I spent years giving my tax refund to pay for my ex-husband student debt from an online college that never resulted in a better job for him. I paid 30 thousand plus then. I went to school years later and each year I attended, the university raised tuition even durring quarantine they raised tuition. I couldn't afford to keep attending long enough to get my degree. Even with family helping to pay tuition I couldn't make enough money at work to pay my families everyday living expenses without taking out student loans. Now I have no degree and another 30 thousand in debt. More than half of that is from interest. My loans have switched holding banks 3 or 4 times since I left university 3.5 years ago. It is hard to keep them on a low income loan repayment program when it changes hands.
Laura	Bilecki	MO	I completed a masters degree that I was told would give me hands on experience and I would have no trouble finding a job. However, there were not enough science based classes and I am unable to find a job in my field because of it. I am struggling to make payments in my entry level job.
Alexis	Rustan	ND	An educated nation is crucial. Loans prevent money from going back into the economy and people being able to save

First name	Last name	State	Comments
Elena	Villa	OR	I'm almost 56. I've been carrying student debt since 1991. I've paid thousands in interest and my FFEL loans are ineligible for debt relief. I'm a non-tenured faculty member at a community college and I work hard to serve my students. It would be great to have student relief. I pay almost \$400 a month and it's a hardship for me. I feel completely deflated and hopeless sometimes.
Kimberly	Anderson	SC	Terrible that banks are allowed to profit and gouge our young people who are trying to invest in themselves and their futures and the future economic wellness of this country! They can't begin to build lives and families... they are drowning in debt beyond anything that is fair or reasonable!
Shamika	Taylor	OH	I have recently lost my children's father & have minimum help with day to day financial needs. This would relieve some stress being that is another bill I have to account for my monthly bills.
Lisa	Carter	OR	I am 61 years old with student loan debt that I will never be able to pay off in my lifetime. It causes me anxiety and stress to know that I have this large debt hanging over my head. If they even just stopped the interest that accrues it would be a big help. Thank you for listening.
Rebekah	Diballa	KY	I am 83 years old and helping to pay a grandchild's student loan. My problem is dealing with the companies that charge large interest and say they are nonprofit,
Katherine	Diven	MD	I am a single mom who works in a public school system. With the inflation of prices on gas and food amount other things it is hard to make ends meet. Elevating student loan debt would lessen all the stress it has put on me to provide for my family.
Pamela	Rooney	MO	Student Plus Loan is outrageous!
Frances	Wright	OH	The payment is way too high it is really hard to make it
Adam	Head	FL	Cancel it all or none. We have a shortage of social workers and they work long hours. Helping with student loan debt would help many families struggling.
Michael	Gaconi	LA	Please forgive my federal student loan. I am not making enough money to afford to pay it. Thank you, Michael Gaconi
Wanda K	Rush	NC	I have been diagnosed with cancer and I have copays for medication. I have worked in human services and State jobs my whole career. At 67 I am still working to pay loan and medical bills.
Juanita	Ashford	IL	became ill with needing a transplant
Annette	Probst	NY	I am heading toward retirement and my income will significantly decrease.
Jennifer	Judd	KY	I am a single mother working 2 jobs to create a decent life for my daughter. I cannot afford to pay my student loans. I graduated and I'm in a field that pertains to my degree, but I do not make much money. Everything has gone up. I cannot afford to pay student loans after I pay all the bills to survive. I believe people that are working and trying to make it should not have to pay student loans. The people that are NOT using their degree or working, and getting everything for free should be paying NOT the ones that are trying. I've deferred my student loans for years because I can't afford to pay it. Why penalize the people that are trying? I want my daughter to have everything I never had growing up. I want her to live a comfortable life. I don't want to make a choice of paying student loans or paying my utilities or buying groceries.
Stephanie	Meeks	ID	As a social worker with my masters degree, my debt is a big burden financially because social workers don't make the kind of money more prominent professions do. Eliminating my debt will help me keep my house and pay my bills and put food on the table without financial strain and struggle
Scott	Shimane	CA	For years, I have been in and out of jobs due to downsizing. Currently, I am under-employed, stuck in a position that is not going to provide me with the income I need to survive or to move up the proverbial ladder. My income is limited to the discretion of the managers above me.

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Luke	Goodale	OR	My loans have been on autopay ever since they sent into repayment. It should have been simple to manage, but multiple times my loans have failed to have my autopay money deduct or apply properly.
Teresa	Lawson	VA	My daughter was in college and I have a student loan for her that I can't pay off and the interest is more each month than I could possibly pay even as a payment.
Shelley	Porter	NJ	I'm completing my Masters degree and due to taking out loans to pay for school and rent my credit score has dropped tremendously to a point of I can't rent another apartment.
John	Longstreth	PA	Just want to retire. Still have daughters student loan
Kandi	Sullivan	TX	Right after I graduated (Dec 2019) Covid hit and everyone was getting laid off. I then found out my daughter was autistic and needed full time care. For this reason, I will not be able to hold a job, as I have to take care of my daughter's needs. I feel like my Master's degree was a waste of time and money that I do not have since I can't get a job.
Phyliss	Garland	TN	The way the interest is calculated, has caused my payments to grow every year causing me to get further and further in debt.
Guadalupe	Zarate	TX	I am a parent co-signor and live on my pension plus receiving Social Security. I was making around a \$600 payment to Sallie Mae and a federal loan payment. After the pandemic , my health started to falter plus having to deal with home repairs that really set me back. I am trying to recover but it will be a slow process. I know from having to loo at my budget that I will be unable to continue to pay the federal loan. (I was able to pay off Sallie Mae, this past January- thank goodness).
Sandra	Lyon	MA	Borrowed about \$27,000 now I owe \$49,000. I'm 69 single living on social security
Kenneth	Moreno	SC	I have been on IBR plan for nearly 20 years now. My original loan amount was \$45,000 in 1998. I now owe over \$185,000. I need help. I recently had a heart attack and need my loan forgiven.
Margaret	Goodwin	MA	My parent plus loan and my own loan are killing me need gone
Lauren	Turner-Wynn	VA	I am Disabled, had a stroke and still need assistance doing my everyday tasks. I cannot work and have no income. I previously worked for the US Coast Guard Exchange and filed to Cancel Student Debt. Yet, the interest and payment keeps going UP! PLEASE CANCEL STUDENT DEBT!
Sherral	Adams	TX	I am a former student with an enormous student loan balance. Fortunately, I graduated some years ago, had a good job and then my health failed. I continue to be disabled and cannot pay my loan. My income was cut more drastically after I could not work and now I am barely making it. My prayer is that some relief will occur soon. Thank you
Jamie	Mosher	NY	I have had loans for years and can't seem to get them paid off and still owe \$30,000 for an associates degree from the university of phoenix and most places won't even use my degree from that school
Victoria	Absher	NC	I am 60 years old, raising my grandchildren alone and have a huge student loan debt hanging over me. I don't even know how high it is now. I can never pay the growing loan as we barely make it now. I stress over the light bill. This loan has made my life miserable!
Hector J	Caceres	FL	I was a student of a school who falsely told me they were regionally accredited and while I was enrolled they lost their real accreditation. Then I tried enrolling in another school, succeeded but life's responsibilities of caring for my family took a way the window I had to attend the new school. I feel robbed of time and would love to get back the little I am owed form the school that took advantage of me.
Joanna	Herrington	NY	Our daughter is getting ready to go to college
Catherine	Witte	KS	I've been paying on student loans for over 40 years. I'm now 74 years old and will never be able to pay off my loans when the interest is more than any payment I could afford. At one point they were taking payments out of my SS Check in the amount of \$160 a month which was equivalent to my car payment. I can barely afford my utilities because of the increase in my electric and gas bills.
Christina	Delp	AZ	I've been struggling for years.. Please provide relief

First name	Last name	State	Comments
Omeka	Krongelb	CT	I am 53 years old and have about 21,000. Trying to help my daughter with college expenses over the years and raising my daughter as a single I have been able to pay any of my school loan.
Kayla	Tse	CA	Navient did not inform me of Income Based plans and was instead on Forbearance plans that increased my interests. My loans were not discharged despite this. I have student loans from over 20 yrs and it has caused much suffering. Please pass this new ruling. Thank you.
Kathy	Martellucci	NH	I am 72yrs. old and have many health issues. I cannot work many hrs and make only enough for basic needs. I definitely am under a hardship.
Dawn	Rodriguez	OR	I graduated college back in 2008, and it took me over a year to find a job. I have barely been able to pay my school loan and have been on a deferral for a while now. My loan has grown by about 30,000 due to accumulated interest which means I'll never be able to pay it off
Francisco	Mercado	NY	I dodged the bullet years ago from being in debt for the rest of my life when I decided to be a parent and work full time
Judith	Kissel	IN	Parent of a children with student loans and a parent who was unable to assist with college costs due to financial hardship
Grisso	Reyes-Obando	FL	I owe more than I originally borrowed more than 20 years ago due to receiving incorrect info re: Forebearance and interest inflation from the loan servicer. I was unable to find adequate work even with a degree and was also ill for some time. I feel I should be responsible for what I originally borrowed but not for the insane interest that my loans have accrued.
Christina	Day	CA	Ive already been a victim of student loan forgiveness. While it was settled in the Supreme Court, I only got a fraction of what I paid into the scam. Im currently emoloyed in the law enforcement department; however, trying to fight for any relief is a pain. Nobody from the PSLF program mentioned you have to renew each year, now Im beyond 5 years and still fighting forgiveness. Please help get this resolved and let Americans breathe with some relief.
kent	gebert	NY	I am an attorney 37 years out of graduate school who owes 175K on an original 30 K principal balance due to interest. I have never been able to get a job to consistently pay on my loans and there is no hope of paying off my loans! Please help!
Suzanne	woolsey	MI	My loan dates back to 2001 and it was for my daughter who is now 52 years old and not working with health issues. The total loan was under \$17,000. I am almost 75 years old and in addition to other payments over the years the government also kept my income tax return more than once and from 2016 to 2020 I paid the U.S,Treasury almost \$16,000 from my Social Security check and tax refunds. It seems the Dept. of Education does not know this. How do I still owe? It's because of compounded interest and unthinkable collection charges. Suzanne Woolsey
Wendy	Heintz	NJ	I'm am a widow on a strict budget. And the person I took loan out for is no longer in the country
Irma	Colmenero	CA	Please Mr. President Biden I would like to qualify for my student debt cancellation \$20,000 I am 65 year old. please or at least let me pay half of it.
Lawrence	Boltz	NY	Total debt cancellation for teachers

First name	Last name	State	Comments
Ethel	Edwards	NV	I have just been accepted into an accelerated route to licensure program to become a special education classroom teacher and I do not know yet how much it is going to cost me. I have an upcoming divorce and my understanding is that my student loan debt will be my sole property. I have to take on a job making more money while still having flexibility to be the primary caregiver for our child. The stress of how much it will cost to become a teacher and how long it will take me to finish the program is overwhelming. I try not to think about adding to the almost 60k in loans I already am responsible for. In addition I cannot afford to rent a place with what things currently cost and I live in a small town so you wouldn't think a room would cost \$1k to rent. The thought of how to survive is crippling so I am living moment to moment.
Samantha	Feltes	IN	I can easily say that I had some of the best education throughout my time in ungraduate and graduate programs. I graduated with a large amount of debt due to this and was lucky to find a job that paid me \$35k/year after graduating with a Masters Degree. I love my profession and what I do (mental health therapist) and did not go into the field for money. I have now been a therapist for over 10 years and have been on income contingent plans the entire time with interest accruing faster than I can even make a dent. I owe almost \$200k and will never get to a point of being able to pay it off or continue my education/better myself and my job.
Angela	Lentz	OH	It would also be of great help if included in the loan forgiveness plans extra help with those who have Parent Plus Loans.
kirsten	kessey	CA	i am 65 & have cancer again debt relief would b great. they use to have a program to cancel debt for people with health stuff. should b reinstalled!!!!
Sandra	Reed	CA	I am disable and have no way to pay this loan. Thank you!
Lyn	Wandell	HI	I have had this debt since 2006 and it's impossible for me to pay back as I'm retired on social security and barely make enough to live on. I've been on the low income option for years now but the interest still accrues! No way to pay and no way to get out from under it! I'm 76 years old. Please cancel long time student loans! I would be so grateful!
Kenneth	Cummings	PA	I originally borrowed 4,000. and my student load has gone to 13,000. When I originally borrowed this money I was single but married and had 6 children and was struggline to just feed my family. Then my son Quentin came down with Cancer which I have since found out was caused by me being poisoned at Camp Lejune when I was in the Marine Corp back in the early 1970's but because I was there for only a week or so during my Boot Camp training the VA admitted to the poisoning but denied my claim for disability because I was not there for 30 days. However, my health has degenerated to having High Blood Pressure of 240/180 and have had 2 strokes and I have 24 / 7 headaces and I have to take like 40 pills a day just to keep me alive. I have no money and not even my marriage due to this student debt that has haunted me since the 1970's. This has destroyed my life and any chance of being a success in this life.
Kate	Mills	SC	I am 55 years old borrowed around 10000 dollars at 18. Paid when I could forbearance deferment ibr. It's now 96 000 dollars. Not possible to pay off. I've tried b to pay can't pay off with interest so high. Please get us some help.
John	Stecyk	IL	I am very grateful this White House has put this student loan debt crisis at the forefront! While the pause in payments greatly helped during the COVID pandemic, the unfortunate result was increases to my already crippling student loan debt. My monthly payments are what I can afford based on my income, yet my monthly accumulating interest is MORE than my monthly payments so how am I ever supposed to get ahead toward paying down my principle? It's astounding that the interest rates, while lower than credit cards, are still higher than mortgages. Students are afforded amazing opportunities in this country for high education, but the cost, especially in the past 20 years, seems to be outweighing the expected salaries of most degrees. I am over 50 years old and have been paying on my undergraduate loans for almost 30 years, and my graduate loans for over 10 - which has incurred a debt of over \$200k. No mortgage lenders will talk to me so I can purchase a house. I, like many in the country, are indeed a major medical, car, or layoff away from being unable to afford what, in days past, used to be a comfortable middle class life. Please keep fighting for us and please retain or make better the programs currently in place for student loan relief. Thank you for all you do - and please add my story to the millions of others like me. We need help!

First name	Last name	State	Comments
M.B.	Hardy	NC	"I think by far the most important bill...is...the law for educating the common people. ...the tax which will be paid for this purpose is not more than the thousandth part of what will be paid to kings, priests and nobles who will rise up among us if we leave the people in ignorance." - Thomas Jefferson, 1786
cindy	finkelman	PA	During my 5 years of medical residency I was told to sign up for deferment and than forbearance after the 3 year max on deferment ran out. I was not informed of income based payment programs. So the loan company directed into deferment and forbearance for 5 years to earn themselves capitalized interest over that time while I was in post graduate medical training. It was a cruel abuse of the system forcing my loans to grow while I was earning minimal income to survive during my medical training.
Rebekah	Stewart	FL	As a participant in the PSLF I have been jerked around and led on so many times. Several times I made bulk payments from a service grant I received from AmeriCorps. Those payments covered a year of student loan payments, yet only qualified as one PSLF payment. Why should I continue to make an effort to serve my community when I surely will not make enough money from that lifestyle to pay my student loans? And it seems as though PSLF is a far distant dream. Many suffer more than I do. Student Loan Forgiveness is necessary for the health of my generation.
Cheryl	Carlin	PA	I have been making Student loan payments for over 20 years. I worked hard as a non-traditional student graduating Summa cum laude, with a degree in Liberal Arts and Interior Design and put together a professional portfolio demonstrating my diverse abilities as a designer. I was grateful for the aid, for without it I would never have been able to attend college and wanted to repay my loans, but was met with age discrimination with each interview and never given a chance. Consequently, I took whatever job I could get until health issues forced me to stop working. It is a scary thing having this loan hanging over my head as a senior citizen.
Danny	Isaacs	VA	As a public school teacher income does not keep pace with the business sector and as such teachers leaving for better pay and working hours. Public servants, teachers, police and fire personnel should be granted forgiveness for the work they preform I have worked up to two part-time jobs in addition to teaching full-time just to make ends meet. Then student loan institutions raise the interest rate of loans, at the moment up to 15%. Why are these institutions allowed to charge whatever rate they choose. I realize they are in it to make money, but when is enough enough? Something needs to be done with this racketeering of public service personnel.
Gary	Moore	NY	I, Gary Moore, have a student loan debt of \$113,000, which I am currently unable to pay even with my participation in the public loan service program. This has led to my automatic enrollment in the forbearance program this year as I believed that President Biden would forgive student debt. Unfortunately, I am still accruing interest on my student loans, putting me at risk of being tied to this debt for life. Additionally, I have personal debts to pay off and am responsible for supporting my child and grandson. Due to my student loans, I have not been able to fulfil my dream of owning a house. In summary, the debts I owe from student loans have created a significant hardship in my life.
Tammy	Richmond	FL	I was a student at Westwood college in Mid-town Atlanta, Ga. 2006 thru 2010, graduated with my bachelors in Interior Design and I was promised to be paid a 6 figure job, i signed for more loans then needed and was threatened, if i didn't sign, i well be expelled and as a Black woman at 40 at the time, that disturbed me. So, i signed for more loans.
Amy	Drinnon	TN	I grew up in poverty and was assured from every quarter that the way out was through education. I have achieved a master's degree and am working on my doctorate, but I've accumulated more than \$250 thousand in student loan debt. The original debt was much lower, but interest rates have compounded it. My earning power has increased but nothing that will enable me to pay back this debt. There are millions like me and we need help!

First name	Last name	State	Comments
Lisa	Smothers	KY	<p>My story is quite simple. I was working at a correctional facility when I decided to go back to school to earn my associates degree in psychology. As life happens, my partner and I found out I was expecting. I quit my job to be a full time student so I could again earn my degree hopefully being almost complete with my first year before my son was born. That took a horrible turn as my pregnancy didn't go as planned and I almost died giving birth. Shortly after I had contacted "who was supposed" to be my financial advisor/student advisor, they didn't get back in contact with me until I had to end up paying out of pocket for classes I failed due to my time off request not going through. They had changed my contact person at the school and I had no idea. I was in bad health for almost a year after having my son and saw no way to continue with my classes. I had to quit. I only had gotten around 10 months of college under my belt and as a result I am over \$11,000.00 in debt for nothing at all.</p> <p>Now my son, who has some learning disabilities, solely depends on me. With the cost of living, in my small town, factories are our job opportunity. I find it difficult to take care of him as I should and work and as a result had to take a temp position with flexible hours and less money. It's impossible to get ahead because I'm always playing catch up and with my failed attempt to better my life through college and the colleges lack of communication during a very difficult transition in my life it's unethical for these loan services to continue to charge interest on a loan that did nothing for me at all. The whole process was unethical and the people who recruit should be ashamed. "We the people" are only "attempting" to better our lives and the government and people who could help so many chose to do nothing. While the rich get richer the poor stay poor. Who will help those who truly are in need of a break? Hopefully you!</p>
Penelope	Jewell	NY	At 77 years of age, my student loans are more that 100 times what my original debt was due to ballooning interest (from the original 3% to 9%), and the debt being sold again and again, which is out of my control. There is no feasible way for me to ever pay it off.
Angela	Polk	MN	I've been making on-time payments for over 10 years, and the amount of my loan has barely budged. I feel so trapped. I am over 40, and despite having a good full-time job, I have no hopes of being able to buy a home, especially as long as my student loans carry this kind of interest.
Nikaela	Losievski	OH	I can't pursue the career I want because I won't make enough money to pay off my private loans that grew exponentially during the pandemic
William	Neale	NY	When I pay my loan it is currently only paying interest. It's defeating and I don't know if I'll ever be able to pay it off. I'm no longer able to save any money since my loans have been reactivated. Before I was able to save and spend some disposable income into the economy but not anymore. Please help and provide relief. Thank you for your empathy.
Zachary	Davidson	NC	My diploma isn't worth the paper it's printed on and the "education" material I received for it is entirely free online now, therefore the debt is odious and needs to be cancelled entirely. My alma mater will probably be defunct and sold off within 10 years anyway. I would happily renounce my degree in exchange for full forgiveness since it is worthless today.
Gabriel	Rojas	FL	The same amount I receive from my retirement, is the same as the amount I have to pay for my student loan.
Adrienne	Saunders	IL	I have been on some type of forbearance unable to make enough money to make payments over 20 yrs. And now I owe over 60k at 69 yrs. old living on social security. My payments begin in Nov. 2024. I don't know what to do.
Carrie	A Pintar	MT	Student loans and the Department of Education prevented me from living my best life...The Department of Education is untouchable. Student loan interest rates are high and the debt never goes away and most jobs pay minimum wage even with a college education. Education is not worth the lifetime of slavery and poverty attached to it.
George	Tudor	KY	If we can give tax cuts to the [expletive] rich traitors the students should have the same considerations they add to the well being of the country and rich [expletive] take their money out of Americas economy for their own profit

First name	Last name	State	Comments
Terry	Gorton	MI	My student loan is over 100k and I'm retired collecting less than 2k per month. My car died and I can't get a 5k loan because of my outstanding student loan debt. I graduated in 2016. I currently owe more than my original debt because of the ballooning interest rates. My payments were set at \$1100.00 per month.
KATHERINE	KILVINGTON	CT	I left college in 2001 with about 23000 in student debt, it is now up to over 73000. I have been unable to secure any work with sufficient income to make payments and I've tried many programs at a cost of well over 5000 and no change/reduction in my debt amount
Kathryn	Wolfe	PA	I've had these loans from a degree I couldn't finish due to life altering medical issues for more than 20 years. I've paid back the original amount but still owe over \$20,000 somehow. I need to be free. This is not how we should be running this country.
Dolores	Valencia	AZ	When I enrolled at the university of phoenix, I was under the impression that I would be able to use my degree to get into the field I studied for, but since I have felonies, my fingerprints won't clear. If I knew that I would have went into a different field. Now I have over 60,00 dollars in debt that I probably be paying until I die. Please help me get some relief.
Talmage	Atkins	LA	I am a former college student and I haven't finished getting my degree but I owe student loans over 7k I just hope it's forgiven so I can finish my college degree.
c	k	OR	I've been paying student loan debt for 15 years at this point with no end in sight. The amount of interest is barely being impacted by my principal payments. Pass this today! An entire generation of people will never be able to own a home due to predatory lending.
Amanda	Grow	PA	Mohela sent out a "ghost letter" i was told by a rep. The letter was stating one of my loans was eligible for a rebate on a loan that they never serviced??? But NO rebate was given. On a letter sent to me it stated one principal balance amount. Now with their new system the same loan is \$5.31 higher??? I spent an hour on the phone with a lady from mohela and didnt get any answers. When there was a freeze no interest I was able to pay a nice chunk of my loan own. Now with the return of interest and the way my loans are set up its going to take me over 25 years to pay it off. Ive been paying for 7 years already!!! It should not take 30 years to pay back 31,000 dollar student loan. Which was jot supposed to be that amount in the first place. I was told. It would only cost me 15,000 to get my bachelors. This is so irritating!! Thank you for reading Amanda
Robin	Leverette	NC	I have worked in education, homelessness, and legal aid my entire career of almost 40 years. I have enjoyed the years and given my life to helping others advance in their lives. I am proud of my work. I now need favor. Please relieve my debt so that I can continue serving in my community and living on a fixed income. Relief from student debt would be greatly appreciated and a huge benefit to my life overall.
Randy	Moffett	ME	School I was in closed before got my education, and been paying on since 1988
Leah	Damiani	IL	After agreeing to tens of thousands of dollars in loans at age 18, I attended 3 years of college before changing programs and therefore nullifying the use of these loans. I was not mature enough to understand the gravity of this money, nor should children be pressured at this young age to decide their life's work at such high stakes.
Jesse	Uncapher	PA	I can barely afford to live without relying on credit cards. I work 60+ hours per week. Is this the economy you really want the college graduates to live in? Student loan debt forgiveness is crucial.
Harold	Orkowski	WI	I have worked in schools in the inner city. One school has the highest parent incarceration level in the country. The government stated as well as Moehela that teachers who worked in high risk schools would be allow greater allowances subtracting from their loans. So I applied for the reduction but was told I did not qualify. Because of that I fell behind and will never be able to pay off my loan.
Jeanne	Mamigonian	CA	No one over 70 should have to repay their loan. Either we can't retire or can't get a job to pay the loan.
Andrea	Rael	CA	Intrest has doubled my original loan amount! It's absurd!

First name	Last name	State	Comments
Margaret	Gonzalez	GA	I am 71 years old on a fixed income. When I was employed I paid my student loans but, I am unable to pay the huge ballooning interest. I am super stressed out!!
			I struggled for years paying back a standard amount of my loans, thinking this was the right thing to do. After 20 years paying, and a divorce, I was told that if I signed up for the REPAYE income contingent plan that after 25 years my loans would be forgiven. That meant that if I had been told to sign up for that repayment plan 20 years before I would have 5 years to go. Imagine my frustration, feeling like I was doing the right thing by paying more than I could to lower my debt, when I could have been paying what I could afford and have my loans forgiven in five more years. I've also been teaching at local community colleges and universities for almost 25 years. But because I haven't been the "right kind" of full time, and I can't move to another state to get a job (stuck in this state because my children's father lives here) I'm not eligible for any kind of loan forgiveness. Meanwhile I'm just trying to get a job to pay my bills (and my overpriced student loans) but now I'm told I need to get a certain kind of job for certain kinds of non-profits to qualify for loan forgiveness. I guess "doing the right thing" and getting any job I can get so I can pay as much of my student loans as possible is the WRONG thing to do? I'm incredibly frustrated and feel unappreciated as a teacher and as someone who's always trying to do what's responsible. There is some trick code to being relieved of this debt that I can't quite qualify for.
Diane	Martonis	CO	Please provide some relief. Thank you!
Capris	Mobley	PA	This has been a true hardship when all you are trying to do is to improve your life.
Robert	Hall	MI	Sos
James	Palm	CA	The interest rate is over whelming
Vanessa	Ballenger	IL	I work part time, my income is low, so I can't afford to pay the loan, my loan is almost 10 years old it gets bigger because of the interest
Denise	Hall	GA	I need your help! I am 64 years old and still owe \$50,000 in student loan debt. I paid my loan for over 10 years and none of it was applied to the principle of the loan, so I got no credit for payments of \$480.00 per month for 10 years. I will soon have to pay medicare from a Social security check that is less than \$1000.00 per month. Please help me get the remaining balance on my loan dismissed. Please Jesus
April	Baynes	NC	Because of medical issues, I couldn't complete school. I was attending Strayer University which was a for profit school that offered no professors, student led classes and little to no instruction or assistance to it's students. They gave me a computer for my cyber security studies but then charged me for a laptop, \$1800 more than it was worth.
Jessie	Owens	FL	Retired and a caregiver to my disabled husband. The cost of living has risen but salaries have not.
Angeline	Nixon	AZ	I graduated with an associates degree in 2016 at age 56years. I graduated with high honors but I still couldn't find a job in my chosen field and ended up working as a caregiver when I could find work. I eventually started working with my husband in his handyman business. We barely made ends meet. I am now retired and my husband is too. All we have coming in is our social security checks and my husband is needing knee surgery. I have problems walking because of ligament and tendon damage from severe flat feet. I am enrolled in the SAVE program but worry about not being able to pay for my education loans.

First name	Last name	State	Comments
Pamela	Tilson	NJ	Student loans began garnishing my wages. So before the pandemic, I was paying my student loans with this company. I was devastated because, around that time, my husband and I had just gotten custody of our grandchildren without any help from anyone, doing it on our own. The pandemic happened, and student loan payments were stopped, and that was the happiest day of my life no payments. I'm an Early Childhood Teacher, and I do not make the pay that a public or private school teacher makes, so it was a struggle and a hardship! Pamela Tilson
Margaret	Alberry	CA	One day, Sallie Mae called me to tell me they would no longer allow my son to borrow money for his final year of college. It was July and Classes resumed in late August. They told me I should ask a rich relative to cover his expenses. He had to take out a private loan from Discover. My husband and I helped our two sons with their first year of College but that is all we could do. We still owe \$12, 000 to our Parent Plus Loan which is a hardship now that we are living on Social Security and one Pension in California which is very expensive these days. Our sons will never live the life they deserve with their very high monthly Student Loan Payments, most now Private loans because they were coerced into consolidating government loans with private for lower monthly payments. The only people winning are banks and the companies who take over loan payment. The Education System is in crises and our wonderful boys are paying the price.
Donna	Soto	OR	My middle aged son is still in debt
Susan	Cox	OH	I am a co-signer on my son's private student loans. He graduated 15 years ago. He has paid the amount that he borrowed in interest already and is nowhere near paying it off. My hope is that President Biden could work on private loans as well. He has never been able to afford rent and has to live at home; Nor has he been able to make the salary that his college
Wanda	McKinney	GA	My husband and I are on SS and small pensions, and will never be able to pay off the \$33,000 we owe for our daughter's education.
Joyce	Benjamin	ID	I am a parent who's son owes 20,000.00 more then he borrowed. He has been paying for almost ten years.
Edgar	Castillo	CA	I am just like everyone having hard time to pay my bills and to save money I need a car but with inflation I can't save for a \$5,000 vehicle I am using my credit card to pay bills and rent food etc
Adele	Martinez	FL	I am now disabled.. how can repay my loan if I'm not even making enough to feed my family?
Annette	Olivieri Vincenty		Working hard to be able to have savings to buy a property,
Ben	Alberry	CA	When I went to college, the government only offered me 2500 in government loans for a \$35,000 school. I began with Sallie Mae and then my senior year of college they denied me my last year. I was forced to quickly find another loan provider and the one I got ended up being huge interest rate. I am a teacher and I have been trying to pay off my loans ever since but it just never seems to go down.
Lanette	Sarte	CA	Hello, I've paid my students loans for a long time on time till a recent event happed that caused me to be in hardship which I cannot pay my student loans. I am struggling to bills and students' loans, put food on the table and many more. I'm living paycheck to paycheck with no room for savings in case an emergency were to happen. Please, anything that can be done to relief me of my dept of student's loans is greatly appreciated and will release stress and worry. Thank you!
Kevin	Bold	WI	It has been a hardship for our family because both of our daughters have student loan debt that we their parents are having to help them pay off because they are not making enough money on their own to make the payments. This is causing me to delay my retirement, and financial hardship. Kevin Bold
Adolph Lerma	Stickelbault	TX	I'm seeing a pain management physician. This is not pleasant. Arthritis in my shoulders, lower back and neck.
Helen	Wiggins	NC	Single parent with a child with a disability and it is a financial burden

First name	Last name	State	Comments
Toni	Dixon	OR	Education shouldn't be this expensive. Afterall, who wants a nation of idiots? It's very difficult to make outrageous student loan payments and live month to month. It seems like we aren't moving forward- we are treading water. The middle-class need some breaks! I so appreciate all you and Kamela have done to fight for student right forgiveness and women's rights. Fight to win!!!! Thank You!
James	Jackson	AL	Senior citizen on a fix income, stress in paying of my remaining student loans
Samantha	Savanah	TX	This cancelation would finally help us get that much closer to buying a home and starting our lives free of the crippling debt
robert	savanah	TX	If my student debt was forgiven, we could finally be able to buy a house and live the american dream!!
Terry	Willingham	OH	Because I had been date raped at 15 I was unable to finish school later and my baby passed away at 4 days old. I married young, had a family and waited until they graduated and then I returned to school to get my GED and farther receiving finally my bachelors. I have worked since I was 13 years old to help my mother as a single parent Had a rough financial road and in 1999 My husband had a stroke and I became the only income in the house. My mother became ill later in years and I was forced into early retirement to take care of her. I could no longer take care of her needs she had to go into a facility care And I was forced to go back to work. My husband is retired older than me. He's 75 this year I am 70 this year. We are not rich. We have bills, Car Payment, rent payment and utilities like everyone else Student loans have gathered an interest and I've gotten where it is not visible that I will ever be able to pay them off . Any help would be deeply appreciated at this point my faith is in you. We cannot live on just social security so i am forced to cont' working. Thank you, Terry Willingham
Gloria	Cruz	AZ	When applying no one explained to me about the charges and my student was kicked out of the program
Rejjia	Camphor	MD	IF YOU CAN GIVE MILLIONS OF DOLLARS TO ISRAEL, YOU HAVE MILLIONS OF DOLLARS TO CANCEL STUDENT LOANS!
Ivy	Babatunde	OH	Please help I need this help, this relief
Shelia	Cassidy	CA	Hard to pay on a social security retirement.
Juan	Clavell	GA	I am a 67 year old semi retired that graduated from GSU under the state's GSU program for senior citizens. My social security check is not enough to pay rent, food, and bills. I have not been able to find work in part for ageism. I got my BA in Film and Media because I need a better paying job than the minimum wage options available in this economy. The rental housing has skyrocketed through the roof, making it imposible to find an affordable, safe housing for seniors. The student loan debt relief will help me cover the basic needs for a sustainable, basic standard of living during my semi retirement years. Thank you President Biden for your help. There are more seniors like me going back to college to improve our jobs options, income and basic standards of living during our old age.
Mileivis	Cancio	FL	Single Mom doing the best to keep our family sheltered, healthy, educated and nourished. I was never able to get a job in my field and housing expenses keep going up while my student loans continue to accrue intest. I'll never get it paid without Government help.
tina	Ramsey	NY	I was making the PLSF payments religiously only to find out that only 10 of those 200 payments were being credited to pay off the PLSF. It is heartbreaking.
Samantha	Prybeck	FL	Nelnet is a confusing mess that is costing me more money. I can't buy a home or start a family due to this debt. I have my M.Ed. and have been working in my field for over a decade.
Ramona	Carpenter	WV	I am 65 yrs. old. Unemployed and drawing 800.00 month ss. There is no way I can pay back loans. My health will not let me work.
Donna	Cobey-Hanna	MD	I have a parent loan, can't afford to pay. The payments are so high. I am now working 2 jobs to make ends meets. Applied for the Save Plan and Driven Plan. Turned in the documents they ask for 3 different times. They keep saying they haven't received them or being process. I'm confused!?
Tina	Leach	FL	Probably paid as much as I owe and borrowed since starting an upper education in 1994 and still paying.

First name	Last name	State	Comments
Linda	Marshall - LaSusa	FL	Originally started paying back loans in 1983. Now have graduate loans which I started paying back in 2003. Have been faithfully paying back those loans and now I am retired, almost 70 years old and am struggling to finish paying off the balance of my loans.
Renee	Gordon-Johnson	NJ	I had saved no money for my son's college. He went 5 years to a state school. The total was \$77000. After 10+ years of payments, I now owe \$86000+. I was not a large wage earner and my payments have never kept up with the interest. I also worked for 2 not-for-profits from 2010-2018 (and certified ever year) until retirement after surgery but can get no credit for that time. No, with my current plan, it says my loan will be forgiven in 2048! What about credit for the years I paid in already? I did take a 6 month forbearance and was told there would be a minor interest added when payments reinstated. \$ 4000! Terrible! My loan will die with me.
Prince	Nyadu	TX	Currently a coach/teacher with over 100k of student debt. Didn't receive the right guidance nor help from my institution. Biden canceling student loans like mine will help me be on my feet due to currently living with my parents. Education should not be this expensive especially if working for a public institution that teaches the next generation of American students
TAMESHA	Heron	GA	Automatic relief is crucial for me because I have had to consistently defer my loans due to the inability to repay them as a result of the high monthly payments and not making enough income from my employment to cover the payment and still pay my daily living bills. It has been a struggle to make ends meet and because of the Pell Grant cap that was put in place I was not able to finish school for my Bachelor's degree because I couldn't afford to pay out of pocket due to low wages.
Edwin	Rodriguez	MD	STUDENT DEBT RELIEF NOW!!!
Kelly	Rock	IN	I took out a loan to become a teacher and I've been teaching for six years. The teacher pay is so low I am unable to pay back what I borrowed. Either pay teachers more, a livable wage, or cancel the debt. Public servant should not mean living in poverty.
Faribourz	Mahdavi	CA	I'm on social security income, only! How am I supposed to pay back 41K? Original loan was 23k and now is 41K, interest included
Kathryn	Walsh	PA	Have Parent Plus Loan and I can't retire because of these payments.
Andrew	Ashburn	DE	I would have completed my education, if I thought any of these loan servicers were dependable.
Ashley	Ahern	MD	I can't even own a home for my family because of student loan debt making strong impact on my credit score keeping me from getting approved.
Deborah	Bradshaw Bartley	NJ	I graduated in 2001 and made payments until our family experienced a health crisis. I was bullied non stop and harassed to the point of having to seek medical attention. After my husbands kidney transplant we began payments as soon as we could and my wages were garnished for years until I was told that by consolidating with Mohela, all my payments would be eligible for PSLF. I called repeatedly and was assured that everything looked good for this forgiveness. The truth became obvious that I had been lied to and the same anxiety has come back. I am retiring and will not be able to handle payments that I began 22 years ago. I need help!
Terri	Mecier	FL	I have paid my student loans and my children's. I currently have \$8000.00 I am a senior citizen, currently receiving \$900.00 from social security. The hardship of day to day living costs has made it difficult to live. Please consider the loan forgiveness thank you for your consideration. Sincerely Terri Mecier Mohela has my current account.
Natalie	Miller	SC	No one tells you the consequences of baron money when you are young and trying to better your education or a source of way of living after completion

First name	Last name	State	Comments
Maddison	Gaieski	MA	Biden ran on student loan forgiveness for young people but has only forgiven debt of 20 year and people w/ income driven- I don't like the save plan because you can't pay more but what about us average folks who have paid 20k have 20k left but would like to save up and buy a house with that money instead. Student loan forgiveness for myself (I currently don't qualify) would solidify my vote for Hoe Biden in 2024.
Sally	Soper	OR	I am retiring. This amount will be a hardship!
Krista	Mihalek	OH	Received a bill from Mohela for nearly \$700. My documentation is not accurate, tried to call and was given no help. Basically directed to pay my bill. Housing costs have increased with property taxes, home owners insurance, and now my student loan payment went from less then \$100 to nearly \$700? Now I will have to choose between paying mortgage and student loans which will lead to foreclosure on my home. This is setting us all up for failure. Not comfortable with my loan going to a company who can not even have my account information correct. Please make this right and forgive this burden to your hard working Americans.
Genielee	Cruz	FL	Student debt looms heavily over my future, casting a shadow on my ability to pursue further education. The burden of existing loans restricts my financial flexibility, making it daunting to consider taking on additional debt for higher education. The fear of accumulating even more debt, coupled with the pressure to repay current loans, creates a barrier to advancing my academic and career goals. As a result, I feel trapped in a cycle where the weight of student debt limits my options and stifles my aspirations for personal and professional growth.
Donna	Hendrix	SC	Accumulation of more student debt and credit card debt to cover paying the student loan payment. Have 2 more to go and letters stating it will go back to Dept of Ed.
Patrick Flynn	Flynn	CO	Please pass legislation to forgive student loans. The difficulty I'm facing with the extra debt is weighing heavily on me as I take a new step out into finding work. Not to mention inflation is beyond high. That alone is enough to break my bank every month. ThankYou!
Patricia	Pupovac	IL	I've been paying off my student loan for over 20 years. I am retired (age 73) and have an annual income of approximately \$23,000. To regain my \$115.00 monthly payment would add much needed income to buy necessities, ie. food, gas, and more.
Mercedes	Walker	MN	I have been in the education world for 20 years where we barely make enough money to live while supporting the infrastructure for the entire country. My debt should be erased and all teachers should get free college with a ten year commitment to the field.
Bradley	Hall	MO	I am a single father of 3. The economy is so bad that I can't afford food and bills let alone pay off student loans.
SHERRYL	SILBERMAN	MD	I am a parent of a loan borrower. My daughter had a total of 16 different loans to complete dental school. The interest rates on the loans are between 16% and 6.5%. The monthly payments are upwards of \$2500 per month. While she was able to obtain a great education and well paying career, the interest rates are absurdly high. She has managed to pay down the debt somewhat, but with interest rates accruing daily, she may never be able to pay them off. And she does not qualify for any of the other student debt reliefs that have been made available thus far. Had the interest rates not been so outrageously high, she would have been able to pay them off eventually. An adjustment or erasure of the interest is the best way any student can pay off their debt.
Raquel	Hayes	TX	I originally had a debt of 56,000.00 due to interest it has now gone up to 80,000.00
Lisa	Martek	MI	I've been disabled & have been on SSDI since 2011. My monthly SSDI
Charlotte	LeHecka	NC	As a Senior Citizen, I have not been able to pay on my debt since 2011, and it just keeps growing. All my professional life I have worked for non-profits--University of Houston, my own, and as an education director at my church. Because this loan is on my records, it has made it extremely difficult to purchase anything where a loan is required such as an automobile. But more than anything, it is a psychological drain on my energy--wishing I had the means to take care of this debt while watching it grow bigger and bigger. I would be so, so grateful to have this debt removed.

First name	Last name	State	Comments
Lisa	Geiszler	CA	Im the disabled spouse of someone with serious student debt. Much of our money goes to my medical care. Please we need debt relief now.
Rebecca	Hoch	HI	My original \$20,000 has ballooned to over \$300,000 and there is no way I can ever pay it back. I am 56 years old!!
Margaret	Johnson	CT	In addition to the debt load of my younger classmates addressed in the attached letter, student loan debt is also a mature retraining issue usually undertaken as a career lifeline. As a case study, I have spent my layoffs-pandemic-grad school period since 2018 adding an additional undergraduate major, related elective coursework for an education track, and an MA (with thesis, 2025), and currently have \$56,500 in federal student loans, plus \$30,000 in state loans to cost of attendance during a couple school years, with a potential state certification program for \$6,500 that requires a block of unpaid full-time work (10 or 12 weeks). I was between jobs when the pandemic lockdowns started; UI stopped payments pending more paperwork as I was realizing that a full time courseload required a part time work schedule before it was deluged with claims, so I did not receive pandemic-era layoff payments. The state had started me off with some classes in 2019-20 as part of a displaced worker program; there have been some announcements about adjusting teaching salaries and education assistance, but this has not yet reached students enrolled in non-education majors (mine's Literature). Teaching will put me back on-topic in the humanities (BA Art 1983, MA Communication 1990) and more firmly into the median salary range for my zip code than 35 years of non-managerial corporate work did for me and other women in my generation, who because of gender wage gaps and the secrecy of most individual salaries outside unionized or government work, will get less Social Security each month. I hope to teach/tutor secondary grades English for at least 10 years full time, then work part time. I'm gambling around two years' salary at maximum education points on teacher contracts for 10-15 years' while I'm now in my sixties. My family's life spans and my lack of retirement savings demand I work as far into my seventies full time as I can; I have a modest 55+ condo on an FHA mortgage and drive a 2012 Honda Fit. I hope to pay off and remodel my home a bit, attempting to delay taking Social Security until 70 to maximize it, also entitled to a \$500/mo. pension from 13 years at a previous employer. I'm excited about a new career phase, but the impact of the adventure on the scope of my life's activities beyond my bookshelves has been profound.
Gwen	Lacey	NY	I was promised assistance while serving in the military however never received any!
Armando	Canales	TX	I actually was defrauded by a tech school that went bankrupt after some students decided to do a class action. I was not a party to the suit or attempted suit. A full year was to be about \$8000 minus Pell of \$4000 = \$4000 but I attended 2 quarters, so I should owe about 2000. I dropped a qtr w/ a W but it was never credited and I didn't attended last quarter. But I now owe near \$11,000 w/ interest...
Robert	Hall	NV	Please forgive my student loans. I have them from 2007-2015 they have been in forbearance and With paying rent food and utilities I can't afford to buy clothes or personal stuff for my family i live paycheck to pay check. I applied for ICD and was mislead by Nel Net never received a letter or ant type of communication from Nel Net. They never lowered my payment; now i am \$4000.00 behind they say. I am paying more for rent then it would be buying a home, but because of Student loans I can't. I was promised by the college that i could get a Contractor license but after \$100,000.00 in debt I still didn't get anything but debt. The college had me taking classes i didn't need. I now am a truck driver making \$26.00 a hr. Not \$150,00.00 a year like I was told by college i would make. Please President Biden forgive Student loans
Nellie	Meashintubby	OK	I am experiencing a hardship trying to repay my student loans. I work many hours trying to make ends meet. The increased interest rates on everything and increased food prices make it difficult to stay on top of my loans. I find many times that I have to make a decision to pay the payment or put food on the table or put gas in my vehicle so I can make it to work. I am also responsible for two of my grandchildren. Since covid, it has been really rough financially. It would be a great relief if there was a way to forgive my student loan debt. I pray that you will take my story into account so that a plan will come to fruition. Bless you!

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Kuiana	Ivy	CA	I graduated in 2004 with a Bachelor's degree. I found employment within 6 months and began paying on my student loans. 3 years later I was diagnosed with Kidney cancer which set me back. I had to take time off work for my health and my 3 kids. So I wasn't able to pay on my loans. I got a hardship but interest was still accruing on my student loans. Eventually I was able to return to work and start payments again. But its been a constant cycle dealing with life and staying on top of bills, creditors, loans. Rught nowmy credit is poor and I'm homeless. Its hard trying to get back on my feet and it would be great to have that loan forgiven. My credit would improve giving me a greater chance to get back on my feet snd and one less thing to worry about.
Lucille	Keyes	MS	My student loans are extremely outrageous and is causing hardship for me and my family. There is no way that and Americans can pay these outrageous rates when our incomes isn't enough to live off from. Sad
Tammy	Nice	OH	I can't go back to school because default loans....they are so old had been off my credit report. Since original student loans debt didn't go through they are now making my credit worse and accumulating interest again!
KAY	WHEELER	MI	I do not fall in any category, but it is a struggle. Help is a joke. Public service??? Who doesn't work by servicing the public. Hospital workers are top paid.. Like I said, JOKE.
Christine	Bowman		I've been working as a pubic high school teacher for 14 years, and paying off student loan debt is very difficult based on my wage and the fact that I live alone so am solely responsible for making a house payment along with other household bills and am in my 60s and will need to retire soon.
Teresa	Ortiz	CA	When I applied to my school, Asher College in San Jose CA. 95138. I was told that because 4 of my family members attended the same college my fees would be waived and they lied.. Also my school closed down unexpectedly before some of us graduated.. No certificates or any help for job placement.
Kevin	Jones	NC	I'm carrying loans for myself and two sons totalling over \$80,000. Getting relief for some or all of these loans will greatly help my oldest son, in particular who owes over \$50K for two years at USC.
Moisés	Hiciano	UT	I OWED OVER \$20,000.00 IF YOU ADD INTEREST AND ADJUSTED INFLATION. MAKE THE STUDENT DEBT RELIEF BE ERASED NATIONWIDE SO IT CAN BE ERASED FROM YOUR CREDIT SCORE AND FROM YOUR RECORD.
Nancy	Thornton	CO	I have been paying for over 20 years and still owe \$37k i have been paying my payments but only paying just the interest . This is a crime, and injustice to all people trying to better themselves.
Kathy	Brooks	LA	I am a borrower who can't afford the repayment for the student loans. If I knew then what I now know then I wouldn't have gone back to school. These loans are something else to deal with. I don't know what else to do other than to say I need help. I would love to have ALL of my student loans forgiven.
Evelyn	Riche	CA	I'm a senior citizen that was misled by one school who couldn't even correct the technical problems so that I could get to my classes online on their platform... I was still charged for the program in spite of alerting the tech department of my challenges. It was never resolved and when I complained they threatened me saying I was trying to get money for going to school. There were many technical tickets generated and never resolved The professor even gave me a failing grade even though I explained the situation to her. The other school said they were accredited and their classes would transfer to other colleges which wasn't true. They also kept changes classes and said the previous courses would not count after I already paid for and completed. That was a big scam to try to get more money out of students! The first school I mentioned was

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Susette	Jackson	PA	I'm 73 y/o, retired and continue to hold a high student loan debt. This debt is a heavy burden adversely affecting my quality of life.
Stacy	Crockett-Person	IA	Originally began with 40K, had an unexpected pregnancy at 25 right as I graduated and was instantly a single mom with major debt. I filed for bankruptcy and all was forgiven EXCEPT my loans. I have been in financial hardship ever since and now owe over 70K due to accruing interest! Never used my education due to multiple issues including health and illness of my child.
Arlene	Betty	IL	I went to college in my early 50's and then my health started going downhill. Now I have student loans and on retirement because of health issues! Instead of utilizing my degree to making a difference in this world, I am now living a different lifestyle than what my dreams were.
Carol	Green	MO	Getting rid of student loan debt could help millions of people. Teachers and administrators in education have been required to go back to school in order to keep their jobs, often with no additional salary compensation to pay for the additional schooling. Schools have traditionally been under funded and have faced salary freezes throughout the years. Required schooling along with salary freezes have made it increasingly harder for teachers to remain in the educational field. This has caused the tremendous teacher shortages in many states. Please help our teachers remain in their chosen profession by eliminating student debt.
Elizabeth	Passer	MS	I'm a 70 y/o who has \$150k in parent plus loan that I won't be able to repay for 20 years. My payments take my entire social security. My husband can never retire. If our health fails I don't know what will happen. My husband is self employed, a addictionologist and psychiatrist who treats patients with opioid addiction. Many owe us money but my husband won't refuse to treat them because they may relapse and die. I'm his only support staff. I don't sleep worrying about our future and what we will have to leave our children with this debt hanging over our heads until we're dead.
Kathy	McElveny	CO	Navient & Moehla turned me over to collections despite being on hardship hold so I won't benefit from forgiveness or be able to pay. It's a catch 22 of unfair portions
Jennifer	Amora	TX	I'm a mother who has lost her son and desperately trying to hold his brothers together with all of their ups and downs. I am more than often financially strained supporting them to keep them afloat. Debt ways me under causing me psychological strain of which I am diagnosed for. Every little bit helps and I can't afford extra. I'm barely able to put food on the table with little to nothing left over.
Mary	Korver	UT	I have been in repayment since 2005. I have always made my payments. There were three times I had to ask for a forbearance. One was when my husband died. The other two were when I has financial hardship do to a pregnancy. Today, I owe 25k more than I borrowed.
CJ	Lawrence	MS	For years I paid almost thousands a month to try to pay down my loans and it was to no avail. It's discouraging knowing that you were essentially and in many ways that feels predatory persuaded as an 18 year old to commit to buying your first home or something the price of a home and with as long a commitment in the form of loans just to be able to pursue your dreams. Many of us at 18 don't even know what we want for breakfast and a lot of us were just herded into rooms and told to "sign this" to get into school. I want all of us to be free of this burden and I think the economy will thrive without the specter of the loans hanging over many of us. Forgive them all.
Kristin	Chase	WI	As a single mom most of my career I've had no choice but to defer my student loan repayment. The interest rates are insane. I owe \$20K in interest on top of my \$40K loan debt. Please help.
Betty	Potter	PA	I paid off my student loan and it took me years. My daughter and grands are struggling to do likewise. Get rid of the INTEREST on these loans.
Emmon	Gingerich	WA	\$45,000 in debt

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Bobbie	Vergo	IL	Capitalized interest has added tens of thousands of dollars to my original loan amount, which is completely unacceptable. Interest does not work like this on any other product that I am aware of. Who does this benefit? I've been in repayment for 13 years and only have 6 years 10 months covered with PSLF. There were errors along the way. Also, when student loan payments turned back on recently, my payment was miscalculated and doubled even on the SAVE plan, which was supposed to decrease the payments. This system is confusing and inefficient. It's untrustworthy at best and predatory at worst.
Judith	Entwistle	ME	Borrowed \$25,000 for graduate school in 1989, started repaying in 1993, with some periods of forbearance, retired in 2020, still owe over \$15,000. How is this possible?
Magdalena	Sanchez	FL	I cannot afford to pay my student loans because I am paying more than a mortgage payment with the added interest rates.
Jessica	Pettis	FL	I've been fighting with MOHELA for over two years now trying to get qualified for PSLF. I am a special education teacher and have been for ten years. Before that, I worked in a non-profit therapeutic equine program as an instructor. Despite sending in employment verification multiple times, MOHELA has not verified my employment since 2022. I was told by them this past fall that my payments were in forbearance until January 2025 while they calculated my number of qualified payments and the months in forbearance would count towards those payments. However, my payments resumed January of 2024 and I have not been able to get ahold of MOHELA to talk to someone.
Gwendolyn	Washington	IL	My mother passed away, I was her caregiver I lost my job and would truly appreciate it if you could cancel my student debt.
Lydia	Pomeroy	MA	having my loan cut in half to be more affordable is a crucial factor in my life!!
Sylvia	Epkins	AZ	I am a parent of two daughters, I have my college debt and my oldest. Being a single parent raising kids alone was difficult to pay my loans and survive, so my loans were in default. I've been working in the social service field for over 20 years, and now teaching for over 8 years, but not one of my loans or daughters have been dismissed!!! It's really sad! I struggle to survive, but haven't been fortunate!
Rodolfo G	Betancourt	FL	we need help
Ida	Remec	IL	Just need relief
Regina	Henry	TN	I was misled and misinformed about my loans with Mohela. I finished my undergraduate degree in '98 and i finished my doctorsI degree in 2008. My debt is more than what i borrowed. I cant seem to catch a break and although i completed most of my degrees over 20 years ago I still in over 130k in debt. I have ballooning interest. I was told my plans would not lead to forgiveness although had i keep my original loan I would have satisfied my undergraduate loan in 10 years initially, however I was encouraged to consolidate my loans. Ive always told my family I will be in student lian debt for life. It should not be that way. I am one who volunteers in my community and consistently gives back. I'd like to have an opportunity to establish a college fund for my grandkids because I wasn't able to do that for my children because I was buried on my own student loan debt. Forgiveness would allow me to to pay it forward and give back to my HBCU TSU financially to prevent other students from getting into to debt like me.
SHELBIE	JOHANSSON	TX	Struggling! Shelby Johansson
Vicki	Turini	NY	I got my loans in 2009 paid on them until Covid then resumed paying and I owe just as much now as I did in 2009! How in the world is that possible? So the thousands of dollars I've paid went only to the interest? Sad part is I borrowed less than 10k Definitely should've been paid off in 12 years...
Christine	Banks	NJ	I went to culinary school, the school is now closed. For the first 9 years after school I made 10 to 15\$ an hour. Having to support a house hold with \$60,000, in debt is not realistic. These schools need to place a realistic awareness of what life is like after you get your degree.

First name	Last name	State	Comments
Carrie	Waring	WA	I went to nursing school because I knew I wanted to take care of people. I've been a nurse for 12 years now and the thing that is hanging over me and won't let me even take time off at work because I can't afford it. No one explains it to you when you borrow that money. I tried to work when I could during school, but that was to pay for my car, rent, groceries etc. Now I'm drowning in debt. Drowning. A lot of it is student loans but because of the student loans, I've opened up more credit cards and just trying to make ends meet. I worked four 12 hour night shifts during Covid and have seen some horrible things in my career. Some that have messed me up so much that I can't sleep. Or I get home and cry for at least 4 hour. Some days - you get a win and save a kid. Some days you think about how you could sit at a desk, earn the same amount as a nurse, heck maybe go back to school to be the pediatric nurse practitioner I want to be... that's never going to happen if I can't pay the loans a from 12 years ago. 12!!! And I've barely made a dent because of interest. I know we aren't supposed to compare ourselves to the people were around but when you're almost 40 and rent a crappy apartment and you have friends that are late 20s building gorgeous houses that are clean, don't have ants, don't have to worry about playing your music too loud ... it's hard not to. That's where I should be right now. Somehow life said - hahahaha that's cute if you think you're going to make it. I'm very depressed and anxious because of my little brother recently killing himself, but this just adds to the cake and makes me sick to my stomach at the stuff I haven't accomplished. How embarrassing. I used to be social and happy. Now I sit at home after work thinking about having to pay bills and if I'll make it this week.
Emory	Johnson	NC	I am a public school Spanish teacher who owes \$75,000 in student loans. I teach in North Carolina, so even though I have my master's degree in education, I make the same salary as a teacher with a bachelor's degree; therefore, it is difficult to increase my income as I work to pay off my student debt.
Sarah	Young	OH	I got my nursing degree and worked until 2019 when I got injured by a patient. They told me I would never do nursing again. The company I worked for fought all of my workman's comp claims. I was in rehab for a year. I since got married and my bills are my bills and my husbands are his. But, because we are married my hardships of student loans and the extra interest being added is just too much. Something should be done about this. I only went to school to feed my children and I and make it in the world and now I'm about to be 55 years old and these loans are taking away from me and my family's financial freedoms from 20 years ago.
Armine	Tahmassian	RI	I currently have 250k in student loan debt with 6.7% interest rate. As an optometrist, I can only afford to make the minimum payments and therefore my loan total keeps increasing. Why is there a higher interest rate on my student loans than that of a mortgage. It's as if we are being punished for getting an education which leads to less motivation in future generations to get one or have the opportunity to. Education should not be a luxury, only there for those born wealthy, but an opportunity for all who want to succeed. I feel as though corporations and weapons have a higher value than education and healthcare in this country. I hope that will change someday
Tish	Carr	CA	Help
Hans	Moreau	NY	I need this loan to be cancelled as soon as possible folks, bcz I can't afford it.
Theresia	Sandhu	CA	I know at least 2 people with crippling #200K student debt who are unable to pay it off due to medical concerns and inability to find work. Lets give these hardship cases some relief !!
Jose	Diaz		Graduated on 1994 and still repaying since loan consolidation was on 2009 and that's the date Mohela takes in consideration. Original loan amount was less than \$10k and balance is around \$32k
CINDY	KISER	KY	MOHELA LOAN SERVICES HAVE IN REVOLVING DEBT THAT CONTINUES TO BALLOON AND IT'S IMPOSSIBLE TO SPEAK WITH REPRESENTATIVES ABLE TO HELP ANSWER BASIC QUESTIONS. PLEASE HELP!
Francis	Montalvo		IM NOT WORKING AT THE TIME I HURT MINE BACK. I had surgery, I have 6 titanium screws, 2 rods, 3 bone implants, in 2020,in lumbar area.
emm	er	CA	almost 20 years buried in Navient nightmare and now Mohela nightmare of interest, bad servicer practices and no way out - we are drowning

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Christina	McNulty	CA	We, as parents of a daughter who completed her B.A. in Merchandise Marketing, are carrying \$57,000 in school loan debt. We paid off \$60,000 already but the interest rate at 8% is prohibitive to our budget. As parents, we are both on Medicare and the payments are a strain. I hope President Biden can fulfill his promise to lower student loan debt. We qualified before so I hope we can benefit from this program soon!
Hannah	Gorrie	IL	I borrowed more than \$60K in federal and private student loans to attend a state school that was the most accessible to me, before I understood money, debt, and what those loans meant. Now, I've been paying on those loans for over ten years and I still owe the same amount. Since the federal loans have been managed by Mohela, they have miscalculated what I owe, haven't paused or corrected my repayments, and provide no way to get in contact with a service to make those corrections.
raymee	alper	MO	I graduated from college in 2000. My divorced parents both borrowed money for my education during my time in college and I wasn't given a full-view into that debt until I graduated and began my career. My payments were never affordable in regard to my income and I was driven to accept years of deferment or forbearance programs in between pay gaps so that I could pay my rent, afford my car, etc. Once I became a parent, it was increasingly more difficult to make the payments and I was helplessly watching my total loan payment escalate so far beyond my original debt that I felt perpetually trapped, ashamed, and crippled by this debt that was making it impossible to get ahead, to save for my children's college educations, to pay off property, or to invest for retirement. We don't travel. We don't drive expensive cars. Our lifestyle is very normal. But life is expensive and I'm completely and continually trapped by this situation. Often choosing between loan payments and childcare. Loan payments and groceries. Loan payments and Christmas. And the payments are so far beyond what I originally borrowed. To add insult to injury, over the past year, despite making earnest attempts at payments, I have been harassed by Navient. Not only have they relentlessly called me, they have called business colleagues, neighbors, distant relatives, and family members. As a self-employed person, this harassment has led to questions and revelations about my business. It's been detrimental to my ability to grow my business and network. Not to mention the extreme mental load, pressure, and anxiety about how to handle and manage this unmanageable situation where I have no allies or resources. I would love to the chance to tell my story and to learn more about who can help people like me.
Susan	Caldwell	NH	I should be able to click on #3 but luckily I was able to make a lump sum payment of \$65K in 1/2000. Had I not been able to do this my total loan principle of approximately \$72K from both my BS & MA would have remained \$90K effective at repayment in 12/99. Despite having made payments when possible, and consistently since 2010, my total principle remains somewhere between \$20 - \$25K (down from \$31K in 2000). If it hadn't been for the interest, my payment of \$65K would have almost entirely repaid my loans in 2000. Additionally, my servicer (in 1/00) removed almost \$6K before applying my payment (of \$65K). To this day I have been unable to obtain any calculations of payments or interest accrued before the loan consolidations in 2/99. Nor have any servicers been able to document how the \$5,888 in interest was calculated. In fact, all data was removed from each servicer after my account was transferred to a new servicer. As of the most recent transfer I am only able to see total principle due in 1/00 of \$90K broken into the 2 categories but nothing else prior to that date. I have requested this information from previous servicers but have been told that they never received it.
Paul	Greenfield	CA	Over the years my payments were put into deferral, so I called the service number find out why I couldn't find my account to make a payment. I would would be told it was in deferral but still collecting interest. So of course the bill went higher and higher. A system managed by Greed.
Aly	Woods	OR	I have a public service job and my loans are totally past 10 and 20 years old. I filled out all the proper paperwork and yet my loans have not been forgiven and I haven't heard anything since Studentaid dot gov told me that they had everything they needed. And Mohella says they don't have any paperwork from this. I applied like two years ago.

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Janiece	Rustin	CA	I've never earned enough money - even after three college degrees to pay back any of the college education I absorbed. I was told investing in my college education was going to increase my earning potential. I'm still being paid what I earned 20 years ago.
Amiya	Kaminski	AZ	I am a recent graduate from my in-state university. I worked a full-time job my entire time in college, I only used loans for my tuition to keep the repayment low. Today, I owe a cumulative of \$40k (which is still lower than most) and currently work a state job at \$21.93/hour but my payments in return are \$400 minimum. While just doing the math it's a no brainer on affordability, add the cost of rent, gas (to be able to go to work I live far for affordability) insurance, car payments, etc. I have no cushion to pay more than the minimum which then means my balance will never go away due to high interest.
Colleen	McKee	CA	I was a straight A student who only took out \$12,000 in student loans. Since then, it has ballooned to \$90,000 because of interest. I am officially disabled but have had a hard time persuading MOHELA of that because they will not respond to any correspondence, nor will they pick up their phone, nor does their website work. I really don't deserve this.
Carolyn	Hilton	GA	I have been struggling for several years to make payments due to health issues, loss of job, COVID shut Down, and finding out the schools deemed for fraudulent in court. The Student loan servicer was of no help at all I feel the Student Loans should all be cancelled and refund what has been paid due to neglect on the ones in charge.
Rudene	Robinson`Felton	NJ	This student loan was taken out to fund my daughter's education. I am currently facing financial hardship and need assistance paying off the loan. Sadly, my husband passed away and I am now solely responsible for the loan. I need help to manage this debt. It's a financial hardship. I certainly need help in taking care of this debt. Thank You, Rudene Robinson`Felton
Jodi	Kenworthy	OH	I went back to school to become a nurse and now the student loan payments are so high that I cannot make those payments and feed my family.
Melody	Waite	MI	I should have qualified for PSLF over 9 years ago. I just recently had some forgiven. My interest is way higher and the total of my loans is too. I'll never pay them off at this rate. I've had to choose what bills to pay and which not to pay because of my loans. My servicer has never resolved even my simplest issues including recently processing my payments. Teachers and other public service employees should not be paying back student loans their whole life to serve our nation.
Teal	Church	VT	I am considering not continuing my medical training as it is too expensive. We need more providers- not less.
Mary	Parks	PA	Automatic student loan relief will send years of monthly payments and allow me to have more necessities needed due to rising cost of food, gas, taxes, etc. Its' time to end student loan debt for ALL.

First name	Last name	State	Comments
elliott	price	WA	<p>I am 36 years old and have been repaying \$45k in student loans since 2010 and still owe \$20k. When I entered repayment I was told that it is best to pay as much as possible, so I entered a standard repayment plan and consistently paid \$250 plus an extra \$25-100 per month when possible. I never defaulted or missed a payment & only requested forbearance a bit during covid hardship.</p> <p>I grew up poor and without many networking opportunities, so despite having a bachelor's degree I spent my 20's in dead-end food service jobs making barely above minimum wage just to get by. The college I went to did not give me a good education, but it wasn't bad enough to take advantage of any of the debt cancellation assistance currently available either. Now, In my 30's, I finally have a career in a completely unrelated field and am still barely making a livable wage due to inflation and the rising costs of rent, gas, bills, etc. I am not living any differently than I did in my 20's. Even though I have a good job with competitive wages for my area, I live paycheck to paycheck. I avoid seeking medical care because it's too expensive (even with the insurance I pay for through work). I still rent a cheap apartment that I split with a roommate. I budget tightly, I don't go out to eat, I don't buy new clothes, phones, or other frivolous stuff. Literally all of my money every paycheck goes to bills, gas, and groceries. I'm lucky if I have \$100 leftover at the end of the month. I'm unable to save any money and the money I do save goes right back into things like emergency car repairs or medical bills. I'm doing everything "right" and yet I'm suffering under the financial burden more than ever, these days.</p> <p>When living this tightly, an extra \$250/month would be life changing for me. I have \$150/mo private loan payments as well, totalling \$400 in student loan payments every month. My income is about \$2k/mo. That means that my student loans are 20% of my monthly income. My rent is 32% of my monthly income. There goes over 50% of my monthly income already, and that's before phone, internet, electricity, car payment, insurance, gas, groceries, medical expenses... all the other basic necessities. If even my federal debt was canceled, it would mean having an extra \$250/month to spend on things that matter. It doesn't take an economics major to know that more spending money in the hands of consumers like me is better for the economy than flushing it all down the student loan racket drain.</p> <p>Anyway, this was a long story but I wanted to illustrate how even doin everything "right" with student loan repayment still results in a huge financial burden and struggle. Thanks for everything you guys do.</p>
Marlon	McGaster	AL	I am declining in health and have applied for assistance and I am in dire need of this relief. I am supporter of President Biden and theBIDEN HARRIS AGENDA. I deserve this aid and a chance to start over
Cynthia	Booker	AL	I have been paying on 1 of my loans over 30 plus years. That loan should have been canceled.
Sandra	Palacios	FL	Graduated in 2001 and have been paying off /on loans that stafted at 70k and mow are at 110k! Been on endless deferrents due to hardships all while my loans were with Navient! Finally made the switch to consolidate yet again with President Bidens Relief and now with Mohela.. waiting for relief BUT NOTHING seems to to work for me!! It's time for those who have been impacted greater than 20years paying loans to get relief!! HELP
Michelle	Barone	CA	I make decent money but with the rise in the cost of housing, groceries, gas... etc I live paycheck to paycheck. I have had to use credit cards just to get by. I can not take on another payment of any amount. The cost of everything is going up more than my salary. I need help. Borrowers need your help!

First name	Last name	State	Comments
Jennifer	Schalles	PA	Life happened and I had to give up a lucrative teaching contract. I was a good student and a great teacher. Unfortunately, a divorce and health issues changed my life forever. Navient kept me in financial hardship forbearance after financial hardship forbearance. I finally heard about IDR in 2019 and applied immediately!! I had NO idea that it had been around THE ENTIRE TIME Navient had me in these crazy forbearances. They did NOT count towards time in repayment and interest ballooned. What started around \$60k is now consolidated at \$150k. I will never be able to own a home and my own child will not see the middle class life that I lived. She lives in poverty. I feel worthless. My degree is from 1999, and career services says that it's outdated and to hide it at the bottom of my resume! So, I owe all of this money, can't get a job and find out my degree is meaningless because it's over 10 years old. I am happy for those getting their "golden emails" of forgiveness but I know that mine isn't coming. I signed and I owe the money. I will never be able to repay it, own a car, live in a decent apartment or own a home. I am 46 years old and the events from 24 years ago (divorce and subsequent health issues) changed my life forever. I wish life had gone as planned. My loans would've been paid off a LONG time ago, not to mention PSLF exists now anyway. If there is any way that all of that time in economic hardship forbearance would count, maybe there would be a light at the end of the tunnel. Right now, it's difficult to see. I won't see any help due to the forgiven amount being taxed as earned income. I've never made \$150k in a year. I know that I can't afford the taxes on that.
Lydia	Traficant	OH	My husband is terminally ill. I need help
Larisa	Yanicak	NC	I have a good job and make decent money and I still can't even pay off my loan. The interest kills any hope of ever paying it off because it eclipses the principle.
Vanessa	Lewis	OH	Same employer during school, pandemic, and after. No pay increase during or after the pandemic, therefore the debt weighs down my shoulders. No relief in sight to being able to pay a debt that initiated in 2020.
Georgette	Ware	VA	I am a 61-year-old receiving partial retirement. I thought I was co-signing for my son's education and end up having to pay a loan back myself I am unable at this time I have also signed up for social security disability at this time. Georgette Robinson Ware
Carrie	Flick	MO	Parent loans. The worst advice the school counselor gave me. My kids stop paying back and now all the interest we paid down is back. I am near retirement and I am very upset
Glenda	Young	CA	My student loans doubled when I had a financial hardship and missed a deadline.
Edwin	Cox	CA	There have been consecutive months when my automatically scheduled payments have not been processed properly worrying me and threatening my credit and my future candidacy for debt relief through Teacher Loan Forgiveness programs. Please fix the system. Teaching is hard enough and stressing over mishandled automatic payments shouldn't penalize candidates for future debt relief.
Kim	Henzen	OR	I literally can not afford to pay these loans. I am now disabled and have avhard time working. I also had applied for student dept relief and then it was put on hold. Please help me.
Natalie	Oliver	CT	I am a co signer on my daughters account.
Ana	Pereyra	FL	Soon to be at 20-year mark and still can only pay increasing interest!
Gina	Lyons	MA	It's way too much money add just I need help to pay
Mona	Ashbaugh	WA	I'm 67 years old and have staggering student loan debt due to ballooning interest.

First name	Last name	State	Comments
Mary	Kuncis	FL	I obtained my BSN in 2008, all on student loans because I grew up in a lower class working family. I made my way through nursing school and decided to go on to graduate school. I got through half way and then my mom got really sick and MS and I had to take care of her while working full time. I had to put school on hold. When I was finally able to reattend, the school told me that all of my credits that I completed were no longer good. But I also still had student loans taken out for those classes. Almost 30k worth. And I can't even apply those classes to a degree now. As a nurse, I also worked through the pandemic while caring for loved ones who lost their jobs during that time. I think it is time for nurses to become compensated for their time during that time.
Michael	Jardeen	WA	65 and owing just over 91k.
B.	Conelley	VA	When I was accepted to Cogswell Polytechnical College, I visited the financial aid department and was handed a Salliemae pamphlet for aid in funding. Little did I know that when repayment came I was not allowed to pay according to my income. I had to endure screaming and harsh language from Salliemae reps demanding excessive amounts that I could not pay. I was given options to pay to put collection on hold for 3 months. I did this until I couldn't afford it and had no other options but to default. There was finally 'programs' that Salliemae allowed me to enroll in for IDR, but those were terminated when Navient took over, and then it was the same demanding amounts that couldn't be paid with no warning of expired 'programs' I was enrolled in.
Daisy M	Jones	GA	I was misled over 30 years ago. I was only filling out information to show my income so my daughter needed the student aid. It was not for a parent loan. Her loan covered her schooling. What I owe is more than the total.
Beatrice	Wright	TN	More than I can repay
Martina	Dimiduk	OH	I'm currently expecting my first child and am afraid that I'll never have enough money to be able to properly provide for them
Pearlie	Johnson	IL	I'm a retired disabled grandmother with threatening call for a student loan I Co/signed on. Living on only my social security funds.
Amanda	Ingersoll	FL	I have to decide between paying student loans and buying food.
Kasongo	Kampompo	OH	I am a parent paying student loan for my children who were college educated, working at low paying job; that create unnecessary hardship for me. Please help forgive that student loan.
Quiles	Quiles	FL	I believe all the students, deserve the chance to have a new beginning free of debt.
Jahira	Ricard	NJ	I was a student and didn't continue my education and I'm trying to pay back my loans n work and I can't afford to pay back not realizing all the details being a student while signing for loans how much it was going to be
Caroline	Moss	SC	As a first year teacher and new home owner I am struggling to make payments
Jamie	Perez	MA	At the time I took out my student loans I was married with two children. My life took a huge turn to tragedy in 2022 when my husband died. His death has impacted my life not only mentally and emotionally, but financially as well. Now, living with less income after going to school to pursue my dream career to continue to be over my head in bills. Loan forgiveness is vital in my situation so I can afford to have a roof over our heads and food to survive. I hope Plan B will be taken seriously and all student debt is forgiven.
Samantha	Bruno	IL	I am a first responder and submitted my PSLF application by the deadline. I have a lot of unsecured debt which I currently cannot afford to make payments on. If I can get my student loan forgiven, it would take me one step forward to financial freedom.
Monika	Moss-Gransberry	OH	I have been a consultant to the nonprofit sector for over 30 years. I was a single mom and had to take numerous deferments to my student loan payments. I just never made enough and when business was slow or my kids needed more than I could handle, I would take a deferment. One day I looked up and the my loan had increased 25% more than when I started.
oida	biddle	CA	Student loans have been a burden to myself and my family. Debt has played a part in deciding not to have kids of my own.
Robert	Raven	CA	Protect Poor Students, Not Big Banks!

First name	Last name	State	Comments
Susan Marie	White	CT	I have Stage IV metastatic breast cancer. Why aren't my student loans canceled, when I have to deal with absurd healthcare expenses just to breathe?
Crystal	Mitchell	TX	I retired less than a year ago and filed for lower payments on my student loan. My payment effectively doubled rather than went down.
Linda	Krietemeyer	MO	By the time it's forgiven I'll be 95 or dead which ever comes first need cancelled asap
Roger	Ames	NY	Help !!!!!
Rachel	Burdzinski	FL	I graduated with my bachelor's in 2010 and the original amount taken out was \$80,000. Today I owe just over \$103,000. The student loan companies wanted \$1500 a month after I graduated when I couldn't find a job and refused to work with me so they kept putting me into forbearance until I unfortunately defaulted because I couldn't meet their payments. My college was no help finding me a job and later filled for bankruptcy but because most are private loans I can get no assistance. How can banks and colleges get assistance but I've been sitting here for almost 25 years paying anything I could and still constantly getting harassed to the point where I have developed crippling anxiety. I cannot get a house or have children because the student loan companies ruined my credit before I could even have a shot of leading a life. Even now I'm making more money than I ever have and I still am facing bankruptcy if I can't get help for these loans and they keep telling me no. I don't want a fancy life I just want to be able to afford a place to live and food. I'm worried I never will, and all because I went to college. Please help us with private loans we are drowning!
Casie	Heaton-Taylor	KS	I completed my degree as an adult to become a teacher once my own children were in school. The loans were ridiculously simple to get, and the financial advisor at my university encouraged me to borrow. Repayment, however, has not been simple. After a divorce and foreclosure I was unable to make the payment and was reassured that forbearance would be the help I needed. Unfortunately the interest continued to accumulate and I now owe more than borrowed. Trying to negotiate payment amounts and various "forgiveness" plans is a confusing, contradictory, and often deceitful process. For example, I recently shared paystubs and W2s with who I thought was an employee of the Department of Education only to learn that she was trying to sell me a monthly service to "monitor" my debt.
Daniel	Gaynor	MA	Please allow me a life before I die. I have become disabled over the past year. Lyme disease that affected my spinal cord leading to partial paralysis, inflammation, fatigue and muscle tremors and spasms I still owe about \$18,000 in student loan debt, more than I borrowed. I'm gonna be 68 in June.
Michele	Washington	IL	Very confusing dealing with Mohela where it's difficult to get proper answers to my questions or errors.
Vera	Vanpool	OK	I have student loans but the government was the holder of my loans. I am a teacher and do not make enough money to live and work as a teacher purchasing needed supplies and have the ability to pay back student loans. My loans are from a ridiculously expensive college that misrepresented the cost when I spoke to them on the phone about starting a Master of Education program. I only finished half of my Masters due to relocating for a teaching position. I cannot afford to get any more in debt and would love for my student loans to be forgiven because I am devoting my life to teaching our young at a Title 1 school.
Taylor	Perles	PA	I graduated with an Associate's degree in Medical Assisting from the Community College McCann. After graduating, no one took my degree seriously, my credits do not transfer anywhere else. I had to go to a different school to become an LPN. At this time I took in my half sister from the foster care system and later adopted her. I did not have the money to pay my student debt as my priority was to keep a roof over our heads. I married my husband who also went to the same community college and together we have over \$100,000 in student loan debt. The growing interest makes this impossible to pay, especially with having a new baby now. We can not keep up. Please help.
Andrea	Foro	CO	Thank you for everything you do!
Charity	Clancy	OH	I just came out of bankruptcy last year. This year they wanted me to repay my loan. The lender wanted me to pay almost \$700. I did income base and they still wanted \$500. I had to put the loan on hold until I can get my finances back on track.

First name	Last name	State	Comments
Amber	Johnson	MA	Living hell I owe 64000 plus interest working 2 jobs borderline homeless. No car. Sleep on floor. 1 wooden chair to my name with medical bills through the roof. I went to school to improve the quality of my life and all it did for me was give me a portal to hell with no kids or husband. I regret going to college due to these loans. I have 100 dollars to my name in .y savings account and I am 39 with rent that's almost 1400 month living check to check. Depression is no joke. With automatic relief I will cry and fall to my knees in gratitude as a traumatic brain injury survivor trying to work is not easy. It will allow me to have hope for when I grow old for retirement savings instead. Dear lord....
Savanah	Patton	NV	As a single mother that had to put herself through nursing school at the age of 35 it has been a struggle. I am trying to build a better life for my child, and the debt of school takes a toll on that. It would be great if there was more help in this area so that we can make this world a better place.
Patricia	Sonnier	LA	My husband has become disabled and has a disease in which there is no cure. Medical bills, specialists, hospital bills ever increasing. and causes hardship on finances.
Allyson	Emmarene	CA	I am a 47 year old divorced mother of two children living in Alameda,CA. I moved to CA in 1999 to pursue my MA in Education at UC Berkeley. I graduated in 2001. When I finished, I had a combined total of about \$55k in loan debt. I have dedicated my professional and personal life to public service, working in higher ed and volunteering for reproductive justice and voter engagement. I wish I had known to sign up for PSLP when I started my career. As of today, I still owe about \$20k on my loans, after 22 years of repayment! I won't be done paying by the time my sons are in college. Please help people like me and forgive my loans. I never aspire to home ownership in the bay area, but I hope I can afford to retire debt free. Thank you.
Kimberly	McCreary	FL	Hello Mr President Biden Thank you for some of the relief you have provided. However, it time that every borrower gets the relief they need like me. I am 57 years old and having it very hard and with the higher cost of living, it doesn't make it any easier. It is time to cancel student debt for everyone. Thank you!
Shirley	Luckett	IL	I need this debt canceled. I've paid and paid to no avail. Loan started at \$4,000 and now it's over \$30,000. I will never be able to pay this off because instead of going down it continues to go up. I am not working and cannot afford to pay any more.
Lisa	Franck	CA	16 years in and still owe almost 100K! One loan is 8%apr!!! I essentially know I'll be paying this til I die. Can't get a home loan. Very sad that all these people with less than 20k have gotten relief but those of us who have not missed a payment in 16 years but still owe so much have gotten nothing!
Patricia	Meares	WY	I am a parent of a student that has been out of college since 2003 and is still paying on his student loan. The interest rate is high and he will never be able to pay it off. It prevents him from buying a house or moving forward. The career path has not kept up with inflation and the money he though he was going to make is no longer paid
Danielle	Woods	IN	Was misrepresented not all credits were transferable
Judith	McGinnis	AZ	I owe 95k for a community college education half of which is interest over the years. I am currently 70 years old and graduated in 2005. I need help.
Tonia	Raftery	VT	With the w of living and now the 15 percent raise in property taxes and fuel taxes we cant afford to hardly keep our home .
Jeannie	Whittle	OR	Canceling all currently student loan debt is something that can go a long way in boosting the economy. I have a Parent student loan that I currently owe more on that I originally borrowed due to runaway interest. I also find myself in a spot were looking to retirement I am uncertain if that will even be an option while trying to cover payments. Currently on a repayment plan that does not even cover the monthly interest. From conversations with others, we would be greatly happy if all interest would be canceled and any accrued interest wiped clean. Then allow us to pay back the loans we secured interest free with after a five-year plan of continued payments any remaining balance is wiped clean.

First name	Last name	State	Comments
Linda	Malcom	CA	I have had an amount that I already paid added back on the account because the new servicer said they could. I have been approved for income repayment amount and had it reverse because they changed servicers and said that they could. I have paid without missing a payment since 2007 and now owe more than I borrowed. Now they have a new servicer and want a \$1,000.00 a month and I live on my teachers retirement. A \$1,000.00 a month is half my monthly retirement. There is no way that this will be paid before I die.
Shannon	Allen	CA	I have been in repayment for over 20 years. I'm 53 years old and working as a nurse practitioner full time for county community clinic. Loan cancellation will truly benefit my situation so my finances can be more focused on retirement planning.
Alvin	Harrison	SC	Most of my debt is from over 23 years ago. I have had several years of being unemployed, and others only able to get part-time work which makes it difficult to make payments. Over the past several years I had been attempting to acquire a full time position, but I feel my age has played a big part in me only working as a contractor.
Kimberley	Banuelos	CA	I went back to school as an older adult and experienced significant delays in completing my education in a timely manner due to the Pandemic. I am also now close to retirement age and will never be able to fully repay my student loan debt. I need forgiveness as compensation for the hardship I would incur as an older worker with less time to build my career or increase my earning potential.
Yenka	Truitt	GA	Unfortunately I have experienced every difficulty on my education journey. Cancellation of Student Loan and improving its regulations would improve the US economy. Every American is working to overcome hardship and student loan debt cancellation is an assured way to support the American people.
Vicki	Maturo	CA	We must have full, universal, tax-free student loan cancellation.
Luz	Rosado	PR	I Lively in Puerto Rico
Barbara	Moser	PA	Im a senior with a parent plus loan of \$15,000 that doubled with interest. Have consolidate to an IRC pay back account. My payments right are \$0.00 monthly but the interest keeps growing because I don't qualify for SAVE PROGRAM. MY household income is under \$47,000 . Please help ! Sincerely, Barbara Moser
Danielle	Jones	FL	I'm a woman in my late 50s with declining Health I've had to take online work just to sustain life I only make about 12K to 20K a year that barely supports life with the deferment I've accrued more than what was originally due and I'm currently just trying to stay above water with my health I keep pushing forward not leaning on the government but it's almost impossible to pay this debt and has been since covid hit and I had to shut my thriving businesses down
Jazmine	Long	GA	It's hard enough living in America where they want a paper for everything but they don't make it easy or affordable especially if you are a parent going back to school. Education should be free funded by the government since they have designed a world to basically work our life away.
jazzy	swan	GA	I have been facing an ongoing struggle as I try to manage and pay off medical bills for an illness, along with a house payment that keeps increasing every year. On top of that, the cost of food, gas, and basic necessities has skyrocketed. Unfortunately, my current job wages are simply not sufficient to cover the everyday cost of living. It is my fervent request that the necessary steps be taken to alleviate the burden on the American people, starting with the waiver of student debt. Doing so would be the right thing to do to provide much-needed relief.

First name	Last name	State	Comments
Tina	Charnett	CA	<p>Good Evening Mr. President, I appreciate your mission to end student loan debt. I wonder if you realize there are thousands who could already have loan forgiveness if the field was recognized accurately. This is the field of Applied Behavior Analysis better known as the group of board certified behavior analysts. 1. In order to have this credential they must complete a masters program incurring a large amount of student loan debt. Medical personnel including doctors, nurses, mental health workers, and dentistry already can access loan forgiveness because they are healthcare workers. The problem with the program is it does not recognize Behavior Analysts as part of this group which is an incorrect acknowledgement. 1. Behavior analysts are compensated by health insurance companies 2. The services a behavior analyst is deemed medically necessary 3. Behavior Analysts client's / patients are referred to their services by medical practitioners 4. Behavior Analysts primarily have patients with developmental disabilities As Provider: TOPHAM, JONATHAN D, MD stated in an assessment of a patient for referral: "A Report of the Surgeon General of the United States (1999) affirmed that thirty years of research has demonstrated the efficacy of Applied Behavior Analysis (ABA) in reducing inappropriate disruptive and maladaptive behavior and in increasing communication, learning, and appropriate social behavior in children with autism spectrum disorder. Thus, I most strongly recommend ABA therapy as a medically necessary treatment for autism spectrum disorder and have referred him for services." As you can see a medical professional validates our field as medically necessary. You can look on the BACB website and discover how many BCBA's there are, all of which should qualify for loan forgiveness for working in the healthcare industry. The current criteria for qualifying needs to change to include all that provide services which are paid for by health insurance companies. This would demonstrate your promises kept for a large amount of the population. Thank You, Tina Charnett MEd, BCBA</p>
Maxine	Breaux	LA	I was told that They would get me a job working from home after I graduated. I needed to work from home because my husband was sickly and passing out a lot and I have custody of a grandson that I have to homeschool cause of his health issues. Well, I graduated and I was NEVER given a job working from home as I had asked before I signed and started Ultimate Medical Academy. I do not work and I am on Social Security
DeAnn	Owen	TX	One loan I did not owe. I do not know where it came from. I do not owe it. It must be a billing error. Crazy!
Vanessa	Griffith	NC	I graduated with my undergrad degree in 2007, I'm almost 62yrs old, and I barely make 2k per month. I SINCERELY pray that I am one of the many who will see my student debt erased. It would be horrible to have my social security income dedicated to repayment. HELP!!!
Jackeline	Vives	CA	I have been waiting for my loan student cancellation since the announcement of the President Biden. I have been struggling with it for years and I never got any help from your.
Jennifer	McKenzie	IL	I'm 43, I will probably never retire. I owed \$62K that turned into \$75K.

First name	Last name	State	Comments
Linda	Tatum	IN	<p>I have repeatedly been given wrong or at the very least, poor information about payments, loan forgiveness, forbearances, where my loan is being held, what paper work I need to submit and resubmit due to the original submission being lost, given wrong information on where to submit paper work. I retired early due to my doctor's suggestion that it might be a good step for me to take, plus my employer made an offer to employees to give each one a "buy it." So I accepted that 14 years ago.</p> <p>My loan has grown exponentially due to interest that has compounded, and too much non-helpful misinformed servicing agents. And now I have spoken with another helpful advisor, and he cannot even locate my loan even with the extra information I offered and agreed to give him. My calls to try and find out more through the Dept. Of Education lead in a circle, or finally to someone (according to their AI voice assistant) who can assist me. But each of the 4-5 times a day for the past 3 days I get through on that phone number and another AI voice answers and tells me no one is available and that I have to call back later.</p> <p>I have no way to make any payments on this loan. And for years I worked, as a single parent, in various positions that were providing assistance to underrepresented college students, to helping day care providers get Title XX for food for eligible children in their care, I have licensed those daycares, I have taught college courses in learning skills that often included at risk students, and before I borrowed this money for a required graduate degree, I was a caseworker in Child Welfare in Indiana for several years, and had worked with indigent hospital patients for several years, as well. It seems there should be credit given to me and my loan situation for some of that work.</p> <p>I'm now 76 years old. And would like to find respect, consideration and forgiveness for my loan. Believe me, I am sorry to have to ask for this.</p>
Janice	Vanwinkle	AZ	the interest that has been added to my original loan is CRAZY! IT TRIPLED MY LOAN AMOUNT, SOMETHING I CANNOT PAY, PLEASE HELP
Traci	Harris	IL	I received public service forgiveness last year but it has been very stressful dealing with the weight of the loan and interest for the past ten years. My loan was a parent plus loan. It started out \$33000 in 2013... The ending balance was \$48000 by 2023....this was the balance even though I had paid over \$16000 on the loan ... That \$16000 went to interest... Never the principal. Our babies don't stand a chance.
Kristi	Reynolds	CA	I have benefited from my higher education but accumulating interest for 30 years and another 20 to go is insane. I'm 54 and have had student loans since I was 24. I have never missed a payment and have even been paying much more than the minimum required payment.
Guillermo	Villoria	NV	I'm recently retired & not working. I am financially concerned for my future because my income has greatly decreased. I'm worried that the student loans terms might change and put me and my wife in financial jeopardy
Eva M	Carlino	NJ	I'm out of work I have bills I need help please
elizabeth	ocean	CO	I've already written to you directly about my experiences with unscrupulous educational institutions and some of this debt is over 24 years old. It has been a source of anxiety and caused distress.
Barbara	Zill	MD	Please help an elderly woman that lives with a strict budget and this loan has consumed my life with worry, I just want to live the rest of my life without this debt that is not mine hanging over me.
M.	T.	CA	I am 77 yrs. old and I was never able to purchase a house because of the awful ballooning interest. I don't know if the servicers have made errors or have misled me because I have been unable to figure out the numerous rules. Also the loans keep on changing servicers...

First name	Last name	State	Comments
Bryan	Harrison	CA	My student loan has more than doubled and I've paid for over 20 years and it hasn't made a dent. I will end up homeless and die with this debt. I'm 54 and have no savings. I don't even have a BA and only completed an AA that has always been worthless. I'm the first person in my family to have attempted going to college. What a waste.
Rhianna	Clemons	TX	Student loans are a silent terror; known as debt. They rob us of good credit and the possibility of ever being debt free.
Michele	Mielcarz	OR	Student loan debt has impacted my life negatively since I graduated. From Sallie Mae misleading me on repayment options, to having my balance balloon with capitalized interest, it has caused me to not be able to save and invest for the future, and negatively impacts my quality of life. I'm on the SAVE plan and although I don't have to make a payment, the interest is accruing daily, digging me deeper in debt. We need student debt relief NOW!
Anastasia	Stead	MI	I'm an impoverished borrower that was promised the world on a silver platter and that wasn't the truth and now I'm drowning in debt. Student Loan Debt forgiveness will help me be able to at least tread water. Please implement it. Thank you.
Margaret	Lewis	AL	All of these apply to me. I have tried for months calling and trying to communicate on line to no avail. IS there anyone person I could talk to for some relief and assistance. Is there anyone I could write to?
Alice	Nesbitt	NY	I have student loans due to my teaching career. I have been in the education field for 26 years, and I am still teaching. When I pay it will weigh heavy on my current bills and will cause more of a financial hardship as I have used what I learned in the classroom, and should be dismissed as learning experience.
Cynthia	Haynes	GA	I would like to express since the repayment of student loans this has been a burden, a hardship, and very stressful time for me. If we do not have to pay for a grade school, or high school education, why should we pay for a college education? Other countries are not forcing students to pay for an education and a country as rich as our United States of America, should not require individuals to pay for an education. I did not borrow a lot however the amount that I now am responsible for paying has grown tremendously and should be erased and forgiven. Please look into canceling my student loan debt as I have worked so hard to get the degree that I earned. Thank you for taking the time to read my story and I hope that all student loan debts are forgiven and cancelled as soon as possible. President Biden and Congress please hear my cry as well as others in this fight. Thank you!
Gail	Scher	NV	I am 75 with a Parent Plus Loan. I am only drawing SSI. I have no money, after meager living expenses. I have a graduated loan at over 7% interest. Payments have been made over 20 years and there is an increased balance at this point. I have a forbearance until November, but I cannot pay more than at the most \$35-\$50 a month. That is all I have, and then even that small payment will cause some hardship.
Vanessa	Thompson	KY	I took out to loan so my done could get a good education but now have this huge debt that I see no way of repaying because I work all the time but just don't seem to get anywhere outside of barely paying my general bills that are often late
Deb	Meyer	FL	I just paid off my parent plus loan of 32,000 dollars I am 68. I support the help my tax dollars are doing to help students with their loans... so many didn't get high paying jobs because of their degrees and our struggling for many years to pay it off.
Edith	Sievers	MD	My daughter and son in law will pay for years until they will be in their 60's
Carol	Lizotte	FL	I saw statistics years back, that showed that the US government provided funding support to institutions of higher learning, like 70% of their annual funding need. Since 2000, the US government only supports 30%.... You wondering by we are in a student debt crisis now, that is impacting our current workforce ability to buy homes, cars and save.
Carla	Empey	UT	I can't afford the cost of living and bills along with my student loan payments due to inflation.

First name	Last name	State	Comments
Ahlan	Jama	FL	<p>I am a family medicine physician who has recently started to work For rural Medicine- due to my private and federal loans - being a family physician is by far the most thankless profession- due to lack of empathy that allows interest to balloon - also it's disgraceful to think only teacher and first responders deserve all The assistance- while it's well know as a person Everyone needs there primary care physician- yet all has allowed them To spiral onto the ground and survive and today the primary shortage is a catastrophic failure. So All I can say . Is poor choice - has lead to the demise of the trusted physician to the patient . My patient and our patients feel anger for there family doctors . I don't anticipate much . Because selected employees are allowed . However the pay never changes and we don't benefit from The FOR profit system. So why exclude them unless that physician owns that clinic. Thank You</p>
Christopher	Blackburn	PA	<p>In the wake of the pandemic where my wife lost her job as a health care provider due to the inability of her non profit to allow appropriate remote work we also have a special needs child that requires a huge amount effort to support. The immediate automation of relief would mean a great deal as we were unemployed during the timespan when the government was paying money to families to offset issues caused by the health scare. Still to this day the cost of the pandemic and associated life events has prevented us from successfully buying a home. The pAuse on student loans payments for both my wife and I meant we were able to survive a situation that would have otherwise forced us to change our professional careers in the nonprofit sector. This has been a long road post pandemic as we continue to navigate difficult issues of the increase in cost of living skyrocket real estate and stagnant wages. If you are unable to create a pathway to forgiveness of loans and consolidated forgiveness for future qualifiers, I don't see how those who had life changes in the pandemic could possibly continue to remain citizen of the USA. I support this country but other countries around the world are offering better opportunities. This would be an equitable small step forward to resolve some of these concerns and conflicts that could cause a mass exodus of people that have a lot to contribute to society but instead expatriate to a country that would actually supply a decent quality of life that's beneficial to them.</p>
Katharine	Michaelis	OR	<p>I am a caregiver of my 85 year old mother. My debt was incurred 2006-2008. I did not graduate but I did learn I was dyslexic at the age of 49! I have never made enough to even make a payment and was steered to the Income Based Program years ago. My debt was approx \$24,000 and is now close to \$35,000? I worry about it when I go to bed and when I wake up. I cannot have investment accounts or savings accounts with money in them for emergencies.... I keep life insurance in case I die to help take care my mother if I die first. When I recently contacted my lender I was told I would have to start making payments of \$225 mo. starting February 2025. So, I have just started drawing SS etc. Making all the month I will make the rest of my life at less than \$1700 per month and they will take \$225. It is exhausting and depressing when I should be enjoying my mother.</p>
Nancy	Thornton	CO	<p>I am in a payday loan . Very unfair to do to students. I took my loan out when i was 18 and I'm 48 now. I still owe double. The consolidations and interest are killing me.</p>
Stacie	Strehlow	SD	<p>Mohela has continually made errors in my PSLF preventing my public service waver to pay off my loans. I have the 10 years and they refuse to correct their mistakes. They need to fix this for thousands of Americans that work in public health</p>
Stevan	Brown	ME	<p>I have twin sons hampered by student debt that has been sold multiple times</p>
Robert	Hall	MI	<p>I'm permanently disabled and the amount of loan payments are more than I receive in a month</p>
Rosemary	Phillips	OR	<p>I'm 80 with a consolidated parent plus loan. I was told that using automatic withdrawal that my interest would be frozen at 3.4%. The servicing company changed and now it's 5.4%. I am right at the poverty level + or - \$50.</p>

First name	Last name	State	Comments
Lisa	Blanton	CA	I returned to college at age 40 to complete my teaching degree in music. I worked as a K-8 music teacher & special ed aide for 15 years in 3 different states. I have been diligently paying my loans since 2005, with only one short deferment period. I never paused payments during the pandemic, but retired in 2022 due to physical exhaustion. I am now on Social Security & a modest pension, & continue to make my loan payment to Navient every month. Though I only have 2 years left till my loans are paid off, the monthly payment is becoming more difficult for me. It would be a big help if my remaining balance (less than \$4k) could be forgiven. Thank you for this consideration.
Ronald	Barnes	NC	I need relief
Andre	Upton	NY	More than I can pay each month
Lyn	Markman	LA	Things certainly did not work out the way that I anticipated or was promised by the universities that I attended.
Merrly	Meier	CO	I've been a student loan borrower. & last Dec I started the SAVE program. Right now they are not billing me nor are they putting interest on my consolidated loan. I'm trying to pay \$132 a month to get my loan principle down. 2 the by I didn't like they consolidated my loan that was already consolidated in 2015 in which they added principle I hadn't been able to pay & interest & are charging me interest on interest which is illegal. All payments go against the principal with none going to interest.
Narine	Spence	NJ	I recently had my loans forgiven but for decades the debt weighed on me and my debt had ballooned to about 4 times the original money I borrowed. I was often put into forbearance plans when I qualified for IBR and don't want others to go through what I did. I have 2 boys and don't want them to end up in the same situation.
Robert	Fritsch	CT	I was VERY fortunate in the '60s to have the GI Bill and get through with no rip offs - not like these days!
Querido	Galdo	CA	My loans were forgiven in a previous round of relief from President Biden--we are eternally grateful and will keep supporting additional measures for more relief for more people!
Joan	Ackerman	CA	I am 70; still working full-time. Cannot retire due to student loans. I have had a heart attack and am diabetic with heart disease. Please help.
Paul	Bigelow	NY	Been paying a Student loan for 25 years... lost my Career and ability to make large payments. Loan is back up to 40,000.00.
Jacqueline	Todd	MS	I am a student loan borrower it has been such a hardship paying this loan back. I have a lot of medical issues. I've had a heart attack but I struggle to keep working in order to pay my student loan back. Please help not just on my behalf but many other people who are having a hardship.
RaBecca	Thomas	IL	I'm broke. I don't have enough money after getting paid to pay my bills. Trying to find a second job that doesn't interfere with my current job to make ends meet. Then I'll be burning the candle at both ends. I hate that I'm in this position. I hate that I have to share these difficult details about my life but here I am. I owe \$5,000 and a student forgiveness letter/email/ call would really be great!
Shirley	Johnson	PA	I am a retired art teacher and graduate student in counseling and art therapy. I am still paying tuition out of pocket and have limited income. I will have to come out of retirement just to keep my head above water. I am in a helping profession to aid those who are in the most need and yet I am also in need. In the past I paid off my undergraduate student loan, so I am not being negligent. The cost of education currently exceeds what I paid as an undergraduate student. Thank you for this debt relief.
Patricia	Petrie	NJ	Please help seniors with huge parent plus loans.

First name	Last name	State	Comments
Karen	Bennett	VA	<p>My name is Karen Bennett. I am 72 years old and a graduate of Thomas Nelson Community College, now known as Virginia Peninsula Community College in Hampton, Virginia. I graduated in May of 2019 with a degree in Administrative Justice. I am working a part-time job and barely making it from paycheck to paycheck.</p> <p>In November of 2022, I received a letter from Miguel Cardona, Secretary of Education, stating that they had received and reviewed my application for the one-time Student Loan Loan Debt Relief plan that he and President Biden announced on August 24, 2022. The letter also says that after they reviewed my application it was determined that I am eligible for student loan Relief under the plan. I still have a copy of the emailed letter that I received on November 22, 2022 at 2:12 AM.</p>
Noemi	Garza	TX	Having medical issues and I am no longer employed due to medical conditions. Please cancel my student debt loan. I cannot afford to have pay it. Please help!
Gary	Delcourt	MI	My student loan debt is debilitating financially, mentally and physically. I ended up homeless living in a Walmart parking lot and now have severe anxiety disorders and an autoimmune disease all caused by the millstone around my neck that is my student loan debt. Please help me! Please help me to breathe again! Please cancel my student loan debt!
Julie	McCarthy	CO	MOHELA
Michael	Koff	PA	Too old and ill to continue paying this predatory parent Plus loan after all these years and attempts to resolve.
Annie	Garza-Gutierrez	TX	I relief from my students loans even though I paid while I was employed & taxes were also it never made a difference. Now at 69 years old retired & suffered a recent stroke,& several other conditions there is no way to pay my loan. I was told in December 2023 that my loan would be forgiven by February 2024 I'm still waiting to be notified. I'm die die before that is granted I guess my health is not getting any better.
Daniel	Rutter		I'm retired living on a very low (under \$12,000 annually) fixed income. I am barely scraping by and, apparently, some of my loans aren't eligible for the SAVE payment plan as I have SAVE plans under 2 different loan servers and another loan server requesting a payment from me that I simply cannot afford. I was under the impression that ALL of my loans would be condensed/consolidated into 1 SAVE payment plan but for reasons I don't understand this never happened. Why not? Please just wipe out all student loans across the board. Thank you!
Don	Bronkema	DC	Abrogate all student debt NOW!
Whitney	Kelly	SC	Please, please consider opening student loan forgiveness to private student loans that teenagers weren't financially aware of when accepting the debt ramifications involved with such a loan.
Aimee	Bailey	PA	<p>Please help remove fraudulent lenders like ED Financial or hold them accountable. I now owe more than the original amount due to interest, lack of notification of restating payments and a contact system that still to this day makes it impossible to make a payment or contact customer service. This is ruining my financial status and putting undue stress on my family.</p> <p>Thank you Aimee Bailey</p>
traci	marmon	CA	I voted for you, President Biden because you said you would cancel school loans. So far parent plus loans haven't been included. I am unable to get into the SAVE plan as a parent plus borrower. My husband is in a war zone and Israel with his parents. He has been taking care of his parents for over a year. Am a one income family now. I am 65 years old and work part-time job. I am struggling with the weight of student debt sitting on my head while I try to navigate financially my current situation. Please cancel all parent plus loans so that I can have a financially secure future because the way things are now I am surely in debt for many years to come.
Maribel	Ortiz	FL	I have over \$180000 in student loans and no job related to that loan misled by information given n now I have debts that I cannot afford

First name	Last name	State	Comments
Jea	Castrop-May	KS	<p>Dear Mr. Biden,</p> <p>I am writing to you for help. My student loan debt is more than I make in a year. I have been a medical social worker for 40 years, specializing in geriatrics and dementia. I received my undergraduate degree in 1984 and went back for my masters in social work at age 55. I completed it in 2019. \$54,000 is for graduate school, the remaining \$30,000 is for my youngest daughter's nursing school. She worked in hospitals during the pandemic and now works in a high risk pregnancy clinic.</p> <p>I was a single mom of 4. My daughter's father refused to help pay for her higher education. I did not have good counsel and only started saving for retirement a few years ago. I am putting back as much of my salary as possible to try to catch up. If I have to start paying student loans, the only way I could afford it is to stop paying into my retirement fund. I will be 62 in June and plan to work until I am 70. Partially so I can build up retirement and partially because I love what I do and serving the community.</p> <p>I know your daughter is a fellow social worker. I'm so proud to be a social worker and have worked hard throughout my career. I lost my student loans during the Reagan administration and lost my home during the second Bush administration.</p> <p>I appreciate you and then concern you and the Democratic Party has for the American people.</p>
MaryAnn	Campanella	ON	<p>Since the pause stopped my server went from Great Lakes to Nelnet to Mohela and now they are changing again. Each time information was deleted or information left off. I owe more than I borrowed, I was supposed to be on deferment until this May, a call that took 4 hours with Nelnet in November but Mohela took over they wouldn't honor it and said I was in default. I had to come up with a large amount of money so not to have wage garnishment. I am so sick of this.</p>
Tanesha	Williams	GA	<p>This is my second time voicing my opinions, I don't know if my story keeps getting overlooked, but here it is again. I am a 43 single mother to a 3 and 19 year old who is at Tennessee State University majoring in Chemistry and already worried about the debt that she has now and she has two more years undergrad to go before Medical School. We are receiving help from my mother and sister because I don't have the resources to help my daughter. Now with me I have debt from the 90's and the amount that I owe exceeds the amount that I borrowed which is insane. It's upsetting that these companies can get away with charging so much interest to the point that I will never be able to pay these off and then asks for a payment ranging from \$200 and up to be paid every month. I am a paid caregiver for my Aunt and that money takes care of my mortgage and one bill sometimes. It's not nothing left over for me to even pay my student loans. But no one seems to understand that. I simply need a forgiveness because I simply just don't have any extra. I'm trying to keep my house that I worked so hard to get when I was employed by the USPS. I just want to be heard and as for my daughter, she's already stressed with the work and everyday life, but these kids shouldn't be worried about student debt while they should be focusing on getting a degree to perhaps hopefully obtain a good job. It's so sad. And I know President Biden is trying to do his best with the incompetent administration he has blocking everything. But this is just wrong. And I'm continuing to believe that one day my loans will be forgiven. I want to continue my education, but I just don't want any more debt. So that's where I'm at?</p>
Yvonne	Jackson	NJ	<p>The cost of my education has not benefited me financially. I am now 66 years old receiving Social Security and applying for work to supplement my income.</p>
Milissa	Logan	FL	<p>This debt has weighed on me for years! I struggled as a single parent to manage their needs, my needs etc. I've always wondered why none of it could be forgiven after going into my field - teaching public school- and remaining in the classroom 10+years. I really need this loan to be dealt with one way or another, as soon as possible.</p>
Julius	Adams	NY	<p>As retirees this is a burden we can't continue. Help is needed now.</p>
Araceli	Boozer	CA	<p>College should not be this expensive.</p>

First name	Last name	State	Comments
Chee	Vue	MN	When I went back to school in fall of 2016, I thought I would finish Traditional Chinese Medicine school, however, I saw the debt climbing and I had a hardship with my father who past away suddenly in 2017, and that halted everything in my life at that point. I took a lot of credits and passed all my classes in a short period of time, but knowing that I was going to carry \$50K student debt in my name was a scary thing. I never got to finish because of these things and I am still in the same debt I was in 2016, even though I've been paying this debt off since then without being in the profession, except for the covid years. I learned that most students couldn't get jobs in this field anyway after I withdrew from the Chinese school that later ended up closing down. Please cancel student debt. Thank you.
Kimberly	Wrazen	NY	Retired and worried about the high payments
Ruthann	M Skeens	FL	The school I attended was somehow able to work with banks and order me to repeat the entire program which in the initial acceptance letter it stated no one fails, this is an open book, open test program. So I have dbl loans for the same program. I'm now 64 and eaten up with severe arthritis in my hands and fingers and can no longer do massage therapy so the whole thing was a scam.
Tracey	Miles	CO	Loan forgiveness now! Wealthy USA built on the backs of poverty's door... Free health Car, free People, Free Debt and bring down interest rates. The only thing growing is war and hunger as Peace is swallowed, ironically speaking, by the greed of those in power. Ego does not lead...
Tyler	Stanley	CA	I worked on behalf of a non-profit. When I reached out to my government loan servicer about forgiveness it was so complex. I was told I didn't qualify. I think that was an error. Financially I'm not surviving living in CA. Paying my school loan will make me homeless. Inflation and CA higher costs.
Bill	Smartt	NY	Please do all you can to pass forgiveness legislation. Over the past 24 years, the amount due has doubled from the original loan amount. Thank you so much for your efforts!
BETTY	MARTON	NY	My son and daughter are weighed down by the debt of going to college. We supported them both as much as we could--spending too much of our own retirement money--so they would have only what we couldn't cover, but they still, now in their mid-30s and trying to establish themselves personally and professionally, are held back by payments that have yet to reduce the actual amount they borrowed. It is a heartbreak.
Alana	Fields	NY	I am struggling to pay my student loan back. I am a single mother and looking for work while trying to finish school
Amber	Nelson	MI	Graduated 12 years ago still owe 3/4 of my Loan and my payments are as much as a house I cant afford.
Christine	Llobregat	OR	I an 61 years old, have worked in public service my entire career, and have proof of the payments I've made.... because of loan consolidation, they now say that my payments don't count when I tried to submit the PLSF for my newly consolidated FFELP loans. Help!
Denise	Miceli	CA	I have loans that are 20+ years old and I owe way more than borrowed. I am retired now and life is limited for me because I served public schools for 20 years and was required to get more and more education that was costly and did not pay enough to warrant the salary. I have tried consolidating but I am told my loans were already consolidated as much as could be. I have tried to deal with Mohela on this but they have told me different things almost every month. They have denied all of my PSLF even though they have all the documentation that was requested. My retirement and life are stuck in the past because of my public service. My credit is impacted due to the high balance that only has continued to climb because it is under the SAVE plan and balance is so high. So, I remain stressed and stuck in financial crisis because of these loans. Please help me to be able to retire in peace. This is so unfair. Thank you kindly for your consideration. Denise Miceli

First name	Last name	State	Comments
Angela	Heckart	CO	I am a first grade teacher who puts her heart and soul into teaching. I live in Colorado, which unfortunately is a state that puts the lowest money into education. I am needing to get a second job this summer to pay for my student loans and the extreme high cost of living here. I would greatly appreciate my loans to be dismissed so I can use the extra money and extra time with my own boys. Thank you so much for your time and consideration!!!
Zareth	Jones	GA	President Biden and the Department of Education Must Ensure Widespread Student Debt Relief NOW in Jesus' Name!
Theresa	Harris	VA	How did such a good thing become a heavy burden?
William	Sheehan	CA	Yes I bam one of the many students that need utter relief please President Biden help me!
Amy	Pisansky	NY	My husband has been out of college for 14 years and after paying monthly even during the pandemic, he owes just as much as they borrowed due to high interest rates and ballooning interest. His interest is as high as 12%. It's a losing battle and weighs heavily on his self worth and ability to be able to plan for the future. When I went to college in 1990, this didn't occur. Tuition, government aid, and these scamming student debt collectors are preventing millennials of opportunity to contribute to society.
Alfredo	Cisneros	OR	I can't pay My loans because the rent it's my priority.
Virginia	Spindler	MO	We were misled by N.Y.U. and Mohela. We have \$270,000 in loans currently between my daughter and our PP loans. We sold our home to put our daughters through N.Y.U. with promise that they would help with their careers. They didn't. We can never own a home or even have car loans because of this enormous debt. We are a low income family who needs help now!
IRENE	TELLEZ	TX	My student loans have almost doubled since I finished my bachelor's degree. I had to apply for forbearance several years after because the payments they were asking for were just too much for me to afford. Then I applied for an income based repayment and that has been taking away a great chunk of my paycheck. I have needed a new vehicle for a long time time but I can't afford the payment. My student loan payments are as much as a car payment would be. It has been a burden on me and I expect it to be for the rest of my life because there is no way I can repay \$60,000 before I die.
Heather	Drake	CA	My Spouse and I are both Teachers. He was able to complete his credential and has worked as a teacher for the last 15 yrs. He JUST recieved relief under PSLA, thank goodness! I, on the other hand, was unable to complete my credential due to financial hardship followed by Caregiving for my parents as they passed. I am currently a substitute teacher. I owe more than double what I originally borrowed, as we have never made enough money to be able to pay the debt down and I was put into many deferrments and forbearances over the years, by Mohela. We were recenly unable to qualify for a mortgage loan due to our combined student loan debt. If we cannot qualify for a mortgage we will have to move out of the house we have rented for 6 yrs at the end of this year. The rental market is horrible and we have two big dogs that will make it even more difficult to find a new rental. We just want to buy this house and stay put, without the constant uncertainty of renting as we age. We are both about 50yrs old and have never owned a home because of our huge combined student loan debt. Please help us Gen X secure a more stable future as we age by forgiving this horrible debt burden we have been carrying for decades, so we can buy homes if we chose to. I also want to Thank President Biden for trying so hard to keep his promise of student debt relief and continuing to fight for it. THANK YOU, President Biden!!! Heather Drake from 29 Palms, Ca
Eithne	Clarke	FL	None of the above. I graduated college in 1969 and paid back my \$2000 Federal Loan over a 3 year period.
Cara	Them	OR	I am going to be 43 years old next week, and I still owe more than I originally took out on my first student loan. I have three degrees, each of which has added to the debt, and none of which has provided me with the means to pay them back, despite my best efforts. The situation is untenable for me and millions like me; I would love to start saving for retirement, buy a house, live my life without fear of defaulting on my loans. Thank you.

First name	Last name	State	Comments
Linda	Wooddell	NY	I am 73 years old and have a student loan. I couldn't finish the course and the school closed. I don't have the information other than the school name - Kaplan University.
Renee	Evans	PA	My salary alone doesn't carry at least one of my student loans. With my graduate I'm unable or still not as qualified to find a job within my field. This is affecting my borrowing options to further my education and other financial hardships I've endured.
Ursula	Kremer	CA	My doctoral program was extended 2 years because of the covid pandemic and soon I face repaying a higher student loan as a result
Deanna	Calef	WA	When the loans started again, I sent my payment. I get paid on the first of the month. Their due date is the 27th of the month. The mail system delay between West and East Coast is remarkable. On the 2nd I received a phone call informing me I am in arrears. Even though I had already faxed in my request for income based, the man told me I need to do a new one. He said this time I can receive help over the phone. He sent me the forms. I am to call before the 30th to get help. When my social worker comes, I am going to relax the original forms. So far I have been told Navient already consolidated sixteen loans. That is strange since my University accepted my military training, which took up most of my electives. I have been told my income based is expired, when originally I was told to just go ahead and fax it and it would take until June to finalize the paperwork. Such an egregious process. The other issue is all the snippets of information floating in. Is it true that I can use National Debt relief to pay of this school loan?
Andrew	Thompson	MI	No student debt
Ingrid	Murrle	CA	The interest rates alone make repayment close to impossible. As a single parent to a teen, I will be paying into my retirement with no ability to assist my child in accessing a degree in higher education. I live paycheck to paycheck. I need a new vehicle and I am unable to purchase one with my student loan repayments. The current structure of the student loan plans are quickly making higher education something only the wealthy and highest tax bracket citizens will be able to afford. This creates pause when we consider the future structure of our society in this country.
Carla	E	UT	Can't afford cost of living and bills and student loan payments with inflation costs!
Valerie	Richter Bowman	CA	I pay \$482 monthly and only \$2 goes to the actual loan. The rest is interest. I currently owe \$15k more than I borrowed and at this rate will never pay those loans off without a miracle. After more than 32 years our district finally hit six figures for long term pay but I live in an expensive state, my survival bills are soaring and I haven't been paying long enough to get a break. Retirement will be difficult.
Andrea	Cabarcas	NY	Ever since the pandemic we are trying to get back on our feet. We are a family of 5 and struggling to pay off our credit card debt as well
Kasandra	Wylin	MI	I am turning 70 years old in a couple of months and have no idea when I will be able to retire due to owing MORE in student loans than when I first started. I have been paying for over 20 years!
Leo	Buckley	CA	I'm now in grad school with student loan debt from the last time I was in college and worried about how much I'm adding to my student loan debt I'm adding now
Cindy	Rickmann	IL	Student Plus Loan that started at \$6000.00 & because of a health hardship had to put this in deferment but now the loan is over \$19000.00 my husband that had issues has passed away. Now being a widower I am struggling financially. Prices are high & can't afford to be paying the triple student loan that it has become.
Bradley	Wishard	WI	my wife and i help our eldest son with his student loan payments. He felt so bad that he refuses to accept any help from us. we think he's behind on payments...he needs this help

First name	Last name	State	Comments
Lucas	Neville	TX	<p>I went to grad school, graduated in 8/22, with hopes that ministry in the United Church of Christ would be an option, as a Chaplain. I learned my health will not allow me to work full time: I'm immunocompromised with undiagnosed EDS (likely), multiple TBI's and PTSD. I made effort at Oregon State Hospital in an ACPE Chaplain Residency. I missed 101 hours of work from September'23 to Dec 31, 2023 from a 3rd COVID round to my first ever in my life Flu (strain A) caught from an asymptomatic patient "patient zero," whom I spent 2 hours with the day before they fell ill along with Junction City campus, wing of Forest 2. I'm back on SSDI and my debt should be targeted by DOE for debt relief. I've not been contacted and feel it's against DOE & President Biden's word if I am forced into a 3-year waiting period. Why is my debt not being relieved? I will NEVER get it paid off at \$1700/month starting in 11/2025. I make just a touch more than that on SSDI. I'm panicking especially if Trump wins this election. And I don't want to file bankruptcy. So either up the part-time earnings amount or please relieve the debt. Life is hard enough without a threat of regime change and more oligarchy fascist rule. Help before it's too late, please.</p> <p>Lucas B Neville Arlington TX</p>
HILDA	MARQUEZ	CO	<p>I used to work in health care, but after my husband abandoned my daughter and me, I switched to the public sector despite the lower wage, so that I would have stable hours that coincided with the hours childcare was available. I worked for local government for over 23 years, while raising my young daughter on my own from when she was 13 months old. I did so without the benefit of the court-ordered child support that I was due. Her father is a commercial pilot and an Australian national who abandoned us after ruining me financially. He evaded enforcement of the child-support order by leaving the country and working for an airline based out of Vietnam, with which we have no reciprocity.</p> <p>I had student loans of my own from my years at Boston University. The rate was 2% and I re-paid those loans in full. It's a vicious cycle where, justified by the flawed reasoning that students can get student loans, institutions of higher learning continue to raise tuition to pad their profits.</p> <p>I am on a fixed income with over \$85K principal balance at 7%. My current monthly payment is almost \$615/mo and will go up to over \$1000/mo in January 2025. I cannot afford this. I am told I cannot participate in SAVE, and that I am limited to an Income Contingent plan because the original loans before consolidation were parent-plus loans. I only found out a couple of weeks ago about a loophole, where I would have qualified for SAVE if I'd consolidated my loans twice but was never told about that option by MOHELA nor the DOE. As far as I've been able to find out, no one is looking into helping retirees like me in this situation, or people with originally (before consolidation) only Parent Plus Loans. Why is that??</p> <p>I did the best I could, battled invasive breast cancer the last 13 years, yet at a time in my life when I would like to be able to live without the stress of this debt, to be able to afford decent health insurance (I am paying almost \$300/mo. for a policy via the public exchange that has an over \$9000 deductible that must be met before they pay for anything), to be able to save for long-term health insurance, or at least a cushion to avoid being a burden to my daughter. Despite never missing a payment and never being late, I will likely die with this debt. We need to make education free or affordable for all.</p>
Vicki	Maturo	CA	We must have full, universal, tax-free student loan cancellation.
EURY	RAMOS	CA	Navient refused my application for student loan forgiveness.
Allison	Winn	GA	I had to stop going to school due to funds I could not afford for my residencies. I've had people call me about my student loan, basically threatening me. I have received a bill for over 3,000.00 for me to pay back each month. Who can afford this? I know I did NOT take out this amount of money for my education. The interest rate for these loans are UNBELIEVABLE. I will have to become a millionaire to pay off my LOAN!!!
Laura J	Martin	FL	I am a Registered Nurse who has continued my education. Student loan debt weighs heavily on my future. I will never be able to afford to retire.

First name	Last name	State	Comments
Evelyn	Santiago	FL	Yes, its impossible because of the interest that financially caused great hardship to me!! I am working a job that is cutting hours and soon I will be unemployed and 62 years old!! Its a awful anxiety and burden financially with everything so expensive too!!! just to survive!!
Terri	Boles	IL	We currently have loans that are now bloated nearly by half with interest. We feel like sixty-something year old sharecroppers who will seemingly never pay off our loans since we both lost our jobs and currently live on small pensions. Ballooning interest is the worst sentence for those of with Parent Plus Loans that provide no opportunity for Income Contingent Repayment plans.
Aliyah	Keuthan	IN	The interest on my consolidated student loan is so much that I can't even afford to pay just the interest. I returned to school after being out for 17 years. I had paid off my loans over time prior to that from attending school in my teens and 20s. At 44, I became a non-traditio al student, single mom with two girls at home. I started an engineering program and things were not easy but I muddled through, then a family crisis shattered my world and I barely managed to stay in school. My loss of focus and continued family crisis led me to change my major from Mechanical Engineering to Social Science, and I received a BS degree. I knew this degree would not be enough to get a good job so I embarked on a MS degree in Administration. I felt that this degree would ensure success in my future. As it turned out, the jobs for which I applied, related to my major, did not come after many attempts at periodic intervals. I decided to apply for a PhD program so I could teach. I attended a Sustainability Education PhD program through Prescott College for two years and was able to take courses in 2015/16, 2016/17, and finally paid cash for each semester in the 2017/18 school year, because my interest had pushed my loan amount over the limit and I could no longer borrow to finish my dissertation. In Jan. of 2020, I lost my mother and COVID-19 hit. I worked for the US Census in 20 & 21 after having worked as a cashier for three years, and took a freelance writing job in 2022. This past winter was so bad, I finally was forced to take my Social Security earlier than I had hoped. I can't even get a credit card from the bank where I've done business for years. If that isn't bad enough, my credit score is undoubtedly keeping me from being employed in my field, even though I haven't given up trying. I'm only 64 and never saw myself being on SS at this stage of my life. The amount of money I have made in my life has never exceeded 18,000/yr, pitiful for someone who at one time dreamed of working for NASA, or teaching in a University, having received two undergraduate NASA Space Grants for research on thin films for solar sails, and physical properties of metals. I don't see myself as a victim but I do feel that my circumstances and the extreme cost of advanced degrees in the US combined to make it impossible to pay off my loans, which I finally consolidated through NelNet. I have to reapply for a IBR plan and my income has been too low to require payments. My Social Security amounts to less than \$7000/yr, barely enough to live on and Student loan forgiveness would allow me to get out from under any remaining debt and possibly to pay cash for one credit hour of Dissertation courses each semester till I finish. I hope to live long enough to see this happen. I hope my great-grandchild, born last year, won't have to worry about the cost of an education and the residual effects of that cost as I have for so long.
			Please help alleviate this burden.
Benedicta	Tugbeh	MD	Thanks
Kelley	Keisch	MO	Not sure
Sharon	Sullivan	IL	Twin granddaughters college debt. One has a MS in social work, the other entering medical school late this summer. They have LOTS of college debt & is just starting for the one starting medical school.
Laurie	Hewitt	OH	I've been an educator in an urban district for 32 years. I continue to struggle to pay off my student loans as well as my childrens' student loans.
CAROLYN	MANSON	CA	my daughter consolidated loans from medical school education, and transferred her loans from government loans into a bank loan. Details will need to be discussed with her, but so busy between working to pay off loans and childrearing, i'm concerned she may not fill out application. Dont know if she was misled that changing loans to consolidating with bank, could lessen eligibility for some loan forgiveness.

First name	Last name	State	Comments
Alison	Axelson	OH	<p>****PLEASE DON'T forget about any GEN X!!**** The focus removes X MOST of the time. The above description is referring to Z and millennials, their futures and planning. I agree it's occurring. PLEASE NOTE I'm 51 and have been held down and back from any planning and from the college exit.</p> <p>Last consolation of FFLP loans with private servicer was the year 2005.</p> <p>My principal balance is 26-27k as 1/3 of the TOTAL debt. The total amount listed w/interest is 75k.</p> <p>Mass mortgage layoff, industry in late stage collapse, blackballed on using transferable skills, have not been offered any where near the previous salary, several months delays with unemployment forcing withdrawal of 401k and savings to pay household bills, two surgeries since layoff(first experience), compromised health/immune system and genes, 1998-2008 married a terroristic sociopath, had two children, single divorced parent for years, paid at least 150k in preschool and childcare, though in 2021-2022, I may be able to purchase a home. Now, it's completely unattainable and unaffordable, haven't been on vacation in over 15 years, do not see the possibility of retirement at any time unless a miracle occurs such as significant reduction in interest or full forgiveness.</p>
Robert	Duke	VA	I am struggling to pay my living expenses because of my student loan payment.
Robin	Patrick	NY	I am not sure what to do
ARTHUR	WRIGHT	TX	I can't retire with this debt.
Victoria	Gavia	CA	I feel as if I will just work until I die, so I try my best every day to do work that I at least find fulfilling. I have worked at a nonprofit for the last 5 years, still live at home--debt relief would allow me to work toward building a life of my own while still working to improve the lives of others.
Talukder	Morshed	CA	I took parent loan for daughter college education. I am retired and living on SS money unable to pay my loan ask for forgiveness .
Sonya	Cherry	MO	The student loan crisis has been overwhelming. From constantly call MOHELA and constantly getting a recording and never able to talk to a live person and the recording telling me to hold then to contact another number is more than a person to handle. I cannot afford to pay 405.00 a month. Then I was told I'm not eligible for PSLF and I have parent plus loans that are more than what I took out. With interest it's 117.000. I can't go back to school to get a Master or Doctorate degree because of the loans. I can't do it.
Dana	Tolman	CO	I can't repay my student loans that were supposedly written off in 2017 because I put 12 yrs in a Title I district. Now with interest I supposedly owe more than double what I borrowed. I LITERALLY CANNOT PAY THIS AMOUNT!
Jocelyn	Bold	WI	<p>Paying these loans had made it impossible for me to get ahead in life. I am trying to start a small buisness and am unable to buy the equipment needed. I have a hard time making enough money to pay rent, buy food, insurance, doctor bills, and so on without relying on my family for help. An adult should not have to rely on there Mom and Dad to have the nesecities in life because they cannot possibly earn enough money in these rough times just to pay bills.</p> <p>Jocelyn Bold</p>
Pamela	Fredericks	CO	I am a 71 year old senior that has been paying off my student loan intermittently since 1993. Due to spiraling interest 2 loans totaling approximately \$65, 000.00 have escalating interest have reached a total of over 300,000. I had been employed in the graphics industry from 1973 till 2001 which is an incredibly unstable business and due to takeovers, company bankruptcies and two dot com busts have seen several long periods of unemployment which made it impossible to pay off my loans-while at 8% the interest compounding made for unbelievable increases in the total. My latest job relocated to Mexico caused me the loss of my last employment and now at 71 I am suffering from health problems that do not allow me to work at the area I was trained in, or the the grocery industry which is where I worked when I could find a job when there were done in graphic design. Needless to say, rather that educating myself-perhaps I should have worked in the trade industry.
Alicia	Drummond	GA	Single parent struggling to pay rent and right now I am homeless.

First name	Last name	State	Comments
Bunnie	Jones	OH	As a single parent I have over a hundred thousand in parent plus debt. I would not be able to sustain myself with rent, utilities, car payments etc...
Casey	Brown	CA	No way to pay! Special needs child and no income as a SAHM
Patricia	Hill	MN	Wipe out our debts. Especially people who've been in debt for decades.
Mary F.	Roma	MI	I worry that as a senior citizen I won't have enough to eat because I will be spending all of my income on the ballooned through interest student loan debt I have.
			I am a nurse of almost 20 years. I went from LPN, to RN, to BSN, to currently working on my MSN NP. I have done this while working full time, taking care of a 29 mth old grandchild born addicted to drugs, and also sending my son off to college to successfully complete freshman year. With the assistance of loans, I would not be able to have been the nurse I am today, because I don't have the finances with my salary, and I couldn't added not to work. I am trying to grow in the field that I love, so that I can be a strong part of the medical field, but also to be able to truly give back to my community. I have worked hard my whole life and plan to continue with the Blessing of the Lord! I am so very grateful to have had the help to go to school, and I'm asking as a nurse who has worked and served as a nurse for many years. And one who prays to be able to many more, to be granted some relief. I didn't abuse or over use. I will have obtained 4 degrees with this help I receive and I use this knowledge everyday. Please consider offering some relief so that when I'm older I won't have to be at a functional lose, do times served not needing a thing. I'm 52yo and am afraid of the thought of not being able to pay my bills, or if something happens myself being penalized for the student debt. Please consider all nurses, but please consider ones who have started the course of growth in a frills they love.
Katina	Crawford-Johnson	GA	Kind Regards, Katina Crawford-Johnson
Lionel	Foster	IA	I am a retired former city employee who now receives a miniscule retirement income. I need a reduction in my payments!
Suzanne	DiBernard	NY	I was not informed correctly about the Parent Plus loan, we thought the parent would be the co-signer but the student would actually have the loan. Now, my daughter is having trouble finding a job that will pay her enough to cover her own loan plus this parent plus loan that I obtained. And, I pay the bills in our home, the payment is going to be very hard for me to pay until she can find a job that will cover all her loan payments.
Carlos M	Rivera		Thanks
Sheila	Spruill	NY	Relief is very critical. It prevents individuals from continuing education. Many are scared of debt and tuition is too high. why so many have to be burdened with debt. This is a hardship that the system creates against mankind. how are people suppose to better themselves with all these unfair terms.
Deborah	Shockley	DE	I am educated and can perform as CEO of hospital but because of oppression I could never get away from bedside my student loan dollars are not affordable. It was a waste of my time and money to become educated and to work in a systemic racist institution. I should have used my education dollars to become a lawyer instead of a masters prepared nurse. A nightmare for real.
Shannon	Smith	WA	Wanting my son to have a productive future, I had to incur a large portion of his loans so that he could realize his dreams. He has graduated, but the loans for his college degree added another \$100k to my student loan debt.

First name	Last name	State	Comments
Claudia	Hart	AZ	Although my credit score is 780, I still had great difficulty obtaining a much needed loan to purchase a used car, because the banks and credit unions stated I had a high debt ratio due to my excessive school loan payments totaling \$68000. I am now retired and receive social security and a small pension, which places me in the high debt ratio because of my remaining student loans. I hac Even after paying on my student loans for the past 24 years, I still owe \$68000, because of the interest rates. My credit score is 780, but because of my loans, banks and credit unions consider me to have a high debt ratio. I am retired and depend on Social Security and a meager pension. When my car finally broke down, it is a 2002 model, it was nearly impossible for me to get a loan from a bank or a credit union, because of the high debt ratio. I am sure it would be the same if I wanted to purchase a small home. I am 70 and will probably die with outstanding school loan debt. I truly believe you a good man, and an excellent president. I voted for you the first time and I will do it again. I know the Republicans are against you in ypur fight to dismiss the massive amount of school loans that have not been dismissed, but please keep fighting to have them dismissed. Thank you so much for all you have done to improve our country. You are an honorable, upstanding president and a role model for everybody who resides in this country. We are fortunate to have you as our president, because your opposition for the next election is intolerable and not fit in any fashion to be our president. He left our country in a shambles after his first term as president. He is Not a role model for anyone and it is a travesty he is even allowed to run again for any office.
rebecca	wright	OR	i desperately need help
Robin	Patrick	NY	HELP ??
Vincent	Renteria	ME	I am expected to pay thousands a month, raise a family, maintain a house, car, buy food, pay for power, and all the other things and pay thousands for schooling that should be accessible to all....sorry you can't get blood from a rock
HEIDI	POTTINGER	AZ	I could leverage the funds toward paying for chronic illness related expenses that I have been putting off to get well again for myself and my family and to better serve my community.
Derek	Benedict	WA	Junior/Community colleges must be free of tuition in every state across America!
Shlanda	Breeden	CA	This loan is keeping me from getting from being a homeowner.
Cynthia	Grimes	AL	I was told August 2020 I met loan forgiveness and ASAP info would be sent so I retired due to health and family crises. When things started back up servicer claimed few more payments left. But I was no longer employed, yet my retirement was coming from employer.
Angelica	Paletta	PA	I work in non-profit community health and make a low salary. With student debt cancellation I could afford to purchase a much-needed car, and funnel my income into the local economy, instead of never-ending student loan payments.
Emily	Rentz	NY	I have what I call a second house worth of student debt 550,000 and growing I borrowed well less than half of that amount and it is spread over federal and private and I am drowning in monthly payments that are more than my rent and keep going up and I see no path for any financial security in my future. at this rate I may never be able to become a parent, own a car or a home, or save any money. This is very disheartening as a PhD with a very good salary on paper and yet I live paycheck to paycheck and sink further in to credit card debt trying to make it through each month. Student debt cancellation is desperately essential for myself and the millions of borrowers like me.
Quentrese	Hinton, PhD	MO	I recently graduated with my PhD and I am having a hard time now that repayment has started and the struggle of paying off my loans and supporting my family. Although I know how blessed I am to have a degree, it is a hard reality that loan repayments are due. I feel that I know I can better support the economy, my community, and family if I can get out of this loan debt.

First name	Last name	State	Comments
Poor	Grad	NV	I am happy to pay back the principal with a reasonable interest amount. But when I borrowed money from the Dept of Ed, private interest rates were 4-6% less than the government options. I've been able to pay back almost all of my private loans because it's a manageable number. I'm concerned that no matter how hard I work I'll never be able to buy a house or be debt free because of the interest on the D of E loans. I think many borrowers are looking for some help to make it reasonable, not necessarily for the debt to be erased. It's overwhelming to see that 13 years later I owe more than what I borrowed initially.
Hannah	Johnson	OR	I will never buy a home or start my business with student debt. I an a pell grant recipient who owes 20,900 for a degree I already paid 16,000 out of pocket for. I cannot pay and I wont pay.
Robin	Patrick	NY	HELP!
Jennifer	Cook	CA	I am 51 and unable to save for retirement because I owe \$250k for a counseling degree.
Jennifer	Dean	MO	Erase student debt now and create a better system for current and future students!
Lynne	Walls	PA	Parent Plus Loans have not been included in past relief efforts. A lot of us parents are getting social security now and still paying on these loans
Sheryl	Whitley	TX	The Biden Administration can wants to help but whom you need to convince are the people turning it down and making sure nothing happens . The Biden Admin is in full support but are being blocked . We need to stop the blockers , their voices are loud !
Laura	Bellis	MO	I owe over \$100,000. I only make \$90,000 a year and am single. I can afford my bills but not anymore debt. It is crazy!!
Nancy	Fisch	MO	I don't qualify for Luna forgiveness but the interest rates will never allow be to pay the loans!!!
Ingrid	Murrle	CA	Student debt has been such a burden to those of us in public service. The PSLF program is nto sufficient when we consider the high interest rates of repayment. I will be paying long into retirement and will not be able to support my child achieving higher education. I have wanted to return to complete my degree but the financial aspects make this impossible. The reality of higher education in this country is reserved for those in a higher tax bracket.
Hank	Douthitt	TX	I was diagnosed Menaires disease and my hearing is almost completely gone and everything that I worked towards building my experience revolves around customer service and phone calls now I have to switch everything around and pick a new path and it is devastating to be in your late 40's not being able to do what you have always done.
Michael	Arnold	CA	To be on the competitive curve with the rest of the world, we need to invest back into our own systems in the United States, and not outsource them.
Cecilia	Lahiff	MA	My sons need help. They have crushing debt. Their futures are dire!
Catherine	Brigham	IL	Having the student loans looking over my head has made it hard to achieve what we call the American dream. I can't purchase a home because I have so much student debt and my credit has been affected because it's difficult to even pay because the required payments are entirely too high to even live. I also feel like the save program negatively effects those who are single without children. Like they are penalized for being single and childless.
Robin	Weirich	CA	My almost 100k student loan debt that I will never be able to pay off in my lifetime is an unending source of anxiety, hopelessness and fear for me as a single mother.
Batya	Tova	MN	Dear President Biden, Please wipe out all my student loans and my son, Ezra Post, and daughter-in-law's (Jemia Moser) as well. Thank you. Batya Tova
Elise	Lerario	PA	My fiancé and I are struggling to save enough to buy a house despite everyone who told us higher education would ensure a stable financial future when we were in high school.
PAMELA	Andrews	VA	I am retired and my student loans would take a huge chunk of my income leaving me hungry.
Christine	Pugh	TX	I have been paying on my consolidated loan debt for over 10 years. This is the 2nd loan I took out for college. Please forgive.

First name	Last name	State	Comments
michael craig	Craig	IL	Please provide student loan relief please so I can move on with my life
Jared	Anderson	MN	I have been one of the many who have fallen through the cracks of lenders leaving the discussion and direction unadvised and to that of the student. I had minimal to no guidance on entry or review of payment plans nor do I have the time to take time off of work to sit and figure out where to even start as a hospice nurse.
Kimberly	Kay	TX	Still struggling to make ends meet in this hyper-inflation economy. Barely able to afford rent and food at this time.
Trevor	Goglia	RI	I made payments and the interest ballooned to the point where I owe just as much as I started. I can barely find work and live home with my parents at the age of 33. Owning a home was a common occurrence for the generations before me and now I believe I never will because I am drowning in debt. It truly breaks my heart, confidence and self worth. Erasing this debt would finally allow me to take a breath reassess and feel like my saving will be going towards my future and not a black cloud of financial burden.
Eunice	Salyer	GA	I am a senior citizen age 73 who had no idea I could be debt scrapped at this point in my remaining life. Please give myself and other senior peace of mind at this stage of life. With debt relief
Margaret	Lewis	AL	It's a nightmare. I haven't been able to talk to anyone. Is there someone I could write to tell my story?
Zeki	Donuk	NJ	Student loan for my daughter and it is hard to keep up with mortgage car loan and daily living expenses
Barbara	Hodges	CA	I am a hard-working veterinarian and voter who graduated from vet school approx. 23 years ago and I am still carrying the burden of large school debt. Those of us who have consistently served our communities should not have to enter our senior years in financial peril due to student loans!
Jessica	Rogers	IL	I have been forced to live with my mom after years between the cost of my student loans and ballooning expenses of basic item in a post-covid world.
Donna	Duffy	FL	I returned to higher education at 43 years of age so I could support myself and 2 children as I was getting divorced. I was repeatedly told I would not get a decent paying job with benefits without a BS degree. I chose a career in a healthcare profession. I wanted to help people. Unfortunately my profession requires a MS for credentialing purposes. In order to get into my track I had to also pay for a year long internship an additional 20k on top of school tuition. I am now 60 years old and live in Florida. I cannot find a job in my area of expertise in my field as a Registered Dietitian Nutritionist as I feel I was pushed into community care. Most job opportunities here in FL are clinical. I feel that I was pigeonholed by my school due to my age. I am unable to find employment and currently live off the generosity of my exhusband. I owe over 80k for degrees I can't use.
Kelly	Steen	MA	My loan is over 20 years old & I'm 60! I would like to retire soon but can't because of the loan, please help!
Aimee	Lovejoy	WV	Still looking for a job
Liz	Lundquist	SD	I've been paying hundreds of dollars a month for my education for almost 20 years now. It negatively impacts my credit score and robs my children of THEIR educational opportunities. CANCEL ALL STUDENT DEBT NOW!!!
Jerry	Mims	IL	This Student debt is a hardship, because you can't pay attention to your other bills, it keeps a heavy load on your shoulders, it's very hard to buy anything else like vehicle, or home and these student loan servicers are predators, President Biden we need a fresh start...
Maure	Briggs	CT	Its too late for me, I'm afraid. I'm 72 now... went to college for most of my adult life, because I wouldn't give up. I come from a very poor family. All the while I was in school, in between raising three children as a low-income single mother, I had undiagnosed ADHD and Discalculia. It all finally hit the fan when I was administratively withdrawn from UMass, Amherst for over-due library books I couldn't pay the fines on. I was in The Honors Program, 3.8 gpa and working on my honors thesis.

First name	Last name	State	Comments
Abel	Ortiz	TX	Servicer had no credited a payment on time. Caused my payment to be late and they sent a letter stating that the error was on their end. Yet, this caused my payment record to include one late payment. I have been paying my student loan since 2003. Mohela, somehow does not have my correct payment history. I've been a teacher/instructor at a community college since 2003. That should be way over 120 payments.
Janice	Riley	IL	Please cancel my student loan debt. My debt has increased over a 100,000 dollars this is a hardship for me. I don't have income to pay with rent and food necessities.
Hattie	Morris	AL	My son has
Mike	Mclynch	RI	My family cannot afford to live and pay the amount of student loans. the jobs that are associated with this degree are far less that the cost of the education. now the loans are moved yet again and we have no relief.
Angie	Jones	CA	I have not been employed since last year and I will be homeless if something does not change. I have a masters and i will be on the street because I cannot make these payments.
melissa	Sanders	OR	Because of student loans I cannot afford to buy a home and provide a stable future for my children despite working in the healthcare field helping others every day, I am confronted with financial hardships making it difficult to continue to work a job I love because I cannot afford food or rent
Cathleen	Hamel	NY	Don't forget the older retirees that have hardship now doe to decreased income
Tiare	Mathison	WA	I'm retired and 71! Help me and all the rest of us!
Monica	Guerra	CA	I would love for it to all go away. I went to college to get a better education, but if I knew then, what I know now, I wouldn't have done it. I have had a really hard time with even finding a job. Just recently I had to call my loan service provider to get a three month forbearance because of financial hardships right now. This has caused more debt for me then I would like to have. I can't even save for retirement, I have absolutely no savings at all.
Jen	Hagen	AZ	I can't afford the monthly payments
Marie-Christine	Mahe	CA	I dropped out of graduate school because of the wreckage I saw being done on my friends' lives by excessive student loans. All these years later I don't regret it, but I'd have liked to have more choice. I'm heartbroken to see the limits put on young people now, being deprived of an education, spending decades shackled to extortionate loans..
John	Alvarez		Recently retired and living on SS. Had to retire due to health issues
David	Colon	FL	Please cancel student loans, I owe more than what a make an a year. Thanks!
Marquita	Grant	MO	I owe over \$53,000, and I don't even make that amount yearly. I can't afford to make monthly payments. I also would like to add I wasn't able to complete my degree.
LaShawn	Jack	LA	Thank you President Biden for all you are going to do cancel student debt on loans that are far in the rears!
Alex	Blaine	NC	None apply. I'm a supporter of student debt relief Ps. Why is there no option for supporters?
Debbie	Jankiewicz	IL	I don't know how I'm going to be able to survive
Holly	Ninneman	OR	I have been paying on my student loans for approximately 22 years. I previously applied for PSLF around 5 years ago, when I was a county social worker, but was turned down due to my loans not qualifying. I have those same loans and it appears they qualify after all, however I am now retired. Due to my limited and fixed income, paying on those loans for another 20 years will cause financial hardship.

First name	Last name	State	Comments
Sharon	Maggio	NY	I entered college in my late 30's and graduated at age 40 24 years ago. I worked at a non-profit organization assisting adults with ID/DD for the whole of my career. Throughout those years, my loans went into default 3 times, once ending in a judgement and subsequent garnishment of my salary, because I was unable to support my family and consistently repay. I have since retired and live on a low fixed income. I have more than paid back my original loan amount however with interest and penalties my current repayment amount is higher then my original debt. Relief from this debt would bring great peace if mind for my remaining years, however many that will be.
Patricia	McCrimmon	OH	Lenders created this abomination and need to be strictly controlled
Stephan	Armstrong	VA	My FEDLOAN student loan payoff is doomed to fail and will NEVER be repaid because of punitive interest rates and interest accumulation compounding the debt. During the pandemic when interest was stopped, I paid down a large amount of debt, which was mostly interest. Now, that progress has stopped.
Erick	Wittrock	MI	I am over 50 years old and still paying student loans since 2001. Loan payments could instead be going toward retirement or college savings for my two children who will soon be starting college themselves. The interest on the loans is particularly burdensome and makes up half of my monthly payment. I teach at a community college, but because it is part-time, I don't qualify for any forgiveness for my service. In the early days, I really struggled with repayment, especially after Congress tripled the interest. Now, in addition to teaching, I have a good full-time job and can make ends meet for the moment. But I do worry about retirement and my children's education.
Julie	Yale	NC	I have been trying to better my education to better support my family but with having to pay 70k back..I don't feel like accomplished anything!
Emily	Januseski	NY	We have a high debt to income ratio, and the monthly payments are so high, so it's difficult to get a house we want. Plus we are about to have our first child and things are expensive.
Laura	Orsini	PA	My adult grandchildren are struggling with their student loan debt.
Mark	Lewis	KS	Dear Mr Biden I cannot retire until my student loan balance is laid to rest. It Is caused from bad advice by my past servicer and now I am into the 12th year of paying for my loan. I need your help!
Holly	Ninneman	OR	I have been paying on my student loans for over 20 years. Approximately 5 years ago I applied for PSLF and my application was turned down. The reason given was that my loans did not qualify. However, it appears my loans do qualify, but now I am retired from my public service position as a county social worker. I am currently on a fixed and limited income. Paying on those loans for another 20 years will be a financial hardship.
Karis	Solis	CA	I just received notice yesterday my student loans were forgiven. It's my own personal miracle, I hope many others can experience feeling that black cloud above their heads disappear as well. I might get the chance to buy a house for my family now. I can own a business in my name now. I don't feel so hopeless. Student loan debt relief is a game changer. I hope many more people get the same experience. Thank you.
Colleen	Forsyth	CT	I'll never be able to retire. The interest is as much as the loan. I'm 58.

First name	Last name	State	Comments
			<p>I was in a motorcycle crash while a I was a college student. I have had pain from a tilted pelvis. I am not able to work. I can not afford student loan payments. I do not qualify for disability because I did not have a job that I received social security during the time I was going to school. I have no income to pay for student loans.</p> <p>My oldest daughter has been paying student loan debts for 20 years for a 2 year college. My son has been paying student loan debts for 17 years for 1 year of college. My youngest daughter has been paying student debt loans for 15 years for 1 semester of college on a college that is now closed. It is unrealistic to expect people to pay their entire lives on degrees that get them no where!!!</p> <p>I have submitted proof to Nelnet that my disability has lasted for a continuous period of not less than 60 months, or that can be expected to last for a continuous period of not less than 60 months.</p> <p>I submitted medical records from 2015 and I also submitted medical records from 2022 & 2023. This proves my injury will not improve and has lasted longer than 60 months.. My Doctor advised me in 2022 that if I start to do something that hurts to STOP or it could cause more harm. He also said I would continue to deteriorate and not ever be the same.</p> <p>I have not been able to work for 10 years. I will be 62 in October and wouldn't even make enough social security to pay for my student loans.</p> <p>I have received conflicting emails from Nelnet & AES stating what I owe, dates owed, and all of my student loan information.</p> <p>Thank you.</p> <p>God Bless,</p>
Vicki	Snyder	IN	Vicki Snyder
Dawn	MacCarthy	NH	Our daughter is unable to make her monthly loan payments from college thus my ex and I are having to take over due to being the cosigners. Neither of us anticipated this but cost of living, low wages etc have impacted us all. Now neither of us can retire as planned due to this unexpected debt. If I had to do over again, I would advise a trade vs college that puts you deep in debt and does not return what you invest. very disappointing.
Dianne	ALVARADO	CA	I am an Early Childhood Educator for 40 years...I had to continue being educated to for my position with children and families. At 55, I am strapped with 100,000 in loan debt, no significant wage increase to pay the loans back and now am facing retirement with no reserves. Is there no way to see that we were victims of unplanned forced transformation of the Early Child Care field without support for the required education. Surely after 40 years of service, you will not allow us to starve/be homeless in retirement?
Peter	Czekalski	OH	Am a senior citizen, with fixed income, also have medical problems, very expensive. There is no spare money available. Help!!!
Gary	Kiltz	WI	Due to penalties and interest our loan has gone from \$157000 to \$251000. Given my position in public education, there is no feasible way I will be able to pay this off in my lifetime.
Pamela	BOWSER	OH	I am 72 years old and get \$711 a month in SS. My degree did not help me secure a better position Pamela Bowser
Robert	Kiblinger	WV	I have over \$300,000 of student loan debt. My balance has increased drastically since I graduated in 2011.

First name	Last name	State	Comments
Jenny Bellandi	Bellandi	FL	I took a loan out in 1996 for an associates degree. I had to take extra money to live to do it because I was 22 and out my parents home. What I went to school for pays about \$10hr. We were sold to take this money out saying we HAD to go to college etc etc etc. I took 25k approx and now I owe 50k and I've been under an income driven plan for years and years and they keep that interest going. It's ridiculous! I'm trapped and I'll die before any of it is paid..
Andrew	Englebrecht	IL	Cancel everything. Every last penny. Lay off the genocide and do something good for a change.
Brian	Bolanos	CA	College should be free like other countries.
Stacy	Scales	CA	I can't buy a house because I'm barely keeping my head above water financially with my student loans.
Alanna	Dimatteo	AZ	I've been paying for 13 years for just a medical assisting diploma interest is outrageous. My son passed away in 2020 on my mom three months later when I haven't worked
Dennis	Rosser	KS	ALL student loans must be forgiven just as the PPP loans WERE forgiven
Kristin	Koscs	NJ	It's been 15 years and I'm not even close to paying it off. I'm a healthcare worker, I don't make a lot of money. Worst decision I ever made. Should have studied finance.
Nomar	Segui		Im 58 years men, unemployed. So, I can pay my loans
Brian	Trinckes	OH	Lost my job and haven't been able to afford cost of living. I went to college to gain opportunity in my life. Now my loans that I needed to take out to get my degree are just crushing me
Renee	Heath	CA	I co-signed on loans to ensure my African American son could attend college. He hasn't been able to pay and now I'm fighting against bank levy. This is so intimidating and anxiety-ridden. I can't. Please help us President Biden.
Ericka	Malmstrom	ME	Will never be able to qualify for a car loan
Oren	Sachs	CA	After several years my student debt was finally forgiven
Michelle	Machesney	SC	Yes I am in grad school and owe more than what I currently borrowed in my student loan history of schooling.
Cassandra	Jamieson	NM	I am a mother of 5 children and have almost 10k in added interest now with my student loans. The school I went to lied about helping us get jobs after our graduation and are in a lawsuit and I am still waiting on getting relief from those loans (University of Phoenix).
Trinity	Kunsmann	AZ	Having this student loan debt loom over me is critically impacting my income as the cost of living keeps increasing but my wages aren't and having student loans back again makes it worse. Having my student loans forgiven gives me peace of mind and also allows me more money to buy essentials confidently as well. It also means that I can start to save up for buying a home and not having to in an apartment complex anymore as I would love to be in a more spread out home.
Amilee	Do	MA	Rising costs for the future are going to make life difficult for thousands of young people who were told all their lives that they needed college. Many of my peers were devastated by the pandemic, and several still have not financially recovered since. Now with payments being reinstated, during a period of inflation mind you, we're forced to put in more energy than we have in order to survive day to day.
Scott	Zacharchenko	OH	MOHELA has not helped and due to their own negligence had not processed my PLSF or SAVE plan. Hardship? Barely can afford to pay rent, most schools in Ohio hire internal candidates and life costs make it hard to make a choice for relocating for opportunities. A public high school teacher here so SHAME ON MOHELA! Nobody answers their phone and they sent paperwork 3 months late and yet blamed me for their mistake. Thank you for making the American Dream out of reach and non existent.

First name	Last name	State	Comments
sylvia	cabral	HI	I am now 76 years old. I haven't been able to help my 2 daughters purchase a home, i remain nearly homeless. month to month. I have approx \$70,000 student debt including a parent loan. After working in Hawaii rural school 20 years, I was forced to continue to go to University because of the Obama No Child Left Behind law I now had to achieve a BA. I took 3 buses, 3 x a week for 3 hours each way. I am no shrinking violet. I endured the dumbest teachers on the island. Getting straight A's in all classes, the english prof, 30 years younger than me, gave me an F. I had to do 2 term papers to get a D and he made sure i would have to take english 100 again in order to finish Math. The circulum he offered was ESOL.I was ridiculed by professors and neighbors who thought how stupid i was to go to school. It did not help me. It was stupid because i could not continue to get the BA when school loans dried up and I was fired from teaching. Please end my student debt before death does. Stress and worry surround us as we hear stories of student debt taking our social security. i have worked since age 11. Over 60 years working. My diligent daughter cannot go forward with her M.A. because she owes and pays private school loans plus federal school loans monthly on a salary less than \$40,000 per year. I pray for Biden/Harris to be safe and America to be Free of Angst
Cindy	Wheeler	MD	For those 60 years old and older, it's a burden to carry student debt into our senior years.
Maria	Gutierrez	TX	Paying student loans has caused my daughter to delay important aspects in her life. Like postponing marriage, having children and others aspects that probably could accomplish late in life but the time of having children has passed to never be back.
Aaliyah	Rechetnikov a	NC	I've been paying on my undergraduate student loan since 2000. This is insane.
Jean	Ostick	IL	I'm a retired senior citizen on a fixed income , I struggle to make ends meet because of my parent plus loan payments.
Patricia	Bright	SC	This is for my daughter. She worked in park service for six years, starting two days after graduation. Low pay is all she has known. Although she has changed jobs now in hopes of a better future, she is struggling. She had almost a full ride but books and commuting expenses had to come out of loans. She lives at home and does not have the money to move out, even with being part of the delayed payment plan due to her salary.
Marina	Ayala	CO	PLEASE HELP
Kathy	OConnell	WA	My school closed due to fraudlent practices. Due to the school closure, the continued high payment and lack of fulltime work/covid and family health. I can't afford to continue my degree and pay off the student loan even if I were to finish the degree. The cost is so high, and the interest is worse because it's created twice what I borrowed.
Kimberly	Simon	MN	I had to utilize forbearance the first year that I worked. Now I feel like I am drowning. Please help. I owe more than I borrowed and no matter how much I pay, I feel like my debt is still the same.
Deborah	Baker	KY	I am the sole provider for my household and its getting harder to make ends meet,since repayment started.
Erin	Embler	PA	Paying off my student debt is impacting my financial future by delaying when I can pay off credit card debt, when I can afford to buy a house instead of continuing to rent, my ability to buy a car or afford a car payment. It impacts everything. I would have so much more income that I could use if I wasn't paying over \$1000 a month towards my student loans.
Michael	Irwin	OR	With this economy, even with the money I make, I'm not able to afford my monthly payment. I recently filed Chapter 7 bankruptcy because I couldn't afford all the credit card payments. Giving me student debt relief would be exactly that. A HUGE relief!
Lynette	Ward-Reid	MA	My student loan has been forgiven. I hope there are more forgiveness opportunities for others.
D	Duff	NC	Recent grad
Shannon	Wass	PA	Interest could be cancelled and we'd be able to live. But the cost to pay back my loans is suffocating.
Athina	Maganzini	WA	My large amount of student loan debt does not allow for me to save for purchasing a house or put money towards my retirement.

First name	Last name	State	Comments
Cheryl	Preston	CA	My daughter still has student loans and is on SSDI (disability)--and hasn't had forgiveness. I am also a cosigner on her private student loan that escapes being subject to bankruptcy laws and charges loan shark interest. Please address how private student loans don't have to abide by other student loan rules.
Linda	Cirocco	GA	I am a senior citizen (70 years) on Social Security. There is no way I can live on that and pay off my debt. I need my debt forgiven.
Laura	Gallucci	NJ	It's overwhelming for my children and it keeps increasing- it has such an impact on their financial future.
Sarah	Villard	MA	Automatic relief is crucial for those of us who have not been able to save enough for retirement or even consider buying property due to student debt from many years ago (and in many cases the education that incurred the debt has not paid off in terms of salary in the ways that were expected/promised).
Jill	Becmer	IL	Please help millions of Americans and do the right thing. It's our turn.
michelle	meacham	TX	I've been paying on a FEEL loan for years beyond the initial amount.. it was paid long ago yet interest ballooned to thousands of dollars beyond the pay off
Chanda	Parkinson	MN	It has been 24 years since I graduated from graduate school and I owe the SAME exact amount I did when I graduated in 2000. This is a mental drain, a financial strain, and without debt cancellation I cannot look ahead to retirement. This is crucial.
Jeremy	Noble	NC	It's difficult to build wealth as a small Business owner. For homebuying, annual taxes take the down payments away and student loans are held against me.
Christiane	Bernal	TX	It would relieve huge financial burden
Donald	Tulip	MI	As I approach retirement, the parent loans on behalf of my daughter weigh heavily on my mind.
Benjamin	Osborne	IL	At this point, considering the ongoing genocide there's probably no point to even sending this letter. The idea of voting Democrat at this point makes me sick to my stomach.
Lynda	Calonge	IL	My student loans were forgiven for \$20,000 and they never applied it because they had to go to court. Since then, it was never applied. My loans Total \$223k! Way more than the cost of my condo and I'm a social worker. All tuition is not created equal. This is insane!
Malissa	Babe	CA	I am a teacher who borrowed \$17,000 for college, was talked into consolidating with my then husband, we divorced, he bailed, and I was strapped with our new consolidated loans. His were originally \$117,000 and now they are over \$500,000!! I alone as a single mother and teacher had my wages attached for \$1000 monthly for two years. I had leukemia and was informed by my servicer that my ex also had to have cancer at the same time for me to receive any forgiveness or even forbearance. It's been an uphill struggle for me, picking up multiple extra jobs, but i have since just given up. Even the \$1000 monthly payment did nothing to make the loan smaller. It actually continued to grow. I can't refi for a lower interest either bc I'm consolidated. This is unlawful!! Please separate these loans. I shouldn't be responsible for a grown man I've been divorced from since 2005.
Abby	Cohen	OR	Mohela has been a nightmare to work with and they make constant errors. I currently owe 240K. I am 73 years old and unemployed with a disability. I cannot manage a secure life with this student debt crippling me.
Nina	Diaconescu	PA	Please lower PSLF from ten years to five years. Public service workers, especially those in mental health related careers are carrying this financial burden in low paying positions while supporting a national mental health epidemic.

First name	Last name	State	Comments
Heather	Cameron-Johnson	OH	I'm a survivor of domestic abuse (grew up with abuse, married someone who eventually revealed themself to be abusive, and I have endured continual post-separation abuse because I share a child with my abusive ex-husband), I live with multiple chronic diseases, and I am currently unable to work for medical reasons. I have never made decent money, and I was misled over and over again by Navient who kept telling me my kinds of loans didn't qualify for income based repayment. Eventually I was able to hire a lawyer who told me that they had lied to me. He helped me get out of default and get on an IDR plan. So much of my life has been determined by my overwhelming student loan debt. I feel as though I took out loans to go away to college and escape my abusive childhood home, and then my debt made me an attractive target for my abusive husband because I was so financially dependent on him. Abuse and debt have controlled my life and limited my options so much. I'm 49 and I've been in an invisible debtor's prison for half my life. I have so many more years to go. Please help us!
Donna	Garey	PA	I am a woman of a certain age and I have been wanting to buy and own my own home for many, many years. However, due to some bad choices I have made and my student debts, I have not been able to as yet. However, with relief, I and some of my children can be free of the bondage of this debt. I don't want to be like my dearly departed mother who had to die to be free from a debt that truly was not hers. She went to a school that became defunct and because of embarrassment that she was hounded for it, she told no one and her mere \$1300 monthly income was being taxed for 10%. I had no idea until the day after she passed and I received the call for payment. It took for me to tell them that she had just passed and would no longer owe that debt. Please help me and my children who are struggling in our own rights to survive in these tumultuous times. Thank you!!
Valerie	Justus-Rusconi	CA	I myself do not have a college education. I am a senior citizen with a 6 figure PPL that is double the origin amount! I have been pushed through Deferment and Forbearance, all the while racking up interest while being denied Hardship status until all Deferment and Forbearance options were used up. I have never been delinquent but have never been able to make a payment. I cannot even begin to describe the sleepless nights, the potential seizing of my Social Security if I apply for it, the fear of repercussions for my taking this loan for my son. I have a housing voucher, Medi-Cal and SNAP. There is no way a payment will ever be made unless Publisher's Clearinghouse comes to my door! I only took this PPL because of the Public Service Forgiveness. But NO ONE told me I must receive a 40 hour a week paycheck from a non profit in order to qualify! Volunteering does not count even if documented?! I foolishly thought this was the government bolstering workers for N.P. And no one told me otherwise. I cannot move forward in my life because of this debt. There is no path for me to attempt to earn enough to make payments when they would be in excess of \$1,000 a month; my income is well below that. Please end this misery! I am not alone in my need for forgiveness. ?
Frederick	Zacharchenko	OH	MOHELA has not helped my son who worked and studied hard to be an educator. Due to MOHELA's own negligence, they had not processed my son's PLSF or SAVE plan in a time efficient manner. What happened for those who follow the rules and are asked to do things orderly? The American Dream and reality of unbearable costs for my son is painful. The cost of living is out of control, rent, food, utilities, and most schools in Ohio hire internal candidates and life costs make it hard to make a choice for relocating for opportunities. My son wanted to be a public high school teacher to make a difference but it's becoming harder to see that things are becoming for the haves and have nots. He is in the have not group! MOHELA screwed millions of Americans over. They should rectify their mistakes! No empty words, SHOW IT WITH ACTIONS!
ELVA	BOYETTE	FL	Since 1993

First name	Last name	State	Comments
Theresa	Hays	KS	We have a parent loan. We are in our mid-60's about to retire and can't afford the repayment. I strongly do not believe that the school (which is now only an on-line school) did NOT reduce the tuition, when our daughter changed from her Nursing BSN degree to Healthcare Management and Administrative Degree. They said they did, but never gave me proof. In fact, they were sued by other students for the same reason, not reducing tuition when they changed majors. National American University was a scam artist with getting students to enroll, especially in their nursing program. They promised so much and never produced. They had a goal of students to admit, but then they kicked them out if they failed a class, but the school continued to take the money from the government. Again sued by students for misrepresentation. Unfortunately, we were not part of the lawsuits. Our daughter graduated about a year before the lawsuits came out. They promised they would help the students find jobs. They didn't! My daughter is not in healthcare at all. She needed experience. The school did not guide her at all! Misguided her! Her debt also needs to be forgiven! They screwed her out of a better education than she received. Companies will laugh when they see National American University as her college.
Carrie	Webbenhurst	WA	You must include some relief for Parent Plus loans as well. Please do something you promised you would do.
Candace	Spellman	IL	I currently cannot buy a home because of my student debt. I have a \$118K balance in which over \$40k is interest all accrued while I was in forbearance because I couldn't find a job
Cheryl	Traugott	AZ	I cannot afford my student loan payment along with all my other responsibilities. I going to have to take our all my retirement to be able to live now.
Michael	C	ME	End the treachery now!
Kadie	King	VA	I can't even begin to think about my son's college financial needs because I still have so much student debt.
Don	Bronkema	DC	Abrogate all student debt & all mortgages of the poor.
Shanna	Bennington	CA	My husband and I both worked hard through our master's programs but the only one that saw career or pay benefit was him. Unfortunately, for me (a female) in my career as RN, functional medicine nutritionist, if I would have continued working I would have taken a pay cut after grad school. Instead of enduring hard work and risks in the hospital as RN through the pandemic I reached a breaking point and had to leave the workforce to become an unpaid SAHM. There are many issues with this situation in our societal system, and the stress of the situation continues due to our combined student loan debt. We can not save fast enough to buy a home and continue to rent, losing out on creating a legacy for our children. The American dream of college, buy a house, work hard to be debt free is completely dead for anyone under 50. Our interest rates on our student loans are triple what many people pay on their mortgages, if they bought before 2020. It seems criminal to me that the push for college is out right a huge booming business excerpt for the people working towards degrees. If only the interest was eliminated, we would rejoice & could see a light of repayments eventually ending. As of today, our toddlers will be looking at colleges and we will still be paying for ours. Something we do not want our kids riddled with and something we may not push them to do. It is an unfortunate consequence of our life experience in the current system in American culture.
Lenora	Whitmire	GA	I have had my student loan for dozens of years and I believe that I, and many others, have been mis-lead in the unfair and widespread guise of deferments and forbearances when i have had financial hardship. The servicers "push" those options on you and, like me, when someone is desperate because of the weight of all their crushing debt, thos seem like the only option for quick relief. However, it ends up costing a lot more for that loan in the long run and it adds many more years to the life of the loan, especially if one has had to use those options more than once. The loan then becomes the proverbial albatross around the neck.

First name	Last name	State	Comments
Heather	Lewis	NJ	As a single mom and on the heels of a contentious divorce, I enrolled in graduate school so I could earn more money and support my child. I ended up at Teachers College, Columbia University where I earned my EdM and EdD. The whole time I was there I worked and relied on full student loans. There were political problems in my department and I was stuck. My advisors all said that I would pay off my debt within a matter of years with my degree from Columbia and the financial aid office gave me loan after loan, with the belief that I would get a full time position and would then qualify for PSLF. Right before I graduated the job market stagnated. As I was finishing my dissertation, I took on adjunct teaching at Rutgers. After graduating I moved to NJ and met someone and got remarried. I am still and adjunct and cannot find a full time gig in my area of research. This is a huge burden of almost 1M in debt due to ballooning interests. My spouse and I cannot buy a house or even file joint taxes. Now, my son is in school and he is taking on student loans and I am co-signing. I have compounding chronic illnesses that land me in the hospital once or twice a year. I cannot reduce my teaching load from a 4/4 because I still have time on my PSLF. I am at ten years, but due to bad reporting practices from the multiple universities I have worked for, an inability to get summer teaching, and lies from both FedLoans and Mohela, my years of service have yet to count. I am tired and angry. I am a dedicated mother and college professor. Getting these student loans cleared would give the the opportunity to take care of myself and my family.
Jeremy	Allexon	SC	It's just a 10-year weight presently that pulls money away from other economic activities.
Cassidy	Magrath	WA	My debt is on my mind everyday. As someone with a decently paying job, I should not be stressed going to the grocery store
Glen	Clabaugh	CA	\$500 a month for basically my adult life. That's been student loans. No vacations, no new cars, no purchasing a home. No life savings, no retirement. EVER.
Corey	Burns	MI	Please help
Tasha	Stover	WV	Im disabled and not working this would enable me to rest and not be stressed about what I owe while everyone elses loans are forgiven.
Alejandra	Reina	MA	There is always a change that no one knows who I should ask, and is always a starting all over again.
Scott	Buttles	WA	Help Parent Plus folks too. Please!!!!
Steph	Smith	PA	My spouse owed student loans and the interest is higher than the loans by 2 times. It's utterly ridiculous!
Scott	Elliott	OH	I can never repay

First name	Last name	State	Comments
			<p data-bbox="468 183 2045 245">Here is my student loan hardship story, and how and why I need automatic relief is crucial to me. I sent this letter also to AidAdvantage April 19, 2024</p> <p data-bbox="468 277 667 305">Dear Aidvantage,</p> <p data-bbox="468 337 1961 365">I recently consulted with my surgeon regarding submitting my health report to you, and I have obtained the following information.</p> <p data-bbox="468 397 2045 516">I have CareSource Indiana HIP insurance, which categorizes my health status as frail due to my many medical conditions. Additionally, I receive food stamps, and I am unable to engage in employment due to my health limitations. Even if I'm invited to a family function, I never know until that day if my body is strong enough to go. Suffice it to say I've lost friends and others who get upset when I must cancel, which is usually what happens.</p> <p data-bbox="468 521 1976 607">My medical history includes chronic pain, frequent migraines, half a mouth of teeth loss, and recent visits to the emergency room, including one as recent as this past Sunday. On Tuesday, April 16, 2024, I had an appointment with my Neurologist, and I am scheduled for an MRI of my head with both contrast and non-contrast imaging.</p> <p data-bbox="468 639 2045 789">I was diagnosed with severe mesh erosion on December 2, 2020, and underwent multiple surgeries at IUPUI Hospital, all due to the severity of the mesh erosion. However, my doctor informed me that the complete removal of the mesh was not possible, as it is now intertwined with my organs, like chewed bubblegum in my hair. Any attempt to remove it would pose an immediate life-threatening risk, as a piece of the mesh could break off and cause organ damage, leading to death before reaching the emergency room. I have been informed that I am in a precarious state, and further surgical interventions are not viable due to the complexity of my case.</p> <p data-bbox="468 821 2024 1032">My medical journey has been fraught with misdiagnoses and complications since March 2013, following a sling procedure for my prolapsed bladder, during which mesh was unknowingly implanted. I had multiple surgeries on other parts of my body, gallbladder burst, veins and things coming out of my rectum, and much more until I was diagnosed adequately on December 2, 2020, by a specialist at University Hospital IUPUI in Indianapolis, which is a 2 ½ hour drive from my brothers. He has to take off work to take me down there every month, sometimes two days in a row, and lately, it's been approximately twice three times a month as my erosion is slowly killing me and my body. Despite seeking legal recourse, obtaining acknowledgment from the responsible urologist has been challenging.</p> <p data-bbox="468 1065 2045 1276">My medical care involves regular consultations with various specialists, including gastroenterologists, due to complications arising from the mesh erosion. Last October, I was hospitalized for six days due to severe colon blockage, a consequence of the mesh-related issues. My compromised immune system leaves me vulnerable to infections, and I also struggle with food allergies, limiting my dietary options. Every specialist I see, and E.R. doctors tell me the moment they walk into my room with my chart, I should be dead. I am so tired of hearing that, as my body fights everything, and my bladder hangs into my vagina, as the last sling my body rejects. They purposely harvested muscle from my thigh, thinking my body would accept my tissue, and it did. I've tried to get disability but was denied twice as I don't have enough work credits from my past.</p> <p data-bbox="468 1308 2045 1365">Furthermore, I have been diagnosed with atopic dermatitis, an autoimmune condition that exacerbates my already compromised health. Before accessing effective medication, my symptoms were debilitating, causing intense discomfort and skin reactions to various stimuli.</p> <p data-bbox="468 1398 2045 1484">My current situation is financially strained, as evidenced by my bankruptcy filing in 2021. I rely on family support, particularly my brother, although I anticipate changes in my living arrangements. Having lost my parents at a young age, I face uncertainties regarding my future stability and care.</p> <p data-bbox="468 1516 2003 1576">I have enclosed the documentation provided by my surgeon detailing my medical condition. Given the severity and complexity of my health challenges, I implore you to consider my case carefully and grant the discharge of my loan.</p> <p data-bbox="468 1609 2045 1624">The worst part for me was when my brother took me in and moved me from the West Coast to his home in Griffith, IN. My two sons live</p>

First name	Last name	State	Comments
Marcy	Stewart	CA	I have had over \$10,000 in interest added to my loan balance since the student loan payments started. I lost my job after 2 months of making payments. I was granted a 6 month deferment but interest still accrued. I am still out of work and the payments resume in June. I have over \$81,000 in compounded interest added to my loan balance.
Christine	Estadilla	CA	I have to work 2 jobs and don't see my family as much
Sandra	Penn	TN	I am retired and am paying many times more than I borrowed because of interest. This should have been resolved long ago. I am also paying off my daughter's student loans. When will I be free of this?! I was a teacher for 32 years!
Luis	Granillo	GA	Unemployed, only took 1 class and couldn't finish school, due to illness
Harrison	Freeman	OR	I am fortunate enough to have an income that allows me to make my monthly payments on my loans, despite the extremely high principle and interest. But what is frustrating to me is that despite having made on time payments for over 12 years on my federal loans, my balance has increased. I am doing what is being asked of me but I have no hope of ever paying my loans off. I have a family to support, a mortgage, car payments, bills, and that money could be doing a lot for my family and I if we're being thrown into a black hole every month and every year until hopefully some of that debt is forgiven. It's a predatory system designed to keep people in debt and it needs to be corrected. I have no problem paying what I owe, but the system needs to make that possible because it currently it isn't.
Bill	Smartt	NY	For over 20 years, I have been making payments on my student loans. I've paid back MORE than the original loan amount, and will be paying for years to come (the rest of my life). Thank you for debt cancellation. This will make a huge difference in my financial future.
Linda	Holliday	DE	I do not want to share my story at this time. Being the age I am (72) and started college late in life, I thought I would be able to get a job. Instead I have relied on family to help. I wish now that I had not gone to college for degrees that aren't useful to me.
Michelle	Launder	OH	I had to stop going to school to take care of my dad. In June of 2016 I quit working as a waitress and moved in with. I stayed with him in hospital for a month and then a month in a nursing home for rehab. He just recently passed away in January 2024. I have not had any money in these years; my dad kind of took care of me while I was taking care of him. And my health has deteriorated too. I have diabetes, anxiety, high blood pressure, fibromyalgia. My hands and feet don't always work. Thank you for listening to me and I sincerely hope that my school loan would be paid in full. Thank You Michelle Launder
Stephanie	Randall	FL	I am a teacher. I owe more in interest than my loan.
Nykole	Starks	MN	I will be paying back loans with increased interest as both my kids enter college and begin to take on loans.
Birdie	Dagostino	ME	I am a single mother who struggled to afford college in the first place. Now, I have a child in college and cannot afford to help her to afford college because I'm still paying off my own debt. I cannot afford to buy a home because my debt to income ratio is greatly out of balance. I'm in my 50s and am wondering if I'll ever be able to fulfill my dream of owning a home.
Jamie	Birnstihl	MN	I've been struggling to pay back my student loan debt for years. Currently in forbearance due to my child dealing with a chronic illness, requiring more money for medical bills and prescriptions, and the current state of our economy, I'm barely scraping by.
Kylie	Kirkpatrick	RI	I qualify for relief so I use savings money to pay down a Cancer bill. It is absolutely outrageous that American citizens have to pay hundreds of thousands of dollars in medical bills for cancer. When other countries provide that for free it's outrageous that my money is being spent on health insurance for people Who are legally here but then I have to pay for a student loan for a degree that is useless now please wipe out our student debt. We are drowning in all of these bills that are useless.
Donna	Kirk	KY	It is a hardship to pay back loans with a high rate of interest. My payment is almost as much as my mortgage.
Rita	Lemkuil	WI	SCHOOL SHOULD BE FREE SO IDIOTS AREN'T ALLOWED TO VOTE, YOU KNOW, THE REPUBLICONS!!!

First name	Last name	State	Comments
David	Tucker	WA	I graduated almost 20 years ago and still have \$130,000 of student loan debt. I was also told that by consolidating my loans that my I could lower my monthly payment significantly. Unfortunately, it is now 3x higher than it had been! Hopefully they can figure something out. Please help!
Brittany	Purrington	KS	I have a 6-figure student debt balance. I have my graduate degree but have faced countless licensing issues due to my school's program. I'm stuck in a low-paying job (\$17/hour) at a nonprofit so I can work towards PSLF. I'm only halfway there despite years of nonprofit work . MOHELA has been a hassle. My debt weighs on me because I need to stay in a low-paying nonprofit job for PSLF which means, I don't have money to save for a home or other future goals (a marriage, children, etc.). Meanwhile my interest grows and there is no way I could pay this debt off on my own.
Deborah	Richards	WY	Paying more than I originally borrowed due to interest, which is most of my SAVE payment. How is this helping people?
Teri	Pastore	OR	I taught for over 17 years as an Adjunct Writing Instructor at 3 different local colleges. Additionally, I volunteered at the Oregon Education Association to advocate on behalf of Adjunct Instructor who earned a third of the salary of full-time instructor, received no benefits, including health insurance, and literally had no office space. We had to compete with our students to wrangle a free, working computer. I retired and my small student loan has ballooned to 8 times its original amount due to compound interest. There's no way I can pay that down on my retirement funds. I'm barely making it the end of the month. The fear and anxiety weighs on me heavily, and I don't know what I am going to do to stay in my home.
Stacy	Kushner	PA	Please cancel student loan debt for those that are struggling with school debt.
Elizabeth	Corzo	FL	The severe anxiety that stems from student loans is incredibly overwhelming. Interest causing me to owe more than I originally did, rising cost of living and other expenses, and the inability to save as much as I'd like weigh heavily on me. Even simply reducing the amount I owe would help me financially and mentally. Although it does seem silly to be paying my loans when the campus I graduated from closed. However, since their main campus is still open, I'm stuck paying. Not worrying about debt that seems like it will never go away would allow me to be in a better mental state and would make it much easier to save and move to the state I'd like to live it. Students loans have me feeling stuck and helpless, and I know millions others are in the same boat, especially after COVID.
Hayley	Marlow-Whitmore	MN	Life is so hard. Finances are awful. I am currently going through bankruptcy and still feel like I can't get a handle on my life... one less massive bill would be so helpful for me and my family
Alison	Guzardo	TX	I have worked for a qualifying employer for over 12 years and been making payments for over 13 years. My husband recently lost his job and we struggle to make our house payment. I worry we will lose our house because of my student loans. According to MOHELA I still have 26 months left of payments.
Deron	Thompson	CA	We are struggling under the burden of \$70K+ of Parent Plus Direct Loans at 7.75% interest. The principal hardly declines despite many years of on time payments exceeding the minimum amount due. This is now severely impacting our ability to even consider let alone actually plan for a reasonably comfortable retirement. We need relief, the interest rates are way too high and at a minimum should be significantly reduced or eliminated. Please help us and the millions of other hardworking Americans who should not be burdened with a lifetime of unserviceable debt just for trying to put our child through college. Thank you, Deron
Graham	Daley	NY	I've had student loans since 2004. I can't even think about getting a house or providing a better life for my children with the outstanding debt I owe.
Charlotte	Stephens	NC	Have had 3 months not counting toward forgiveness when Mohela rep advised me to wait until SAVE plan was completed Bad advice!
Bethanie	Tucker	KY	I have been paying on my loans since 2006, not yet 20 years. I have made well over 120 payments. Most were working in healthcare (nongovernment job) serving the public. I am enrolled in PSLF and only 50 payments are counted towards my forgiveness. I will reach my 10 years of government service in 2 years & will still not be at the 120 counted payments to obtain forgiveness. I am 42 years old, when will this debt that impacts my family be forgiven?

First name	Last name	State	Comments
Jennifer	Shafi	PA	My original loan for grad school to become a counselor was 80000 and now it has skyrocketed to above 150000. The salaries for these jobs are low to live on specifically public loan forgiveness jobs.
Willie	Justice	MS	I worked for a public entity while attending college. I've sent papers to the Dept of Education showing proof of my employer. This is a burden on me tremendously and I need the student debt to be canceled. Willie Justice
Dawn	Wilson	MN	I am a 65 year old with student debt. I may not live long enough to be able to retire!!
Brittany	Dimiceli	TN	I'm enrolled in an income driven repayment plan and unfortunately can't make enough to make a dent in what I owe.
Cherise	Lee	TX	I still owe over \$2,000 more than I took out, despite having made over \$5,000 in payments. And most of that has gone to interest! I've only been out of school for 7 years. I can't imagine what the number will look like in another 7 years.
Saul	Soto	TX	I Need assistance. Thanks
Melissa	Dearr	CA	I will be in debt for the rest of my life with no hope of ever buying a house or having children.
Maria	Mendez	TX	I was laid off from work and am worried about my tremendous student loan debit. We have been paying since 2000 with no end in sight to paying off that debt. I am fearful that we will lose all that we have I trying to pay off our debt. Debt relief is critical to our survival! Maria Mendez
Wolf	Cole	TN	I am 70 years young and have been paying back student loans since 2003. I taught Special Education for 17 years. I took time off from paying as I went through Stage 3 breast cancer, multiple surgeries and now am dealing with the effects of chemotherapy. I have chemically induced peripheral neuropathy in my hands and feet resulting from the chemo. I have an IDR but at this rate, I'll be required to pay back loans well after I am deceased. The student loans amount just have not decreased, my other bills plus the loans all have to be covered by Social Security. Student Loan Forgiveness will be beneficial to alot if individuals out there.
Suzanne	Danziger	CA	For years, navient mislead me about Income based repayment options, forcing me off onto a graduated repayment program. I since consolidated back to Dept of Ed before the Supreme Court stuck down Biden's first attempt at forgiveness. Now it's like I started all over at age 50. I really hope I get still will get recalculated from my time at Navient when I was on income based repayment.
Stacy	Kibler	FL	I can't get ahead!!!
Sarah	Ross	MA	They're ruining my lifeeeeeee!!! I owe over \$100,000!!!
Michael	Pignataro	NY	If Billions of our tax dollars can help other countries, it can help people with student loans.
Mike	Hewitt	IL	I'm supposedly "retired", living on Social Security and deeply in debt!
John	Markon	FL	None.
Susan	Simmons	KS	I am now a senior citizen owing double the amount I originally borrowed for 13 years of college. I was stuck with a company that lied to many of us for years on end. I cannot tell you how many times I registered complaints with this company because of the dishonesty of their employees. That fell on deaf ears. Now, being a senior citizen, I will die with this tremendous debt. I am but one of thousands in this situation. Thank you for allowing me to share my fear.
Erik	Griffen	NC	I returned to school at age 43, in pursuit of a degree in a field which was public service in nature, which never came to fruition (career in either field). I'm over 60 and repayment has proven slow to nonexistent. The latter study has been given over to AI.
Kevin	White	FL	It is making it very difficult to pay my bills
Sam	Ladd	MI	By cancelling student debt, I won't need to decide between paying my loan or putting food on the table. With the economy getting worse and worse, everyone needs relief so they can breathe a bit more

First name	Last name	State	Comments
Douglas	John	PA	I've been out of school for 12 yrs for nursing. I haven't received or have been looked over thru the covid pandemic and cause I've had to hood payments sometimes I owe more than I originally borrowed . How is this fair .
Julia	Sexton	TX	I don't have student loans, but my children have, and other relatives and the impact to their nows and futures are in jeopardy
Maureen	Moore	PA	Please help us retirees on a low fixed income!
Roger	Perez	CT	I'm at retirement age and I'm struggling to make ends meet under forbearance. I don't know what I am going to do to afford the payments especially at my age. I really need cancellation
Patricia	Outland	NC	I am retired, 72 years old, living on social security, and still paying student loans. This would really help me
clara	araujo	FL	I am not able to help my parents or see how to pay back a parent plus loan.
Noah	Perlman	CA	Student loans are not worth it at all. Thank you.
Debra	Kern	IL	I am the parent of a graduate with loans that are impacting his ability to save for a home purchase and the ability to save for his own kids future college expenses.
Neal	Sorensen	MN	The DOE is allowing predatory behavior from loan servicers. My education and financial well-being should not be hindered by greedy and predatory bankers. Delete the interest, please! I'm nearly qualified for PSLF, but getting my former employers to certify it is a Herculean task. We need a better way to certify PSLF eligibility.
Kyle	Winchell	MI	Student debt should not hold working class people down. We need cancelation.
Mary Ann	Etling	WI	My balance has stopped going up, but isn't going down because my entire payment goes to interest.
Michael	Occhibone	PA	I'm a parent moving into retirement and just want my payments to be affordable. I had to try and consolodite the loans twice to be eligible for the SAVE program. I've done it once, while trying to pay down our other date before I retire so I can pay these loans back. I just wish that the interest didn't keep accruing at such a high rate.
Sidonie	Surkis	OR	As a retired person living on Social Security, it is very hard for me to finish paying off the loan I took out for my daughter's first year if college.
Terri	Radtke	WI	Student debt is currently preventing me from buying a home because it is making my debt ratio to what I make to large!! At this rate I will never be able to buy a home even thou I've worked so hard to get my credit in check!! Only to find my student loans won't allow for me to buy a home...
Jennifer	McKenzie	IL	I owe more than I originally took out & will probably never retire or be able to help my children with college. I was told by my college that student loan debt is good debt to have!! SO WRONG & HARD LESSON LEARNED BUT I AM FOREVER PUNISHED IT SEEMS FOR GROWING UP IN POVERTY TO TAKE STUDENT LOANS OUT TO FUND MY EDUCATION TO HAVE A BETTER LIFE. I THINK ABOUT SUICIDE OFTEN. THIS SHOULDN'T BE LIKE THIS!!! THERE IS NO FREEDOM FROM THIS! BUT MONEY IS CONSTANTLY GIVEN TO OTHER COUNTRIES & ILLEGAL IMMIGRANTS. DO SOMETHING FOR AMERICA AS IT SITS AS A JOKE!!!!!!
Jane	Markley	MO	I sympathize with people who have these problems
David	Taggart	NJ	I keep getting harassing phone calls from strangers claiming I owe over \$50,000 in student debt...when I never took ANY student loans!
Nina	Fuchs	WA	Hard to make ends meet. Hangs over with interest and even if I go bankrupt or die, it is there. Images be this being the case for Corporations or Trump.

First name	Last name	State	Comments
Aileen	Garner	OR	<p>Our loan started out at 15,000 when our daughter was going to college life changed and she got married a year later and went a different direction. we now owe with penalties and interest up to 29,000 and within inflation. It's the last thing to get paid. My husband has a job but we are struggling in many areas like many people.</p> <p>The government needs to do better by the American people, and this is an astronomical amount to people to pay on top of what they already owed in the beginning. We've made consistent payments and had a couple forbearances at times, but this is the last thing that's going to be paid. We feel that we have been paying on this for some time but it's a lifetime loan since the government doesn't work for the people n with the people.</p>
Sherri	Coates	CA	At 66, we are ready to retire, but until we can zero out our student loan debt we need to continue to work
Lee	Hoyt	FL	<p>These loans were for my son's education many years ago. I was coaxed into signing for them as 'everybody does it'. My son now lives out of the country and is not responsible for the loans.</p> <p>I am almost 70 and retired on a very fixed income. There is no way I can even pay the original amount of \$20k much less the current amount of \$140k.</p> <p>Debt relief is a real thing for me and what the future holds.</p>
Tim	Aden	CO	Please provide relief.
Nancy	Sutton	MI	<p>I called Navient because a forbearance. I call the number for Navient and talked to a woman that told me she could help me reduce my student loans. I had to make 1 1000.00 payment and then pay what was a partial amount of payment. I paid them every month which they told me that was going towards my loan payments. I started getting calls from Navient about my late loan payments. I called the people that I had been communicating with and they told me there had to be some missing communication and they would get in contact with Navient. For a few months the call would stop and I continued to make my reduced payments without fail. After a couple of years I started getting calls from other companies that said they could help me. I had told one caller that I was already in a program. He informed me I was being scammed and that HE would be the person that could help. That is when the flags started going up. I made calls to Navient and they had no idea what was happening and that I was seriously behind on my payments. This all started coming together about the time of COVID so the monthly student loan payment deferral program was in effect. However after that person had call and raised my suspicions I started calling the company I was "working" with and was asking all kinds of questions. Asked why after more than 2 year Navient didn't know anything about my situation. They assured me that they were working with Navient and the person I had talked to at Navient was misinformed. After several more calls and a terrible feeling I asked them if they were scamming me... That was when all communication ended. I know that I went into this loan eyes wide open but I am further behind and owe more that the loans I signed. I signed a Parent Plus loan to help my son and when the housing market crashed (I was working for a mortgage Brokerat the time that went under). Since I did not have a degree thought I would go back to school. Had to get loans since I was out of work but was never able to finish. I am of retirement age and will be paying on the loans for the degree that I thought I should get to get a better job. First two years was just taking intro classes the Community college insisted I had to take. BY the time I was taking classes that would get me my degree I was already back to work full time and didn't want to take out any more loans and could not afford to just pay. I will be paying on these loans for the rest of my life with no degree to show.</p>
Tommy	Chan	AZ	The senseless interest charging is the root of the student loan debt problem for many. How does it make sense for those who keep repaying monthly and getting more interest mounting to the original total?
Brigitte	Bowser	GA	I have been begging for help since 2008

First name	Last name	State	Comments
Katie	Dorsey	FL	I will never pay off this loan. This year after 16 years of trying to keep this loan is good standing, it will go into default this coming income verification and will ruin my good credit status. I just don't have the money and am having several mental breakdowns because of this debt. I'm unable to find gainful employment and taking out this loan is the biggest mistake of my life. I'm full of regret on a daily basis. I'm often suicidal because of the impact this has had on my future. My loans were \$48,000 and now with interest they are \$78,000.
Heather	Bench	FL	The interest is causing my loan amount to be higher.
Laura	Ziemann	MO	We did owe more then the original amount we have been paying on for over 20years, thanks To Pres. Biden the interest was forgiven.
Tina	N	PA	I cannot afford to pay back my loans and student loan forgiveness would help me immensely flourish as a human being and reach my goals
Kateri	Quercia	FL	A masters degree is MANDATORY for teachers, yet we continue to get low pay and forced to pay high costs for continuing education just to be deemed fit to teach. I've added debt to cover these MANDATORY expenses in order to keep my job. What other field (other than doctors) does this!?! None. So now I'm wrapped into paying for student loan debt instead of being able to buy a house, or do other things because of low pay and high debt.
Jimmy	Vu	NV	Over the past two years, I've been bouncing from job to job and my job status is currently unstable as a result. Having automatic relief will release a huge burden on my finances and allow to move forward to a better future.
Patricia	Heath	CO	I went to a private college because they were the only ones who had a bridging program where I could still work. The cost doubled due to tuition increases. I would not have started if I thought it could raise that much, but once in didn't want debt and nothing to show for it. I graduated in 2003 and still am paying back my student loans even though I'm now retired.
Rebecca	Dugi	KY	Am a parent completing for son
Rayshawna	Battle	MA	The way our economy has effected us all with the rising costs of our everyday needs, having student loans in addition to trying to survive and provide some sort of decent life for our families is another obstacle making the American dream unattainable for most Americans. I went to school to provide a better life for me and my family but I can't say it was worth it yet.
Summer	Stevens	WA	I don't have a student loan hardship story, but I have HUGE sympathy for those who are buried under a load of student debt!!!
Sarah	Hersh	MA	My husband and I make almost 200k combined per year. Even with that, because of student loans we cannot afford to buy a home and start a family. We can barely afford medical bills and must live with family. Student loan gross mismanagement is one MAJOR factor in the destruction of the middle/average class in America. Why should the government be profiting off of students? Disgusting.
Samantha	Sulewski	PA	I was laid off last year due to a company restructure and despite ongoing efforts to become gainfully employed I have yet to land any full time opportunities. I had to decide between groceries or my student loans. This shouldn't be.. especially when that very degree doesn't allow me the opportunities needed to even stay afloat. Please cancel debt for those unemployed but seeking work or those struggling and in a hardship repayment plan.
Sonya	Lindsay	DE	I am not able to save for the future or in case of emergencies because of this debt. I have an 18 month old son and I am afraid I won't be able to prepare for his future because of this student loan debt.
Eric	Ranvig	MA	I am not directly impacted by student loan debt, although I have a few friends who are impacted directly. I sign, because this huge debt is affecting the whole economy. A generation cannot afford down-payments on homes for their new families. The super rich buy up the properties for investment. The percentage of homeowners goes down. This is not an economically healthy situation.
Nickolas	Field	MN	Help! Please!
Beverly	Miller	PA	I'm a 60 year old with a disabled daughter and I have been carrying this loan since my son was in college and he is now 34. I can't afford this payment on only one income and I will be in my 80's before it's paid off .

First name	Last name	State	Comments
Leslie	DePriester	MI	I am a single mom trying to make it in this world. With the ever increasing cost of living, I barely make it paycheck to paycheck. I'll end up homeless the moment I have to start paying on my loans
Gale	Frazier	IL	I have been out of school for many years. I have obtained an advanced degree, but I had to file bankruptcy and presently on social security. Financially, I have never truly been in a position to repay this debt, even though I tried. And under my Chapter 13 Repayment plan, money was being taken out of my account to pay on the debts, but I have not received any credit for it. It is time for this to be forgiven altogether. I doubt that on my own merit, will it ever be repaid. Thank you.
Kim	Wilczyk	MN	I am a PPL borrower and now retired. My payment is almost \$400 and that is creating quite a financial hardship for me. I would like to enjoy myself but have to pinch pennies. Also, I paid every month beginning in 2010 and also paid a lump sum of almost \$40,000. I don't qualify for a consolidation loan. It would be a great help to have my loan forgiven. Thank you.
Nina	Frieman	NY	The student debt + ballooning interest is crippling. I support my daughter, who is currently unemployed plus other family members. I took out parent plus loans to help my daughter attend a top liberal art college. I don't regret making that decision but I am now unable to save for retirement as I struggle to make ends meet. We live on a tight budget that is blown apart by skyrocketing inflation, high food and housing costs. I am struggling to make my monthly payments during the on ramp period. Come the fall I will still be struggling. Cancel all student debt now!
Nick	Reigel	PA	Student loan debt is shameful. Schools should be held accountable for charging \$200,000-300,000 for an education and then not making sure you obtain a job to be able to utilize that very costly education. It prevents us from ever being able to purchase a new vehicle or a home.
Randiea	Mangos	MT	I am a disabled college student. I only work PT and I care for my disabled mother. I'm on a limited income. Student debt has affected me and total debt relief would help me because I can't afford to make payments for my loans now due to my financial hardship.
Jason	Hardin	CO	I wish I would have known when I was leaving smalltown Texas how this would affect my standing today at 51 years old with a degree and almost \$100,000 in debt from student loans because I didn't read the fine print. I accepted what they gave me and I did get an education but now I can't afford to live barely getting by. I could never have a family because I could never provide for one. It's a very lonely feeling and it weighs on my heart and mind every single day. But I will do what I can everyday I try to stay positive.
Clint	Smitheman	CA	I have been in repayment for nearly 25 years and I'll be retired before my student loan is paid off at the current repayment plan (I'm in full repayment now)
Tracey	Katsouros	MD	I'm speaking on behalf of my mentally disabled daughter. I pray that she'll be able to pay them
Brittany	Luby	CA	I can't buy a house or start a family. I can't move apartments because I can't afford rent in my city. This burden has kept me from making tactical career decisions because paying bills and debt has always had to take priority over more interesting or fulfilling opportunities
Tyler	Arthur	AZ	I am a father of 2 To have to continue paying for student loans takes away what I am able to give my kids currently and in the future. Paying for student loans also takes away from me paying off other debt I have such as credit card and medical and I have medical debit because of my completed and long medical history
Evelyn	Santiago	FL	Yes help please ? I am low income Hispanic residents
Latonya	Sawyer	NC	If you can send Billions to Israel, then this is a no brainer.
jenifer	Yeuroukis	CA	I was told by my servicer many times that by refinancing I would forfeit the years I already paid on my loans. I just now learned this was a lie and I have struggled with 7.5% interest on a loan now at 93K - I am an art teacher and have been unemployed for a year now. It's impossible watching the interest rates go up. I cant re fi now because I am unemployed. Debt to income ratio is too high.
Lorraine	Wright	CA	If not for the interest I could pay. But at age 75 I don't have any hope

First name	Last name	State	Comments
Ron	Roseman	MI	Makes it difficult to make large purchases such as a home or automobile.
M.	DeJesus	VA	I have been making payments but with the high interest, the balance is not going down as fast as I would like. I made payments during the zero interest time, and was able to lower the principal, but now the balance is back up again. I need help.
Philip	Bischof	WA	My loan started at \$7,500 and last I heard it was over \$25000! They were taking money from my Social Social up until Covid.
Patricia	Janes	CA	I want my daughter to have an education. At this point though, higher education is just too expensive and the loans are predatory. Higher education is free or minimal in most advanced countries and their better educated populous is the outcome. We need universal higher education to be competitive within the world market. The US is ranking lower and lower on so many markers that we are on our way to being a third world country (and even many of them have free education!). I'm tired of being seen as a "dumb American" by the rest of the world.
TJ	Reeves	KY	I currently owe more than I originally borrowed due to interest & not having much money left over after our other bills (the student loan payments were about half my paychecks at one point, or doubled if I made a late payment). Having student loan debt relief would mean 1 less bill for us to worry about & we could potentially start saving for a house.
Faye	Davis	WI	I have been paying for college PLUS loans since 2005 and still owe \$30,000.
Dorcas	Haughton	NC	I went to Shaw University to get a college degree in Accounting and I graduated in 1994. At that time I received \$8000 in Student Loans but I now owe over \$31,000. Because of hardships in life I stayed in forbearance and haven't been able to pay anything towards the amount owed. I really need this help. It would make my life with my grandkids so much easier Thanks for listening.
Talukder	Morshed	CA	I took student loan for my daughter education. I am retired and living on SS money I can't pay, I want total forgiveness of my loan amount.
rachael	doyel	KY	I did everything I was told would ensure my success. I went to college immediately upon graduating with honors from high school. I studied; I worked multiple jobs; I, again, graduated in four years with honors. Now I have a BA, a low-paying job that doesn't even require or utilize my degree, and tens of thousands of dollars in debt. The interest keeps stacking up, and I have no way to pay this huge debt. My story is not an isolated one. We deserve better. Student loans should be forgiven, and we should all have an opportunity to succeed, as we were promised.
Robin	Raikes	VA	Our daughter is a public school teacher and she has a master's degree. Because she is way underpaid she has a 2nd job because of her student loans
Ruben	Marchan	CA	I bought a house, can't afford the payments
Joseph	Kasper	CA	I was a "Pulse and Pell" college recruit in the evening of my years. I have my degree, but I am a pensioner, septuagenarian, retired. I owe no payments on my income based payment plan, however, the institute that I had enrolled in was acquired by a financial institution that during my attendance, drove the school into bankruptcy.
Carolyn	Camputaro	AZ	Received an e-mail from the Dept. of Education indicating that I have met the 240 month period that I have been with this debt. I am now in my 70s and have been in an income based repayment plan for a number of years. I do hope that this debt can be erased.

First name	Last name	State	Comments
Larry	Hennis	MN	<p>My wife was diagnosed with cancer in 2004 as I was nearing the end of grad school. I had borrowed ~\$60k for grad school but basically became a caregiver at that point and was unable to finish. Anyone who has ever had to deal with chronic illness knows you can't plan because the next stumbling block is just around the corner.</p> <p>For eight years until she died in 2012 I simply didn't have the money to pay on those loans. I went into default one month before she died. Frankly, those loans were about the last thing on my mind at that point. Garnishment started about a month later.</p> <p>It took a few years to dig out of the financial hole I was in, and by then they had added fees and penalties as well as jacking up the interest rate (9.75%, if I remember correctly). In 2022 I spoke with a student loan lawyer and actually got out of default and into the SAVE program, but by then my loan balance was around \$110,000. In the ten years they garnished my wages they collected roughly \$60,000 of my dollars WHICH COUNTED FOR NOTHING. My balance rose every month and roughly doubled in those ten years even though they had taken pretty much the amount I had borrowed.</p> <p>Today I am approaching 68 years of age and will need to pay until I'm 86 years old before the albatross is removed from my neck. At that point I will have been in repayment status for 36 years even though I've already paid approximately the amount I borrowed. THIS is what's wrong with that system - there is no advocacy for situations like this. Too many people are making too much money off this system and they are not willing to give it up. The mafia would be proud of this system.</p>
Maria	Ramos	FL	Retired, cannot afford to pay, only on social security, interest rates are high ???
Mishelle	Apalategui	OR	Even if we could just get rid of my interest i would feel better. I am very disappointed in the rule about people having to have already paid for ten years, i was never able to do that because I was POOR. Isn't that the type of people you want to be helped? egregious.
Denise	Meagher	CA	I've been in a cycle of unable to afford to financially support myself because of the weight of my student loans both federal and private - and then struggling to find gainful employment causing me to still be unable to financially support myself, struggling to make the private student loan payments while my federal loan payments are \$0 thanks to an IDR plan, but they still accrue interest and I now owe more than I borrowed. Investing for the future always comes last. I haven't give up hope that I will be able to do so. Erasing my student loans won't take all of my financial problems away but will help immensely.
Michelle	Mejia	CA	My husbands income has decreased by a third of what he made before COVID. We are almost cleared out our savings and struggle enough.
Julie	Brunet	MN	I am retired with a huge parent loan and am worried about being able to make these payments.
Adrienne	klein	NY	They added so many interested rate on it like \$20,000 Adrienne Klein, and I will be 80 in July
Cynthia	Henderson	NC	I received my student loan in 1994, then another one in 1998. Most of this time it has either been deferred or un forbearance. As a minister I don't make the money to make ant substantial payments. The original loan was in the 30,000 and now it's in the mid 60,000.
Christy	Frady	KY	I am a 41 year old widow and my private loans student loan payments are high because of interest building up over the course of the loan. I'm a mom of two kids and don't qualify for any assistance so with inflation I'm having to accrue credit card debt just to get food on the table for my family.
Diana	Schooling	WA	As a single mother, I've had to go back to school and refresh my credentials to be current for post-Covid educational and economics suatainability practices. This has kept me off most social support programs instead of being unemployed due to an outdated skillset, but there needs to particularly be upgraded shorter repayment for over 40 adults in public service positions. The fact those repayment rules haven't been upgraded for this far into the 21st Century is why we're experiencing widespread teacher shortages, specifically. Teachers who graduated even in the 2010s don't have the education job skillsets they need to minimize the stress they're experiencing.
Troy	Prince	WA	Student debt that lingers far after you start a family begins to weigh against your children's future. Sincerely, Troy Prince
David	Elins	MA	I am a parent (with a parent-plus loan) whose financial situation has deteriorated greatly.

First name	Last name	State	Comments
Tasha	Rath	CA	Mohela tacked over \$500 of interest onto my account when I qualified for zero interest payments, all because they took forever to process my timely application. It's outrageous that they can get away with screwing up and charging me a huge penalty for it! NO MORE. HELP US!!!
Zoia	Dreyfuss	CA	I am in deep debt due to never was able to pay my parent plus loan because my husband lost his job and we had to file bankruptcy. We lost our home and started to rent apartments. By the time all this happened we were already old retired people. Now we are 88 and 78 yr old. Both very ill with cancer.
Blaire	Bartish	OH	I am a Pell grant recipient that has paid my way for a large chunk of my tuition. I eventually earned my masters but as I work in education I do not make enough to make major progress on paying my loans. I worry about what my children will have to do if they want to go to college
Teresa	Cecava	NE	I attended kaplan university wich no longer exists i am burdened with a debt that is mostlyb interest that has built i never finished my schooling at the time i was fighting for custody of my children this has been a burden for quite sometime i was told that certain plans were in place and that those never nahppened so know i have this huge debt hanging over my head that was only in attendance of school maybe 3 months
Jessica	Rees	OH	Thank you for helping us!
Evan	Schaefer	PA	This would be life changing for so many people. Please give relief now!
Klay	Baur	IL	Retired and owe over \$40,000 for my three offspring's educations. Have been paying for fifteen years already.
Dr. Linda	Sessions	CA	I am a PHD psychotherapist who has worked with veterans for over 14 years.I am surprised that I cannot get break on my school loans considering how valuable my services are. We lose 22 veterans to suicide everyday. I also worked for 6 years for a nonprofit and was told my loans did not qualify for public service forgiveness. In another circumstance, I was also told that even though I found job that would reimburse me for serving in an underserved area, that because I already had a degree in another discipline, that I did not qualify. WTF. My servicer didn't credit me for any payments, and my interest has ballooned my debt to almost 300k. I am 73. I will never be able to pay these loans back before I die.
Kasandra	Wylin	MI	I have been paying on my student loans since 2001. I owe more money now than at the beginning. I will be 70 next month and will not have this paid off until I am in my 90's if I live that long!
Camila	Tonn	TX	I'm a licensed social worker, mother and wife. I've been repaying my student debt since 2013, the debt is ridiculously high. I continue to submit my documents and the entities who hold my public student loans just leave it on "pending" or don't process it. My monthly payment was calculated again and it's \$1,600 a month. I can't afford that and it's not sustainable. The American dream is only for the people with money who can afford it.
Donna	Bonetti	OR	I am a senior citizen on Social Security and still paying for my student loan.
Annie	Simpkins	OR	The loan pause was a godsend! I own a business where I take care of the health of others, meanwhile raising 2 young girls and taking care of a house. I will finally start making enough money this year to pay some of my loans, but it will just go toward interest and I will never touch the principle. This world is becoming more and more expensive by the second!
Nefertiti	Jordan	AZ	Right after i graduated college i began taking care of my chronically ill sister. I was never able to get a job above minimum wage for 10 years, even after changing careers. And now i am taking care of my elderly mother. I recently filed bankruptcy and i am still dragged down my my student loans. My whole family depends on me but we are all suffering due to the student debt crisis.
Sharon	Bell	CA	It's been almost 30 years of not making enough to pay the amount they wanted and the interest compounding to around \$150,000 on a \$40,000 original loan amount! Crazy!!!

First name	Last name	State	Comments
Samantha	Bruno	IL	Since Covid I had to put everything on credit cards to help keep my family afloat and now I am in severe credit card debt and cannot afford to pay my student loans.
Kenann	Quander	LA	I have a perfect credit score and still can't get a credit card or a house loan because of my debt to income ratio and was just today that I can get forgiveness cause my loans are right for that. I am teacher and a designer I don't make much money but the little do make I need -these student loans are keeping us slaves in an unfair system.
Kitty	Kleman	LA	My student loan was originally \$50,000-\$75,000 and as of 4/18/2024, I currently owe \$269,882.94. I am on a fixed income & will never be able to pay this amount. Please forgive all student debt loans for all borrowers! Thank you!
lois	Evron	NY	I am in my mid 70's and it's very challenging for me to pay these loans back
Marcus	Lanskey	OR	On Social Security
Larry	Feathers	PA	My interest has more than doubled my principle due to being steered into forbearance and deferments. I am 74 YO paying over \$2,000 a month and that does not cover the interest and balance is growing. I have heart problems, a disabled wife and need to retire and need relief!!
Dr	Copas	WA	Endless tax breaks for the wealthy and corporations, but nothing or near miniscule relief for minorities, working poor, or anyone who constitutes the backbone of this country. Seems equitable.
Martha	Person	MA	Cant buy a car or a home Cant plan a future!
Merriet	Alfano-Tilch	WI	I'm going thru cancer treatments and lost my job 4-3-24
Mary Heather	Rozzelle	NJ	I am near retirement age and put two children through college on Parent Plus loans equaling well over \$200,000. I make about \$250 a week walking dogs. My Social Security will be about \$500 per month when I'm eligible. Please implement cancellation for everyone.
Johnny	Anderson	NC	My name is Johnny Anderson I am 56> I have battled cancer and filed for bankruptcy. I never made over 39,000 yearly . Again I am unemployed and don't know how I am going to pay my bills.
Deb	Postma	FL	Living on social security only, the hardship is beyond achievable, after 25 yrs of panic, worry, layoffs, and raising 2 children- at 70 yrs old now it is impossible to pay this off.. please help me.. soo many serious medical events happened to me & my son, whose loan it is for... Decades of loan interest & stress/worry, Covid perm lay offs etc has stressed us all to the max... Thank you President Biden.
Mattie	Stewart	CA	I am a senior 69 years of age. Have a student loan that really weighs on me. Living on a fixed income makes it real hard. I'm trying to supplement my income. but that is weighing on me physically.
t	dickensheets	TX	At this point in my life, I will most likely never be able to pay off my loans. It is a cold hard fact. It does not make me proud, in fact I am ashamed of this, but it is the truth.
Thomas	Young	OK	I had loans I co-signed for my 3 children. They were behind on payments and I'd have to catch them up. It has been hardship for all. And they still owe money and all 3 are in their 40's, and no way to save money to purchase a home yet
Aaron	Malcolm	OK	Started collecting before I left college, denied several payments and plans

First name	Last name	State	Comments
Amy	Oberlin	MA	I was the first in my family to attend college and could not have done so without student loans. I pursued a graduate degree which has enabled me to make enough money to help my family (and I was naive enough to believe that my country sell me out to banks who would bleed me dry for the rest of my life). But the loans I took out have more than doubled after years of capitalizing interest. They are now so large I cannot dream of paying them off. My student loan balance is higher than my mortgage. I took a full time job while in grad school to start paying on them. I paid on them THROUGHOUT the pandemic, because Navient told me they didn't qualify (they did). I didn't know who to turn to. I talked to a lawyer but they didn't have any suggestions. So I continued to pay and my loans continued to accrue interest throughout the pandemic. I paid THOUSANDS of dollars in extra payments, especially between 2018 and 2021. But, because I could not afford to make \$3000 payments every month, the balances simply went back up when I again began paying only the minimum payments. My balances have not gone down at all, despite thousands and thousands of dollars in payments. I still owe more than DOUBLE what I originally borrowed. I will never pay these off without some form of forgiveness. I am now on the SAVE plan, but the principal will never go down - the interest on my loans now accrues more per month than my minimum payment (which is close to \$1,000). So all of my payments are now completely going to interest. This would not be the case if they hadn't accrued absurd levels of interest (sometimes 8%+) for decades. Honestly, my student debt is one of the reasons we decided not to have children. It's a huge hinderance to my family's wellbeing. Without some form of forgiveness or interest relief, I will be paying on these loans and getting nowhere until I die.
Alec	Thorp	NY	I have enough things to pay off, already.
Pamela	Overholtzer	CA	My future was stolen from me 20-plus years ago since 2005 when Congress added massive interest increases to loans and made them impossible to discharge via filing bankruptcy. Immediately thereafter we had an economic crash through 2010. I lost everything, including my health, my career and my home. Couldn't buy a home thanks to the MASSIVE SIX-FIGURE STUDENT DEBT. Today I am 72, disabled and living on Social Security, SSI and food stamps. MY life is over but the government shouldn't be allowed to destroy anyone else this way!!!
Angela	Williams	NY	I am a 66 year old woman who cannot afford to pay her loans I live by myself I pay 1200 monthly rent not to mention food take New Jersey transportation back and forth has I work In New York that's about 150 monthly along with everything else.
Arbra	Bailey	TX	Recently finished doctorate degree, but still paying off my masters degree from seminary. Automatic relief is crucial for Student loan borrowers strapped with the weight of Student loan debt.
Brian	Carraghan	TN	Student debt forgiveness of any kind would provide peace of mind knowing I can provide for myself but also my family.
Lisa	Stambaugh	SC	The payments were more than I could afford so I repeatedly deferred. They never suggested I consolidate to lower the payments. As the result what I owe is double what was borrowed.
Dr	Copas	WA	Tax breaks for the wealthy and corporations, but nothing for the rest of the individuals who would benefit from such action. Seems equitable.
Mary	Dracon	NC	I have been struggling for years to get help with my student loans! My current amount owed is more than half interest and even though I qualify for IDR plan the interest never stopped so I am more in debt now than I was 12 years ago! Please help!! Thank you Mary Deacon
James	Clark	FL	When I was studying, they kept adding money to the loan and sending me checks. I was working full time, attending school, and had no time to do track them down for sending me overage checks. All those overage amounts also continue to accrue interest. It's overbearing!
Bo	Nguyen	CA	I have been paying my student loan for a long time 10 years + paying mostly interest and since pandemic I've moved out with my son and has been battling divorce since. I'm only myself with one income. It's hard. I hope with some help to with student loan debt relief with this will help me with extra \$ save and my credit score restore back so I can start my new life again. Many people have gotten their student loan relief totally but mine are still not.

First name	Last name	State	Comments
Aimee	Aron-Reno	CO	I was unable to pay my loans for several years due to lower income, and now my interest has almost doubled the total amount I owe. I only have loans from graduate school, and I had to get this advanced degree to work in my field as a mental health therapist. I work for myself and offer low cost counseling to the public, but I do t qualify for any programs such as non-profit work forgiveness, etc.
Esther	M	FL	I have been unable to save to buy a home or change my 18 year old car due to student loans. I was advised by the companies into forbearance and the interest ballooned from the principal amount. In addition, they did not count some of the payments I made when it got transferred from Navient. This is like an anvil around my neck. I have loans that were taken out 25-30 years ago. I filed for bankruptcy in the past and those were not forgiven. It feels like I have an anvil around my neck with no end in sight. Please fix the companies that don't "service" students and take this into consideration for many people that are suffering under the weight of the student debt too.
Matthew	Swihart	FL	I graduated law school in 2005 with \$250,000 in loans. After paying religiously for 19 years, I currently owe over \$300,000. This is usury at best, and fraud at worst.
Pam	Williams	PA	I am a cosigner on my daughter's college loans. We had to fight with the loan providers to get an interest only payment because the amount they wanted a month was more then either of us make a month. It would have left no money available for other bills or living expenses. The interest rates on student loans are ridiculous. They are they do high. The interest rate needs to be less then maybe people could pay them back easier.
Michael	Salchert	CO	I don't even know how much I originally took out for student loans and my debt weighs me down. I was paying monthly payments for about 10 years. I have had economic hardship since then and have been unable to pay and my minimum payment has been \$0. I am struggling to find fitting employment in the mental health field, that I have invested my time, education and money in. Student debt forgiveness would provide me with much needed relief.
Dee	Rodriguez	FL	I paid back all principal and interest, but still have outstanding debt due to the predatory unconscionable practice of capitalized interest.
Osner	Philisaire	FL	Please, cancel my loan debt. I cannot survive!
Kristina	Pedro	IN	This relief is much needed!
Doug	Brown	CA	I have Parent loans of over \$173,000, over \$20,000 of which is extra interest. They expect me to pay it until I'm in my 90s, and it's not for my degree. This is a big burden on my retirement. Also we should not have to pay taxes on the interest, or in fact any payments regardless of interest or capital.
Abena	Songbird	VT	I am a senior on verge of retirement but will struggle to afford housing with this student loan debt
Joann	Moyer	PA	I am widowed and on a fixed income. I would benefit greatly by having my student loans forgiven. I am also diabetic and struggling to afford my many medications. Not having the monthly loan payment would help me so much at this time. Thank you.
Emily	Bradley	MA	I will never be able to have savings
Christine	Llobregat	OR	Every time that I've consolidated FFELP loans I was told that the count of my past payments didn't count towards PSLF. I would ask for a package of written materials to explain my options and those never arrived. I'm 61 years old now, a public servant my entire career. I've had family medical issues that have prevented me from making larger payments. I have proof of at least 10 years of payments. Please help!
Ellen Clare	Kimbro	TN	My partner just lost his job, and I have just been approved for PSLF. I was planning to start paying my student loans again this month (May 2024) but until he gets another job I will be the sole breadwinner and all of the money I make will go to paying our bills ...
Natalie	Rezabek	IL	I have over \$40k in student debt and with the economy these days it is making meeting payments extremely difficult. My husband and I are aging and have mounting hospital bills. I don't know how we're ever going to pay this amount back.
Jamaica	Chenoweth	CA	Mohela is asking for payment and saying my debt is being moved to a new services. Who do I pay??

First name	Last name	State	Comments
Joevanny	Gonzalez	OH	With the cost of living is not enough to make end meet.i am single parent with 6 kids joevanny Gonzakez
Robert J.	Buffone	PA	Still paying on Parent Plus loan OVER 20 years I am 78 yrs old.
Cathy	Moray	WA	My 63 year old husband has student debt. I'm on disability and he works in a warehouse 45 minutes away. Our future is TOTALLY on the line!
Maria	Giannetta-Dittamo	NJ	It's for a Family member who is Disabled. Thank You.
Illana	Berger	CA	I've been paying my Loan since 2000. I'm turning 70 this month and feel like for the past 24 years I've had the equivalent of a house payment weighing me down. I'd like to retire but I am unable to because of the burden of my student loan. I am married, and we file jointly, but I can't use my income alone to factor into SAVE. We keep our money separate in real life, but if we filed married, but separate, our taxes would be out of reach.
Robin	DuBay	CA	I owe a little bit more than I borrowed. How is that possible?
Frank	Orcena Jr	OH	My specific consideration is for students in recover. Especially those that had a medical withdrawal and did not receive a degree due to addiction and fighting for their lives in recovery like my daughter. Can you imagine the stress of having \$40,000 in student loan debt, no degree, making income driven payments...all while trying to maintain sobriety? Student loan debt is a scam that has been dragging down personal economies for sometime now. I fell for it, until I didn't. College = DEBT and alcohol & drug addiction for our kids. Please forgive my daughter's student loan. ?? PLEASE FORGIVE STUDENT LOANS FOR OUR KIDS THAT HAD MEDICAL WITHDRAWALS DUE TO ADDICTION. ??
Robin	DuBay	CA	Robin DuBay
Frank	Orcena Jr	OH	My parents borrowed to pay for my sister's college when they were both working they were able to make payments and kept up with them the have been paying on then for 10 to 20 years but still owe 70,000 and now they are retired and on a more fixed income this is a hard ship for a elderly who now believe that the only way out is when they die
Andy	Goss	MI	I graduated college 19 years ago and my total principle has gone down less than 10% from my original balance upon graduation. Please help!
Jaci	Gibson	CA	If even just the interest were forgiven, that would be a tremendous help
Ethel	Edwards	NV	I moved from CA to NV and almost finished a very expensive teaching program in CA but once we moved I did not see a way to make things work in completing the schooling. I have been accepted into a grad program for teaching and will be the classroom teacher in the fall. I have no idea how much more money this will cost but it is worrisome. I just keep going and hope it will all work out in the end.
Kevin	Snyder	PA	I live pay check to paycheck and with my rent I barely have enough to even my student loans after paying rent. I will never be able to establish a future with my girlfriend because of my student debt hanging over my shoulders.
Judith	Menchel	NJ	Absolutely, I owe more than I borrowed!

First name	Last name	State	Comments
Guillermo	Villoria	NV	I'm on my 3rd year of retirement. Prior to retirement I was on PSLF Student Forgiveness Program. I was planning to keep working 3 more years to complete the program but because I got COVID while working at the hospital- I was forced to retire early because of health issues. Now I'm still with my student loans not paid, even though I have been paying for more than 9 years. Now I'm worried every day that I won't be able to pay this loan off. I'm financially restricted now. This student loan forgiveness that a lot of people are talking about would be relief of tremendous magnitude for everyone
James	Blakley	CA	Would like something in place for Parent Plus Loans that weighs heavily on parents, especially near retirement. That needs to be forgiven as well.
Silvia	Winitzky	NM	There is no light at the End of the Tunnel... For me and both my kids...
Kandice	Bilisoly	CO	I got conned by Colorado Institute of Art in the 90s. I was still a teen and was told they'd help me get a job, but did nothing after graduation. I paid too much for an associate degree worth nothing and with compounding interest, it's over \$80,000. Please forgive this debt
Anne	Morroson	WI	I don't even know. It's such a fustercluck.
HENNY	FEBIYANTI	CA	FOR MY KIDS.
Martin	Kiss	OH	Wry hard to make ends meet now without the worry of student loans
Jacqueline	Binns	FL	The tactics used to keep us in debt and make money off of us are reprehensible! I only borrowed \$18,000 but owed \$35,000. I had paid more back then I ever borrowed and this was done with the government's knowledge and consent to services! The reaping
Felecia	Goodman	FL	I am on a fixed income due to retirement to take care of my poor health 89 year old mother. It has been difficult trying to take care of my financial responsibilities as well as hers. I am a widow. My student loan debt payments and the interest is very difficult for me to pay.
Lauren	Tucker	FL	I admittedly still count myself as grateful that I don't have as much as other people. That does absolutely nothing to fix not having the money to pay it off.
Pat	Lang	MN	We are in our 60's and still paying our daughter's student loan. We will have to delay retirement.
Eric	West	FL	Wachovia Bank tried every scam they could to deny my credits for teaching. It took somewhere around a year to make them cancel my loan.
Dana	Tolman	CO	I can't seem to get out from under this debt! I put in 12 years in a Title I school and my loans were written off in 2017, but now they show up again, and are much more than twice what I borrowed. I CAN'T PAY THIS OFF! The US is the ONLY first world country that charges its students to get educations that will help contribute to the GNP and boost our country's financial strength. I can't afford to work in the field I got my degree in. This structure MUST change or American education will continue to go downhill and before much longer we won't have the financial stability to continue as a democracy. What Trumpian idiots have done to hurt American democracy is plenty, PLEASE don't add to the harm by making student loans so dang expensive and so very hard to actually get written off!

First name	Last name	State	Comments
Jimmy	Aviles	CA	My debt has more than doubled from the original amount borrowed! My education was/is worthless. I have never been hired because devry has never been recognized by any employer. The education was lacking! After receiving a degree I was hired to work with excel spreadsheets. This was Exactly what I was doing BEFORE getting a degree from devry!!! Circumstances for me put me in a situation where I could never afford to pay back the loans I was told I would not have a problem paying back. I am now retired with a bare minimum to live on. I struggle to live each month and because of my age it is doubtful I will find employment. I have nothing to look forward to but poverty until I pass away. The hopes and dreams of a prosperous education never came to be. It is unlikely I will ever pay the ballooning debt back ever! I have never been in a position to do normal things (date, travel, buy a house, car, nice clothes, have a family, career, etc,...). I will pass away owing mounting debts with no end in sight or way out of debt. I was told my future would be promising, prosperous, and worth the expensive education (with constant price increases!!!). Some job interviews put me in the situation of finding out just how much of an education I lacked!!!! In some of my classes the students did presentations teaching each other! (Ridiculous!) Still other problems were the technology which was NOT always available!!! [I enrolled at a nearby Community College finding the technology worked 100% all the time!!!!] Unfortunately it was too late to change educational schools since I was close to graduating. During my schooling and the years that followed I struggled in poverty failing to get a decent well balanced diet. Education only meant more and deeper poverty for my life. No promises were fulfilled only robbing me of a chance for a decent life.
Joanna	Beres	PA	f navient
James	Godwin		I have 6 children and 5 grandchildren that I hope to help get in college someday. They are the future of this company and taking anything more then I owe is just not fair.
Jenifer	Hinnant	NC	I am the parent that took out loans for my child. Unfortunately, at my age, the loan will never be paid off and I will never be in the position to retire.
Amber	Johnson	MA	Student loans ruined my life and has me working 7 days a week as a trumatic brain injury survivor just to make payment. Depressed. Never got married had kids or can own a hone du we to false promises sold to me once upon a time
Katherine	Cieplinski	OH	If I can't find a job that pays enough, how am I going to be able to afford paying off my loans AND living?
FRAN	HOWSE	NY	This is for my son who is struggling to pay his university loan with what would be considered to be a good job. However he has had to take on a part-time job to meet hid obligations. He does not have a life right now. He is 28, fluent in Japanese and Spanish. He has in excess of \$80,000 remaining on his loans. This is something that young people should not have to deal with.
Lisa	Geiszler	CA	As a disabled family, we need easy automatic relief. We now have to choose between getting expensive medicines or paying back our loan.
Marilyn	Pisani	NC	I'm 61 years old and still owe over 50,000! I
Sergio	Jaime	AZ	We Need to help students
Loretha	Agyare	GA	My son will be able to marry and be a first time homebuyer.
Carol	Alfred	TX	Hello, I'm unemployed and owe almost \$100K without a degree. Please help?
Scott	Morton	AL	never ending burden
Judy	Atkinson	FL	Dear President Biden, I owe 40,000 in student loans. I have worked for the government for six years, and have been paying since 2015.

First name	Last name	State	Comments
Hilary	Eisma	CA	Because I was not able to finish my degree I have struggled with having sufficient income to pay down my student loans. I owe much more than I originally borrowed due to interest accumulation. I am still experiencing financial hardship and I do not foresee being able to pay off my loans in the future any more than I have been able to pay them off in the past. What I owe may seem small compared to some but it is an insurmountable sum to me. For the first time I have hope that I can get out from under the burden of my loans, build my credit and be eligible for programs that will help me return to school to obtain a degree.
Samantha	Bonaparte	MI	i want to be able to not think about this!
Donna	Thomas	CO	I am 65 yo and desperately need to retire for health reasons but due to student loans and high cost of living expenses that is not possible. please help this Baby Boomer.
Djamila	Millien	NY	If I consolidated my loans, it would've extended my ability to be eligible for PSLF. I worry my student debt will keep me from owning a home because I'm making payments on it and using credit cards for daily purchases.
Edward	Drinkwater	PA	Please....Wake Up!
Vicki	Maturo	CA	We must have full, universal, tax-free student loan cancellation.
RJ	Glorso	CO	I am a public servant with more than 2 decades of service to municipal government. My initial group of loans were not eligible for PSLF despite going through the arduous process of having each public sector employer submit notarized documents -- yet like 99.99% of applicants to PSLF, I was denied anyway. Despite graduating in 2002 with my bachelor's degree, I am still paying on my undergraduate loans. In 2023 I earned my master's degree -- fulfilment of a lifelong dream because I had to drop out of graduate school in 2003 due to discrimination -- and now I have an additional \$45,000 in loans that are a massive barrier to achieving security. I am 45 years old, I have worked since I was 15 years old, and I am expected to keep working to age 70. Enacting automatic implementation of widespread student debt forgiveness would help me plan and save for retirement and homeownership. Despite being a professional, I am not able to enjoy midlife because of how badly the loans affect my stability and well-being. Instant debt forgiveness would make an enormous positive difference in my life! I have sacrificed for years to keep working in public service and to avoid my loans going into default. Please provide relief to as many borrowers as possible regardless of degree of hardship or risk of default.
Carol	Siflinger	MD	Debt relief for seniors! I'm on Social Security for my only regular income! 60 & over should not be strapped by this debt!
Lillian	Flores	TX	Was with NelNet in the past but then consolidated both my undergraduate and post graduate loan to SoFi which is held by Mohela.
Annette	Coomber	NJ	I cannot purchase anything on credit because I am a co-signer on 10 year old debt for a child. The amount of the debt keeps growing because of the interest!!
Gwen	Douglas	MS	I'm 70 years old and retired from 43 years of teaching 2 years ago. I have applied for the PSLF 3 times. I never missed a payment during COVID. I need loan forgiveness since I have taught 43 years and paying over 10 years on my loans. Thank you!
Melinda	Thomas	FL	I am 63 years old and cannot afford these payments they put on me. I'm going to die with these loans. Please help.
Wendy	Myers-Meyer	IN	Please help!! I now owe over \$70,000.00. I only borrowed 1/3 of that amount. This is due to the predatory student loans practices first of Nelnet and now Mohela, which was supposed to be such a huge help. It is not. I turned in a PSLF and have heard nothing. Although I worked 8 of the 10 years at Indiana University, I felt that I should at the very least, receive credit for those 8 years and very hopefully have the remainder forgiven. I'm 69 years of age, living on Social Security. I was proud to have completed my degree at age 56. Please, please hear me and help.
Diane	Palma	NY	My original loans are now doubled the original loan value!!!! Total scam!
Thomas	Stillman	CA	I'm 64 and unemployed

First name	Last name	State	Comments
Kathryn	Long	MI	I bounced around in different foster care homes until I aged out. I became an adult without any knowledge of how to be an adult. I completed high school, then got married and had children at a young age and raised them by myself after getting out of the abusive relationship. I went to college on and off, starting in the early 90's (when I was able) while working two jobs and raising my children. After becoming a registered nurse (which took a lot of years due to circumstances), I finally was able to make some payments towards paying off some student loans. I have taken months of forbearance and deferments throughout the years, and thought I was doing the right thing, based on what my loan servicers would tell me. When I would call my servicer about getting a lesser payment, they would put me right into some type of forbearance or deferment. If I didn't qualify for one type of forbearance or deferment, they would put me into a different type. I owe many thousands more dollars than I borrowed due to the ballooning interest from the servicers misleading me. When I would be able to pay, I was paying my loans off oldest to newest and I am proud of my progress. In 2008, I enrolled into a family Nurse Practitioner program at University of Phoenix. A little more than halfway through the program, I learned that University of Phoenix lied to me, and enrolled me into a program they didn't even have completion for in my area, costing me many thousands of dollars for the program plus all the time off from work I had to take for the worthless classes I did take. I had to take several years off before I could afford to enroll in a different college to complete my degree. In December 2019, I finally graduated from the nurse practitioner program. During the Covid interest free pause, I was able to pay off a few more loans. In May 2023, I consolidated my loans for the benefit of the updated payment count. The earliest payment date included in my consolidation is 11/2011. So even though I've been paying on my loans for many years, and paid several off, I'm still several years from my 25 year forgiveness. I'm very proud of the progress I've made in my life. I have worked at the same psychiatric hospital since 2008, and I love it, but unfortunately, it doesn't qualify for pslf. I'm 53 years old, I have never been able to afford a house, I have no retirement savings, and I owe \$165,000 in student loans.
Tiffany	Johnson	FL	Single mom trying to give my son a better education than I was given. While also trying to survive while working a before wage job. Having this student loan debit relief would help make basic day to day living so much easier.
Evelyn	Johnson-Todd	CA	I'm the mother of a nurse who has a high debt load. Nursing schools are very expensive! She deserves some help with her student loans.
Marriece	Robinson	CT	Jbb
Karla Fay	Lemus-Perez	HI	I haven't worked for over a year now, and I had back surgery on 9/20/23, and I am not able to work.
DeeAnn	Clay	WA	My loan payment amount was just increased 150 dollars! I am 67 years, & I've been paying on loans for 30 years. I dare not retire, they can garnish my SS!!! Help me!!!
Diana	Sobiesiensi	OH	I am an low income family, I make below average. I have help through the government to pay my insurance and part of my internet. This economy is worse then ever and I can barely make ends meet. I wonder when will my next meal come from, will I have a roof over my head etc. it's not right.
Katie	Luisi	MN	Post college, I began to struggle with my mental health. Without the structure of school, life easily overwhelmed me. My anxiety disorder prevented me from getting full-time work. This on top of not actually having a degree- all because of a pass/fail test that in which I would have had to move several hours away just to retake the class for. It was a mess. It's still a bit messy under a decade later. Now consider that we wish to have a educated population- but we demand that people pay money the don't have to get educated, in order to even have a chance at a successful career. It's a convention that shouldn't exist- it doesn't in other countries. So why do we still have to pay for higher education in America?
Brittany	Post	GA	My husband and I both have student loans. With inflation and the cost of living, we work really hard, but we still struggle to get by as we barely make enough money to cover living expenses, especially when student loans are added to that. Cancellation will help us to afford to put our money towards everyday cost of living expenses, along with saving for the future.

First name	Last name	State	Comments
Denise	Hollister	VT	I'm about to be 54 years old, I have a lot of student debt due to my own student loans and parent plus loans. We had to refinance our mortgage and at this point we won't be debt free until we're close to 90 years old. We live paycheck to paycheck and it's exhausting.
Howard	Edelman	NY	Daughter misled by grad school guidance office on school curriculum.
Amanda	Skipper	MO	It is so hard to keep up with payments while having a child and just trying to survive with the cost of living right now.
Jennifer	Griffen	CA	My son lost his job and is now having difficulty finding work. Companies are laying people off in droves. We all know that millennials and gen z are absolutely screwed in today's economy and these kids need a fresh start!
Gina	Eldridge	WV	Financially I have struggled raising kids in an economy that keeps inflating. Please cancel my debt. I am now having to raise my grandchildren. I really need some help.
Adam	Vanzile	IN	This box isn't big enough. I'm 37 and paying down a loan with 6.5% interest. What chance do I stand? I will die with this loan unpaid. The only reason I owe lower than what I borrowed is I made payments over the pandemic. Fedloan was my old servicer. They lied and provided false info on a regular basis. System is broke.
Rachelle	Chavez	CA	My loan impacts my quality of life
Roberta Shaughnessy	Shaughnessy	SC	It has just been terrible. Both my husband and I are going through many medical hardships and these loans public and private are killing us.
Barbara	Zill	MD	Please help end student loan debt, this loan has been haunting me for 29 years and it is not my loan. I am 68 y/o now and I would like to spend my retirement years without this burden, please help set me free.
Regina	Freeland	OR	Or make it bankruptable, and forgive anyone who already bankrupted because of school loans.
Thomas	Budd	OR	I thankfully I had my loans forgiven in August 2023!! When my loans were forgiven my balance 3.5 times what I borrowed!! Others deserve the same!
Sharon	Augustine	OH	I am past retirement age. I am 74. My husband passed away from dementia. I don't want to worry about this payment taking my social security if I can't work anymore.
Brandon	Francis	MI	I obtained a bachelors degree in sport management, which I have had much difficulty in finding a job with since COVID. So, I've had to change career paths, for less pay, and my student debt has increased due to ballooning interest payments. I feel a great deal of depression and lack of self-worth from not being able to meet these burdensome financial obligations, as they are holding me back from being able to buy a house and start a family, or even a decent apartment. Forgiving my loans completely, or even just the interest itself, would be a massive weight off my shoulders and a relief I would remember the feeling of through November and beyond.

First name	Last name	State	Comments
Tracey	Miles	CO	Just give us all peace. If you can send weapons to war then you can erase student debt. FREE HealthCARE and FREE or reduced College. There has to be a better way to lift the poor and middle class, rather than raising up society's pomp and circumstance. The Gov't is more like a high school, and believe me, I work in one... petty arguments, middle school antics... act like the adults elected for we the people. Stop looking at YOUR gifted lives and look to the people who voted you into office. Please do not let TRUMP into the White House ever again. DUMP TRUMP and save all our souls from ruin. DEBT relief NOW. We all have rents to pay, and children to feed, and elderly parents to look after... land of the free, home of the brave... hmmm women's rights being ripped away by men???? by biased judges. We are going so far back in time... someone need look at EDUCATION, the dumbing down of education and where will we be??? We need trades, doctors, lawyers, bricklayers, steel workers, pipe fitters, nurses, store clerks who can count money and give change... it is still a needed and useful skill, no matter what AI tells you, a brain is a terrible thing to waste... and grades earned not given away. Higher education is the only way to grow our next generations. FEED their minds and give them a debt free start. I will never get back what I lost in payments but hopefully someone else will benefit. I can't even tell what is going on with student loans, the websites are unclear. I apply and who knows if anyone will ever get an official debt cleared letter. Help those who work in service industries, schools, caring for children, sick adults, people with disabilities and make less than min wage... and yet someone who sits behind a desk makes \$three figure salaries.... How are people to live. Food is outrageously priced, rents are a joke, no one can afford to live, let alone pay off student loans. Damned if you do, damned if you don't...
Victoria	Gavia	CA	Relief such as this would immediately enrich our national economy and let borrowers such as myself invest in ourselves.
Melissa	Oakes	OH	Don't forget Parent Plus borrowers!!!!
Cheri	Mateo	WY	I'm working on a Master's degree so I can support me and my toddler (i'm a single mom). Without getting my loans repaid quickly, I don't know how I'll afford a home. But, i don't know how to repay my loans quickly on a single income.
Tonnesha	Jefferson	KS	Is there any help for the parent plus loans? Why can't you consolidate the loans (student and parent plus loan)?
Yolanda	Taylor	PA	Hello. I was granted a parent plus loan in 2010. My son was sent home on administrative leave in 2012. He was diagnosed with mental illness and has not be able to complete his education. I'm am retired and on a fixed income. I'm am stressed about the amount owed and the accumulated interest. I'm unable to pay off the loan. Please help me.
Judy	Crenshaw	MT	Not willing to share financial struggles
Lynda	Harris	CA	Please!!!
Leslie	Ogonowski	CO	I have paid off about \$2,500 of my \$25,000 student loan principal. I have paid \$16,000 in interest in the 8 years before COVID. I now owe \$29,900. I have no idea how that happened with a Stafford unsubsidized loan on extended graduated repayment. I feel completely taken advantage of, that I made the payments as my plan was set up and am now even deeper in debt. And I don't know why I was told by Nelnet that I didn't have to start paying until March of this year, except by misleading me, they have now made another \$450 in interest for that 90-day delay they gave me. I am happy to repay what I borrowed, but I feel scammed for how the interest worked out. This was not made clear in the classes I took about taking out student loans.
Shannon	Smythe	PA	My family has no savings or retirement and I owe more now than when I began. We can't save, eliminate our consumer debt and help our son who will be in college in 7 years. We are barely hanging on and our debt to income ratio is debilitating
Kathleen	D'Arcy	OH	My son has the hardship.
Shellie	Monroe	MD	I borrowed a total of \$31,160, have paid \$8,698, and my outstanding balance as of November 30, 2023, is \$32,338. I received Pell Grants and applied to Biden's program, and was approved for \$20,000 in cancellation. Unfortunately, that program was blocked by the courts. Obtaining that relief would enable me to put money aside for retirement.
Michele	Lotenz	CA	I was at 42,000 now after paying 3 loans off I owe 52,000.

First name	Last name	State	Comments
Katie	Knaus	NV	I was in college while a single mom to 2 babies under 3. I had to take out a lot of loans and currently due to my job not paying me enough nor me working with my current degree, my loans are deferred. I am unable to afford them. I currently pay a Sallie Mae private loan because they won't defer and it's small but it hurts my income too. It's hard taking care of now 5 kids in a blender family, 1 of which was recently diagnosed with celiac disease so that's hurting my wallet as well. I need my loans to be forgiven. A lot of us do.
Becky	Schweitzer	OH	I make a bit too much money to qualify for lower payments, but have no money to spare to for my student loan payments. I am behind and have no clue whatsoever what to do about it. I desperately need this to go away. It is causing me incredible stress, and I don't know how to get help.
Patti	Perreault	MN	I am a parent of a daughter who has a loan that doubled the amount owed even when she kept making payments. Even if the loan company gave back the interest they charged that would be beneficial.
Patricia	Petrie	NJ	Senior citizens need dnt relief too. Some have high payments and high interest rates because they have parent plus loans- that you can never get rid of under the existing programs.
Emily	H	CA	My loans comprise of a bachelor's and master's degrees where I completed them back to back so I could get a jump in my field and career. No matter when I would have done both, I would have ended up in the same predicament. I knew what I was "getting myself into", but as an 18 and then 22 year old, I didn't. No one at those young ages could possibly understand what borrowing that amount of money means. Further, no one can see the future and see the influence of COVID, an impossible housing market, starting a family, & choosing a HELPING healthcare career could displace an individual. I work hard 6 days a week in two jobs supporting the mental health of my community and am rarely receiving the necessities (financially, medically) to support myself and my family. Forgiving my student debt would shoot my family from surviving to thriving; automatically putting that money right into businesses and communities as a whole.
Betty	Linville	CA	For the love of God, help Americans with backbreaking student loans and interest.
Sara	Theys	WI	I went to school when I was 18 for a brief period. I'm now 30 and still trying to figure out how the hell im gonna pay back the remaining amount of 781 and some change. I'm poor as shit . I live paycheck to paycheck and my situation would've been the same if I graduated and got the job in the field .
Davar Nejad	Nejad	AZ	School has enrolled too many students and has misled us.
Ina	Creekbaum	CA	It kills my credit and blocks all advancement. It is unbearable and caused significant emotional distress and financial damage.
Christopher	Johannes	PR	I borrowed \$59,000 to that helped me earn three university degrees and repaid \$11,500 after going into repayment in 1996 with my loans consolidated. After hitting hard times, I had to stop making payments and went into deferment and forbearance periods. I was not informed about IRB and IDR plans when they became available by my loan servicer and instead was kept on forbearance and deferment plans despite the 9 year limit. I finally learned about IDR plans after researching relief plans and got on an IDR plan about 9 years ago. I have never even come lose to defaulting. Now, 28 years later, I owe \$485,000, about half a million dollars with a locked on 9% compounding interest rate. I have felt stressed, limited, and oppressed by this loan burden for nearly all of my adult life. I have been unable to save for retirement or even a nest egg. I have no savings. I have no other debt, not even a mortgage or a car. I am good with money, having always paid all bills on time. However, I feel my life options have been severely limited by my student loan burden and still are. At present, the burden would create homelessness after my retirement, as I do not have enough social security either. At the age of 57, I never ever imagined my life would be held hostage to this circumstance. I did all the right things. I did my best and still am, despite my own health challenges and loosing most of my loved ones. Relief from this burden would be like the heavens opening up and offering me a viable path forward... a chance to live a full life, even if not the one I missed out on due to my burden. With nearly \$8000 in interest being added monthly to my total debt, I need debt cancellation of similar. I don't intend to retire until my 70's and hope I will be able to by then without this massive heavy student loan debt burden I have been carrying for nearly 30 years. Help.

First name	Last name	State	Comments
Veronica	Haney	VA	Because of debt, I had to take a leave of absence from school. Now because of debt, it is making it hard for me to return with financial aid eligibility.
Olumide	Fagbemi	IL	I do not understand how they arrived at my total loan. Now my monthly payment is over 700 dollars. It's a shame
Sara	Latini	MA	I borrowed 16k and now I owe 50k. I can't afford this!
Brenda	DeHerrera	CO	My husband passed away about 6 months ago and now. Only have my income to pay mortgage and all bills, I hope with step increase coming that I have enough after monthly expenses that I have some money left for food and gas to get to work. I'm 62 years old and with health conditions and not well or strong enough to pick up another job to make it through with the month to month paycheck. I've submitted twice in hope to be one of the chosen to have my loan forgiven.
Robert	Mattocks	IL	I've got an 11 month old baby, and the cost of daycare is taking all available money that was going to go to student loans. I've got a decent job, but EVERYTHING is so expensive these days , I don't know how I'm going to pay back my loans

First name	Last name	State	Comments
			<p>I've had unpaid student loans since the early 2000's. I graduated with my BA from Columbia College Chicago in 1999, and then started a family just around the same time which was not planned. My soon to be husband and I were struggling to make ends meet and borrowing money from family for bills and security deposits, and at one time living with family members to make ends meet with our infant son.</p> <p>We had attempted to pay Sallie Mae/Navient loans (we both haven had loans serviced by them) on several occasions for several years, however paying for the expenses of a family with 2 children (our daughter was born in 2005) and on essentially one income (I was a freelance writer and stay at home mom between from early 2000 to 2018) was very difficult. My husband was working to complete his bachelors' degree at the same time as commuting to his full time job.</p> <p>We often relied on credit cards to pay a majority of daily expenses related to our family's needs. We repeatedly put our loans into forbearance and deferment despite the interest accruing because we needed the money to pay our monthly essentials.</p> <p>We now have a son in college completing his masters degree and a daughter in college completing her bachelor's degree. We are assisting them with paying for their college costs and have taken out a Parent Plus loan for his college costs. We have never been able to save for a down payment on a house over the years, and we continue to rent. For most of the last 24 years, we contributed very, very little, to our retirement. We are attempting to save for emergency funds and save as much as possible for our upcoming retirement while continuing to pay our essential family expenses.</p> <p>We've had terrible experiences dealing with Navient/Sallie Mae, as well as Direct Loans. My husband was promised a loan rehabilitation in 2017 if he accomplished certain benchmarks, but it never materialized. This was after communicating with another loan servicer FHCann. We reached out to the Student Loan Ombudsman at the Department of Education and filed a case. However, we were not given resolution to obtain good standing for my husband despite the information and files we possess and the payments that we made to the agreed payment plan drawn up by FHCann. We possess recordings that show that what we were promised by FHCann was not carried out by the company. In essence we feel that we were swindled by this collections/servicer and are debating filing a lawsuit against them for the hardship and stress this case has caused us.</p> <p>We are 48 and 49 and the burden of student loan debt has kept us from many goals that other people our age have been able to accomplish free from the burden of excessive student debt. Together my husband and I owe over \$340,000 in student debt from obtaining two bachelor's degrees in 1999 and 2012 and helping our children pay for their college, after they both received scholarships and took out student loans of their own. All we wanted in the late 1990's was to obtain our bachelor's degrees that would lead us to jobs in our fields. My husband and I received little to no assistance paying for college tuition and room and board from our parents. We took out student loans at the time to pay for our studies. We did not plan to become parents at 23 and 24, but life happens and we made our choice to raise our family at the moment. We realized our responsibility to our family and tried to make the best of it. We don't believe we or any other student borrowers should be penalized with high interest, late fees, poor credit marks, repeated phone and online harassment, and the mental anguish of not having enough money to save for retirement, invest over the years, own a home of our own, or pay for medical costs that arise. We see that other married couples and partners and adults are able to financially achieve much more by this same age and we often regret having had such a high student debt burden over the last 20 years.</p>
Christine	Escobar	IL	
Evangeline	Garcia	OH	The interest on my loans is \$37,000.

First name	Last name	State	Comments
Nick	Kruse	MO	I was unable to complete my education due to family needs. It caused me to take a job earning low income. I have a family including 2 children. I have no credit cards. I live paycheck to paycheck with very little extra once all normal expenses are paid.
dawn	chavez	IL	I have been in debt. Ever since COVID 19 struck the world. I almost died from it and then four months from being released from the hospital I ended up in the hospital again with renal failure. Now I have appointments repeatedly with Neurology and my other medical doctors. Having my student loans paid for will assist me greatly because the medication and copays have increased in prices. I had to use my credit cards because my income is not enough for me to live on even as a state employee. I read everyone getting their loans cancelled and I question if the government is picking and choosing who they want to help. I pray someone reads my concerns and plea. Thank You.
Katherine Gonsor	Gonsor	SD	I am currently paying \$800 per month for my loans. I make \$65000. This is a huge payment and not affordable.
Pam	Wallace	TN	My son has an added \$20,000 in interest above what he borrowed and the payment will be crushing. Shame!
Anita	Worthey	NC	I am now 62 and facing student loans payments in my retirement years. When I started paying on my loans in 1998, I thought I'd be able to pay them off once I found a good paying job. However, layoffs led to unemployment from time to time. This combined with the financial crash of 2008, and then Covid-19. Things just did not go as I had planned. So, here I am faced with this loan that's been at 7.625% now for 26 years.
ashley	olds	WA	many people i know, including myself, are choosing not to have children because we don't see a future for ourselves. the rules change every time the debt changes hands, and our debt is bought and sold without our knowledge beforehand, and previous records or agreements aren't carried over. entities are making a profit off of our debt, it's shameful. many other people, including myself, have not gone back for further degrees because the costs are staggering and that leaves us with a dismal path ahead in terms of people who could have been excellent physicians or scientists. this country eats its young, and then asks why we are afraid to bring babies into this world.
Daniel	Villarreal		My interest is truly out of control. This is messing up my future.
MYLA	Wilson	GA	I was misled by Kaplan and wasn't able to complete my last courses.
Mike	Diamond	NY	College tuition should not be a burden for the rest of one's life.
Christian	Carlisle	OH	I've been on the low income repayment plans for years to the point of where I haven't even begun to make payments and the interest just keeps accruing. I worked my butt off to finally get to the point where I could start making close to 100k a year when COVID hit and pretty much wiped out everything I worked towards as a freelance operator in TV production. I actually got COVID after being vaccinated and ended up having a double bypass 2 weeks later. I was out for months in recovery and it was like the 10 years I worked didn't matter. Now if I finally get back to where I should be and can start making payments, it'll totally wipe out any extra money I'm earning and keep me right back at the poverty level again. It's to the point where I dread making a better living because the ballooning payments will put me behind again and as a freelancer, if I get in a rough patch without work I'll get totally screwed if I miss payments and get garnished wages that I don't even have.
Jeremy	Royer	MI	My debt was founded by white supremacists. The people who are profiting off of my debt are white supremacists. And the college administrators who approved the debt either are, or working for white supremacists. Cancel white supremacy and cancel my student debt please. Thank you for your time.

First name	Last name	State	Comments
L B	Nelson	CA	<p>I have already shared my story with you in March or April 2024. And before sharing my story with you, I shared it with President Biden in a written letter, dated January 1, 2024, that I mailed to the White House.</p> <p>Canceling my consolidated federal student loan, that has increased to over \$126,000 due to accrued interest, would remove a gigantic weight off of my shoulders.</p> <p>I originally borrowed \$88,000 to complete my undergraduate and professional studies. Although I was able to complete my undergraduate studies, I was unable to complete my professional studies and had to leave school before finishing my first year.</p> <p>I returned to school in my mid-40s and will turn 77 this year. After spending all of that time, energy, and money on my education, I was not able to find employment in my field of study, as job openings in my field of study did not exist at that time nor did they materialize for me in the then foreseeable future.</p> <p>Since attending college, I have always been underemployed and underpaid for my educational background. I would greatly appreciate your help with this matter!</p> <p>Thanks in advance for reading and absorbing my story. I appreciate someone taking their valuable time to listen to what I have to say more than words can express.</p> <p>P.S. After writing a letter to the US Department of Education, Aidvantage finally placed me on the SAVE repayment program in November 2023 and apparently backdated my records to the date when student loan repayment commenced after COVID.</p>
Anne	Charles	CO	<p>I was the co-signer in my daughter's two \$10,000 loans. First she quit making the payments so I took them over to save my credit. Now, she has declared bankruptcy and so they are my responsibility.</p>
Erica and Cary	Lombard	LA	<p>PLEASE, PLEASE INCLUDE PARENT PLUS LOANS....with interest a \$7k loan is now over \$8k and edufinancial has loans on administrative forbearance so while we can't make parents innterest accumulates! If you are going to forgive you should forgive it all! NOT just service workers or government employees or doctors abd nurses... it's the average person who can't afford the scam of lending & college!</p>
Debra	Sapanaro	NC	<p>I will never be able to retire due to the crazy interest and misleading information when I took out the loans.</p>

First name	Last name	State	Comments
Mary	ZWAAN	CA	I'm 67 years old and have been carrying student loan debt from various lenders since I was 17 years old. I served in the military after I saw that my college degree as a school teacher was not going to get me a job in that field because in the year before I was projected to graduate with my BS degree in physical education there was an economic crash, widespread layoffs and deep cuts in education budgets, namely PE and the Arts. My loans were deferred while I served but the low pay I received in the Army (\$474/mo) left me no cash to pay bills. After my service where I suffered MST I was abandoned with 5 kids and still struggling to finish my degree so I could keep the children housed and fed and together. Ten years of domestic violence struggles and the economic hardship of public assistance (AFDC). Then came grandchildren to teenage parents and more struggle to keep the kids safe and secure. Then a workplace injury took me out of the workforce for another 10 years. Abject poverty, homelessness, trauma, hunger...it all took its toll. And, after surviving all that, I find out I have student debts I didn't know I had and one taken out by IBT recruiters after I told them I was an injured worker and could not attend their school. So when will these student debts ever be lifted off my shoulders? I still have no degree and I do work for a non-profit organization now. Yet, I live in the Bay Area and live paycheck to paycheck, even with social security payments. It would be nice to finally have the credit report I deserve instead of the one that denied me and my children housing due to student loan debt ruining any credit offers I could be extended; the one that denied me employment with the Census Bureau when I desperately needed an income but couldn't get hired due to the defaulted student loans I had no money to pay; the one that kept me from every owning a motor vehicle to transport my 5 children or now, my elderly self, and made it that I had to risk my life transporting my children and myself via bicycle. It was hardship on hardship. But still the burden remains. I wonder if I'll ever feel what it's like to be treated like the financially responsible person that I actually am. Not as long as student debt keeps me buried alive. That's for sure. I can never get back all I've lost because of fathers who would not pay their debts and put them on my head because I couldn't fight back. Sad, indeed. Please help.
Danielle	Morin	ME	I am still living with my mother because I can't afford rent and my student loans. I will never be able to buy a home until I'm probably 50, which saddens me a lot. I thought the American dream meant I would have home by age 26, I'm almost 30, and I don't see myself ever living someone else and having my own place because of my student loans. I want to live my own life. I would love to go back to school to become a therapist but I cannot afford more debt. Please do something, a lot of my friends are in the same boat as me and something needs to give.
Deborah	Ploof	FL	As a single parent this debt put weight on my shoulders that I can't pay back. Holds me back from ever owning a home. The school didn't help as the stated when attending that they help with job placement which I never received I also never received all documents for finishing to work in the field.
Bryce	Goodman	MI	My student debt prevents me from buying a home and being a homeowner
Patti	Daley	NJ	I have been a teacher in public school for 19 years, several years ago our Governor made changes to public schools forcing teachers to pay for their medical benefits which is a big change in income. I have tried applying for positions in administration with my degree and also Federal positions in the Education Department.
George	Phillips	NC	I co-signed my stepson's student loans. He defaulted. I had to start paying them. He died in 2020. I still have to pay \$148/mo. We're in our 70s & hammered by inflation! This NEEDS to stop!
Rachel	Graham	MO	Automatic relief is crucial to families like mine. We were able to buy a house and start a family due to the student loan payment pause during the pandemic and the SAVE plan reducing our monthly payments to \$0. Without this relief, we cannot afford to take care of our new family. We have decided not to have another child due to the uncertainty of our student loans. Mine and my husband's student loans have ballooned because of interest while we were in school and after we left school. My husband wasn't able to complete his degree so his debt is not able to be paid for by his education. If our debt could be canceled we could have a shot at taking care of our family, possibly growing our family, and possibly being able to retire one day.

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Liz	Gieszler	OR	My son has 31,000 in student debt after two years of college, 10 years ago. He is mentally ill and has not worked in years, and chose to live at a camp. He is so mentally ill that he will not talk to me or anyone in the family anymore, even though we always were very close. He has multiple mental health issues, including schizophrenia. Now I am on Social Security, and I am expected to pay off his loans.
Jessica	Orozco	WA	Words cannot express how I felt when I saw a breakdown of my monthly payments for my student loans; hundreds of dollars are automatically withdrawn from my bank account to ensure timely payments and only the smallest fraction applies to the principal amount. This system is outrageous and leaves me feeling like I am throwing away money every month, without the satisfaction of actually paying off any debt. It seems there is no end in sight, I will always have this weight to bare and while I budget to make these payments, it is still a tremendous financial hardship. I'm grateful for the non-profit organizations that continue to push for debt relief. They are truly the only glimpse of hope I have of ever seeing this burden lifted. Rent continues to rise, groceries are more expensive than ever; gas, utilities and credit card payments are ever present. Canceling student debt, and reestablishing a fair system that doesn't break people's spirit and bank account would be an incredible relief and would restore a little bit of faith in our country's leadership. Thank you for reading.
Amanda	Howe	CT	While consolidating my loans, out of college, all my loans were consolidated even the one that could have been forgiven in error.
Monica	Smith	TX	I am a Catholic School teacher and can not afford to pay my student loans plus my family.
Joanne	hajrula	CT	Please Help! cancel student debt for all. Ridiculous interest rates have been unfair. People like me struggle to make ends meet & my career isn't in a pay range to support the student debt. I've struggled for over 10 years & owe more now than when I took them out. Americans need help. The cost of living has become so hi bills can't get paid. I list my job during covid and haven't been successful at finding something in my field that works for me. Between health issues & job losses, I can't keep up with my student loans... Please, please help!
Vern	Pringle	VA	Getting prepared to retire and having to make careful, conservative financial decisions because of the my student loan debt really eats into any spare monies we could put into a 401(k). As far as granting student loans forgiveness, how about those of us who served this country and why aren't we seeing any forgiveness?!?!
Paula	Bittner	NM	I am about to turn 70 and have had student debt for 20+ years I. Can't afford to have my SSI garnished, so I keep filling out the necessary paperwork and working part- time for non- profits for 13 years. Part- time won't qualify for loan relief. I have been misled by the lenders into forbearance when better options were available. It's tiresome, especially at my age. Sick of bailing out banks and automakers. How about us regular folks for a change?
Caitlin	Arntz	MA	Came out of college with a bachelor's that got me a job that only paid \$11.50/ he. The bachelor's was nothing without a graduate degree. Went back to school for a masters degree, graduated, and had to cobble together part time jobs to make ends meet. Used IDR during that time because it was the only way to stay current on my loan repayment. When I achieved full time work, I reassessed my loans and found that had ballooned to the tune of \$53,000 in interest. I was fortunate to have a partner at that time who could manage all the major bills and I threw literally all my money at paying down my loans with the debt avalanche. I struggled with stress, anxiety, and frequent despair over my student loans and how, even after paying them down from \$143,000 to \$76,000, they could always just grow back and out of control of I ever lost my job or suffered any other catastrophic event. I chose to put off having kids because of my loans and now I have likely aged out of even being able to. At least twice I was put in forbearance while my idr was calculated and this was always done by a Navient clerk who acted like everything was taken care of, but now I know all my interest capitalized when that occurred. It is so discouraging to put all your money into your student loans and just have them go up. That's my story in a nutshell.
julie	Shafer	HI	My student loan debt makes it impossible to buy a home. I was misled early on in my lian to consolidate which unbeknownst to me locked me into 7.75% interest rate making me unable to ever take advantage of government sponsored lower rates.

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Tracy S	Troth	MS	none apply to me, but I still support debt cancellation
Elaine	Clarke	NY	I don't have enough words to explain how much this loan have affected my life and hat of my family. It has been a huge struggle for me and I am unable to make payments. I currently, have family members who are sick, and I'm in university.
Mary	Callison	OR	I now owe more than I originally borrowed because of ballooning interest...its overwhelming.
Congetta	Giliberto	KY	My loan originated in the state if Illinois where I was making on time payments. Suddenly, I got an invoice from the state of New Jersey. Interest rates more than doubled. Next, recieved invoice from Kentucky education something or another. Higher debt owed. Never can get someone on the phone that would give me a straight answer. I'm not sending my money to someone I have no idea who it is. So debt got bigger. Now 50 and can't work in my field of schooling. Can't even work full time anything. Can't get disability. If not forgiven, I end up on the streets. Cause they'll repo my over priced financed vehicle. Thank you for reading till this point.
Talukder	Morshed	CA	I took this student loan for my daughter education. I am retired and living on SS money unable to pay my loan amount. I want total forgiveness of my loan amount.
Diane	Dietz	CA	Due to Covid ramifications, my husband was unable to secure an internship which resulted in having to delay completion of his program. Having to drop classes and delay graduating until the next term was a financial set back.
K	Strong	CT	I have FOUR children deep in debt from student loans and trying to start their life. They desperately need to lose the burden of that debt
Jenny	Adkins	CA	I was counseled to consolidate loans with my husband which made us both ineligible for loan forgiveness programs even though we both taught in title 2 school for almost 20 years, and he's a SPED teacher! It's CRIMINAL.
Michael	Bjel	OH	I am a first time home buyer and this would greatly help me to be able to afford the mortgage payments because of how much the average price of a home has risen in the past four years since I've been married and now have two kids.
Barkat	Ali	TX	Going through hard times. Loan balance going up because of heavy interest. will be disaster if don't get any help soon
Angela	Robinson	CA	I graduated in 2006 and have been paying my student loan back for 18 years on an income driven repayment plan. I originally borrowed \$20,000, I have paid \$20,000 in interest, and my balance is \$20,000. :-/
EURY	RAMOS	CA	Navient refused to process my application for student loan forgiveness. I taught for 10 years and worked as a counselor for nonprofit organizations for substance abuse for 15 years.
Greg	Sells	TX	None of the above applies to me. I never took out student loans.
Querido	Galdo	CA	My loans were forgiven in one of Pres. Biden's earlier forgiveness rules. Our family is eternally grateful and want to. keep supporting relief for all borrowers.
Lala	Khanian	CA	I remember walking into Art Institute of Hollywood, just curious about Graphic Design degree. Next thing I knew, I was signing contracts. While I was nervous and kept asking them "How much I would owe?". They said "Don't worry, you will be able to pay back!". This has effected my life since 2010 and my credit never goes up. I am not able to apply for new rental apartment, apply for some jobs. I can't move on in my life because I can't afford food, buy a new car, or start a business. My credit is ruined!
Kayla	Brooks	NY	I attended college and came from a single parent household. I had no college fund and the only option for me to attend school and try to better my future was by taking out loans. I've accrued 7 years of tuition cost and interest. I now have a masters degree in social work , and my debt is higher than my yearly income .
Irma	Valverde	TX	It seems that the "For Profit " students that attended such institutions are the ones getting help in canceling their debt. How about the rest of us. I have canceled one of my daily meals - to add to my others means and ways to save money.

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Nathan	Cameron	CO	I am a vet. I went from Colorado to Harlem to take care of dying COVID patients. I work in an emergency room taking care of complete strangers while trying to support my wife and three step children, all while trying to cope with PTSD. I could really use some help please.
Rebeca	Stam	FL	I got a MACP degree in 2004 and an EdS in 2013. However, due to lack of job protection I was unable to sustain sufficient income to pay the loans. My payments have been deferred for the last 15 or more years, due to my low income, but because of the interest accrued, my debt has blown out of proportion. Now I am 67 and continue working because my social security is so low. I am very hopeful that my student debt can be cancelled or at least substantially reduced. Thank you!
steven	clayton	CA	I graduated in 1986. I still have not received any relief from my debt. I've been making payments for over 20+ years.
Patricia	Myers	CA	Let's cancel everyone's accumulated interest. It would go a long way towards implementing student loan debt relief.
Patricia Sue	Mundell	MA	I have been making minimum monthly payments on my student loans since I graduated in 2000, but they are barely making a dent in the principal I still owe. I am nearing retirement age, and will need to continue working to pay these off.
Johnny	Shaughnessy	SC	I graduated Pharmacy school as a Doctor of Pharmacy. I am the first college grad in my whole family. I managed it by using the GI Bill after serving 11years in the US Army. The GI Bill covered my expenses for the first 2 of 7 years, so I had to take out both federal and private loans to cover the remaining 5 years. I graduate in 2007, 17 years ago owing about \$85,000. I have been trying to pay it off ever since, but the balance has only increased. Now at age 55, married with seven kids, I owe well over \$200,000. I expect to pay expensive monthly payments for the rest of my life and die owing even more than I do now. Any relief for me and other American student loan borrowers is severely needed, especially for military veterans. Thank you!
Evangelina	Upshaw	CA	This student loan weighs on my future credit and this debt has affected my housing situation. I'm currently homeless, so automatic relief is very critical.
Adriana	Botic	CO	Due to my student loan debt I can not afford to buy a home or have children. Now that I am helping to care for my Mom who is on a fixed income the burden of my student loans is especially high.
Emily	Thomas		My interest has reached a point where it has added an extra \$40,000 to my loan, which is almost half of the original loan. I have not been working due to health issues so cannot pay for my loans. Even when I was working my income based repayment only paid some of the interest for that year, it never touched the original loan itself. The loan has reached a point where it costs as much as a house. This means I will never be able to buy my own home due to the student loan payments. Relief from the burden of this student loan will enable me to become a contributing member of society since my money will be going to a variety of businesses instead of only the pockets of the loan providers.
Michelle	Dinius	AZ	I'm a single parent with 3 children. I can't afford to pay anything on my student loan.
karen	worth	IL	I moved out the States to get married 32 years ago. At that time, I had a \$4000 loan for graduate school of which I had made 4 payments. I organized my new bank to pay annually as country laws only allowed for a certain amount of foreign currency to leave the country. student loan office said I couldn't do that and that I shouldnt have gotten married without paying off my student loan. I made multiple attempts to pay, but my loan was transferred from state student loans to banks and collection agencies over the course of the next 30 years. I tried tracking it down but couldn't find it. In 2019, I received an email telling me I owed \$19,000 on a 4000\$ loan, which had been partially paid off prior to my leaving the states. This is a crooked system--unable to trace who has student loans as banks buy and sell without contacting the student. Shame on the government for letting this go on for so long.
Daniel	Rutter		I'm retired living on a fixed income under 12,000 annually. I originally borrowed about 80k and with interest I'm sure it must be nearly 160k now. Naturally, at my age I'll die with this financial burden unless

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Kelly	Fish	CO	I have been repaying for nearly 20 years and no big change in my balance. I should have forgiveness for working in public service but the processes are too cumbersome, especially if you have worked a number of jobs.
Carsey	Wolgast		My credit is shot and the interest on these payments holds back millions of millennials who were promised a college education would equal a good job that would make you rich enough to pay back these loans. Our generation has suffered the worst recessions in history, inflation, pandemics, insane global politics and we are struggling. We deserve recognition
Markeda	Hines	TN	Student loan debt has been an enduring burden for nearly three decades, preventing me from achieving milestones like purchasing a home in a high market rental economy. It's not just a financial strain; it's a constant emotional and mental weight, affecting every aspect of my life. The barriers it creates are insurmountable, limiting opportunities for growth and stability.
Eliza	duPont	VT	My student loan debt is two and a half times as much as my annual income. I'm not sure I would have chosen to go into getting my (critical) healthcare profession as an occupational therapist if I had known the weight that student loans would have after.
Alentina	Akyol	TX	can not afford to pay student loan
Jacqueline	Harnett	NY	Interest rates are ridiculously high and I owe more now than what I borrowed. The payment goes almost entirely to interest and miniscule amount to principal. I am eligible to retire in 3 years and will not be able to due to trying to pay off these loans. If you won't forgive the loan, then suspend the interest.
Mary	Senger	NY	I won't get married, have kids, or make career risks because of my student loans.
Ruth	Johns	PA	I was diagnosed with cancer for which I did complete treatments and now I have side effects regarding my memory. I am trying to get back , but struggles such as forgetting things, and I don't have the money to pay for my student loans .I would be great full if they would help and dismiss this loan. My debt weighs on me and this is a struggle!
Julie	Nickerson	CO	Please do something about the student loan interest. I have a loan for myself and a parent loan that will never get paid off even though I'm making regular payments. This creates a lot of worry for me.
Victoria	Walsh	WI	The interest rate are shameful! My husband is unemployed. We are caring for our 33 yr old disabled daughter for which I receive \$1000 a month. No one can live on this money. Forget about student loans, inflation and the cost of food. Our loans are in deferment and we no longer can afford payments.
Katharine	Tussing	NY	I could not pay my student loan because I could not find a job. I had to go bankrupt on it, which is no longer an option.
Emily	Gary	VA	I have parent plus loans to help my two older sons get through college. They both received pell grants. Could parents of students who qualify for pell grants get relief? I am a single mother of three with one still in college and I make \$76,000/year. Could really use the assistance. I had a ruptured brain aneurysm and it would relieve some stress in my life.
Raquel	Cappotto	MA	I can barely afford to live an average life due to my student loan payments. I am now riddled with credit card debt on top of that just trying to exist..
Mikka	Newsome	MD	My sister died in 2013. I've been raising her two children as well as my own biological son. I'm always under a huge a financial strain, and it has taken a toll on both my mental and physical health. I continuously put myself on the back burner to provide for my family; sometimes working three jobs at once just to be able to pay bills. We never have excess which limits our contribution to the economy and hinders our participation in consumerism. I grocery shop buying the bare essentials (well our govt is also allowing and orchestrating the poisoning our food, but that's a different issue) and pay rent, gas, and necessary bills when able. Something has got to give.
Teresa	Valen	CA	We can't buy homes or save for retirement due to inflation and student loan debt. Education should have never been this expensive. It is killing us a society.

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Rebeca	Smith	NJ	As a first generation college student - I followed my guidance counselors advice that I "needed to go to a well know and established college in order to have a strong name on my resume and a network for the future". At \$36k per year, plus the advice of financial aid at the school, I took the max loan option every semester so I could "live on campus, focus on my studies and not have to worry about working". Would I trade my educational experience for anything? No. You know what I have traded for it though - my future, my financial well-being, and what I have available to support my family. I have been paying on my loans on and off since 2007. It's a weight that been heavy for almost 20 years. We deserved better. My kids will not make the same mistakes. That others let me to.
Jerome	Salwierz	MA	Please help! Been paying since January 2007!!! I am 50 years old and stuck in life. Can't go anywhere due to \$1600 SAVE payment!!! It's more than my share of my household mortgage payment!!! How can I even help my kids to enter college? This is out of control!!
Kalliope	Lewellyn-Moon	MD	I will be dead before I am able to repay my \$100,000 loan.
Avery	Jones	AZ	I know I need to go to grad school to further myself in my career, but I already have a lot of student loan debt and the thought of having to essentially double it for another degree has led me to put off applying for years. But because of that I'm stuck in a front line job where I barely make enough to cover my payments as is. So I can either double my debt or barely scrape by - the only two options right now
Justin	Kramer	PA	Act now to bring this much needed relief to millions of struggling Americans who are unable to achieve their dreams while they are hampered by the burden of their unrelenting debt. You made a promise. Now it is time to do the right thing and follow through to make a life-changing difference for some many hardworking Americans who deserve better.
christine	platon	NY	Thank you very much for all efforts to assist the educational debt exhausted American public. Education should not cost this much. Very appreciated
Christi	Wright	CA	I'm 69 years old, my parent plus loan is upward of \$138,000 that I will never be able to pay back. I have a health condition that prevents me from working. I live off social security and live in Los Angeles. I need this debt relief. Thank you Christi Wright
Alison	Brown	VA	I am a teacher in Hampton, VA. I was given a lesser responsible job with less pay. I did not mind because I love my students and want to see them excel to the highest potential as possible. With the lower pay, and being ill, I am having a hard time paying my bills. My husband has had Cardiac Heart Surgery where he received an mechanical Vale replacement of two vales in his heart. I really need to get forgiveness of my loans.
Kimberly	Anderson	CA	I'm 61, been paying loan payments on time since 2007. I still owe \$180000. I'll likely become disabled or dead before a fraction of that is paid. I can never save any money, because most of my income goes for loan payments, rent, food, and gas. The only way to get out from under student loan debt is disability or death. What an awful system. No wonder theres a doctor shortage; no kid in their right mind would opt in to that these days. I wish I'd have been that smart, I'd be retiring next yr with no debt. Instead I may have to become disabled, so I might have a bit of life left to enjoy.
Cindy	Jones	TN	PLEASE HELP US - especially with the ridiculous out of control Interest!!
Lily	Leung	CA	I am not a student. I'm a Library Technician II working for the Peralta Community College District at the Laney College Library.
Tamara	Matz	CA	None of these apply to me, but my husband has grad school debt.
John	Holland	MD	While interest has recently started accruing I am still in school planning my Master's degree. This will be far more stressful with the added need to pay off my principle to avoid interest. This abusive system relies on the pressure of interest to keep students economically oppressed. This is unnecessary and we need to return to the subsidized nature of American higher education as it was in the 1970s and before where many students had their tuition paid by their state automatically. I also support automatic EBT enrollment for anyone turning 18.

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Sebastian	ODell	GA	I work paycheck to paycheck and haven't been able to pay my federal student loans because my private loan is so big. even when I do a pay based on my income the federal site says I can't afford it since I have a \$0 a month bill for the next year. trying to be responsible but it is hard to even get by with how expensive things are getting.
Rebecca	Martinez	CO	I am 40 and have to live with my parents because of my debt that will never be paid off. All my loans are between -42% up to -150% paid off. Meaning my balances will continue to go up as I continue to make payments and I will never pay my student loans off at this rate.
James	Norris	MO	Student loan debt inhibits graduates from living quality life as the financial burden enslaves them to a meager existence. Working to repay debt and support the higher ranks but not partake themselves.
Jessica	Gin	CA	No education loan should be at a 7% rate. I don't mind paying my share but at 7%, it's been a burden to pay off. My car js almost 20 years old and debt relief would make that extra money go straight into the economy.
Nina	Estep	WA	Years ago I was earning \$9/hour and even though my income should have been high enough to support me in my low COL city, I was surviving on a \$20/week grocery budget and going into credit card debt because my student loan payments were so expensive.
Sonya	Tinoco	CA	Student loan forgiveness was life changing for me. I wasn't stuck in a low wage paying job I now had freedom of leaving if so chose to
Patricia	Dion	OH	I have no story. I know how the loaners have overcharged on interest during bad times!
Leah	St. Clair	NV	I have paid over 114,000 in student debt in the 14 years i have been repaying and still owe 60,000. The federal interest has been the worst part and i refuse to consolidate a loan that is now 1/3 ballooned interest.
Lawanda	Riggs	MA	I've worked in non profits the last 16 years. I'm 55 -soon to be 56 and I've paid student loans the last 25 years. I paid my student loans during the pandemic in hopes to pay off as much as possible to take advantage of no interest fees only to have the government turn around and set at 8% wiping out any hope I had in relief. I missed the forgiveness period merely out of confusion and not wanting to add additional years of payment on my loans. Student loan debt is preventing me from getting ahead, I doubt I can ever retire. Feeling betrayed by a Country who are quick to help other Countries but don't see the need to help its own, on top off all of this I just got a \$4,888.00 tax bill ?
Stephanie	Tolbert	IN	I'm a single 57 year old parent struggling just to live with 2 daughters and 2 grandbabies and I can't afford to make monthly payments of half of what I make. I need help we all need help!!!!!!
Joel	Ickes	MI	I am struggling to get a mortgage due to my student debt, even though I pay \$1300/month in rent! No underwriter wants to take me on, even with perfect payment history.
Anna	Dolly	WV	As a young single mom, I borrowed about 8K to go to school (TX). I took off 1 semester when I had my second child, not realizing at the time that I exceeded my grace period by 2 weeks in taking off 1 semester. In order not to go into repayment, I'd have had to go to school full time. I could not work FT and go to school FT with 2 children. The entire point was to get through school and secure higher paying employment. So not only did I not get to finish college, I never got the higher paying job, I did get tons of harassment about "refusing" to pay- when I couldn't even reliably keep utilities on. After many years, they were going to garnish my wages and I had to consolidate the loans I had to get them out of repayment status. I was naive- I didn't know that all that old interest instantly became new principal. I now owe more than 4x what I borrowed and have never been in a position that earned me enough that my payments (or lack thereof) would make any real difference. As a recent widow, this all hits home harder than before...and it's been a stone around my neck for 37 years. I never got the education I set out for and never got the better paying job. Still don't have the better paying job.
Megan	Hunt	NJ	I'm currently working part time hours (though I come in full time), my boss can't pay the taxes for full time, I lost my health insurance, and my student loan payment increased, I'm barely saving anything for retirement, it'd be nice to not have to work until I pass away, the interest accrued daily - I'm very stressed, anxious, nervous, fearful

First name	Last name	State	Comments
Lyssette	Galvan	TX	As a product of the Detroit Public School system and someone who graduated in 2010 from the University of Michigan, I was sold on the American Dream. I was told that my life would be much easier if I went to such a prestigious school, I would be paving the way for many Detroit kids. However, upon entering the workforce between my private and federal student loans while making \$19K kept me drowning. Even as I progressed through my career with KIPP schools in Houston, I never made enough to feel like I could pay all my bills which led me to default on my federal loans. The default system is a total sham. I never tried to get out of default because there was no way I could have \$600 per paycheck garnished and pay an additional payment to get out of default. I appreciate the Fresh Start Program, however, I still owe \$100K in total between my Navient (previously Sallie Mae) and federal loans. If my federal loans would be cancelled it would only be a small pin the haystack. I will still be over \$60K in debt with my private loan but it will help me focus and increase my capability on eventually paying this off to one day own a home. Even at my age I am still unable to afford a house or even think of starting a family. I cannot successfully contribute to our economy the way I would like because the American Dream has become and American NIGHTMARE. I have my Masters in Social Work due to my ability to pay my way through graduate school instead of taking out loans. Higher education is inequitable for people in similar shoes, we must ensure that our low-income families have the same opportunities without paying a higher price. I highly recommend removing barriers like interest and increasing financial literacy classes. But please cancel all student debt!
traci	marmon	CA	I am a Parent Plus loan holder. I have hardship to pay my expenses and can not afford to pay my son's school loans. He too has school loans. I work 3 part time jobs. I am 66 years old. He is still unemployed in his field of study after 5 years of college, graduating with honors and applying for every job. I need debt cancelation desperately!! Why are Parent Plus loans not included in the SAVE program?! e took out the loans to send our kids to higher education for a better life. It has not worked out that way ~
Laiel	Stansel	OH	My children can't do any activities because we live pay check to pay check.
Sara	Gray	IL	I am 49 years old with college loan debt and have two children in college. My children do not qualify for most college aid because I make too much. I have dept and have to pay for my children's college at the same time. I have worked in nonprofit world my whole life Head Start and now at NAMI. I have given my all back to society doing social service jobs. I have a bachelors and graduate degree.
Stacie	Strehlow	SD	Mohela has ruined my hopes for PSLF. They have made mistake after mistake.
Adam	Kauffman	OR	The debt situation is the reason why I dropped out of college. While debt relief is now required, we also need to write comprehensive legislation to outlaw predatory lending practices that led us here. Eliminate the need for future debt relief and allow my children to go to college. Education is not a profit generating industry. It must be an investment in the future. As a society we must eliminate the profits from education knowing that the societal benefits are worth the investment in American excellence.
Rebecca	Estep	KY	I was lucky to have half of mine cancelled. I only have to pay 33 dollars a month. Otherwise I'd be paying 900 a month.
Ron	Foster	LA	I spent my whole childhood being indoctrinated by the government through the public school system to get a degree. I went to college, I tried to do right. Now I'm discovering that college is a scam and that it doesn't matter, in terms of most of my job opportunities. For STEM majors, yes, a degree is often required. But to loan an 18 year old \$50,000 for a liberal arts degree, that you told him he would be destitute without, only to have his job offers keep him eligible for food stamps should be a crime. PLEASE help us, provide justice, and stimulate the economy at the same time by allowing us to spend our money in the economy; not on sham degrees that didn't help us at all.
Calvin	Smith	PA	I wish the students to be free of this deb., Thank you President Trump for doing what you done without Congress or this GOP.

First name	Last name	State	Comments
Tonia	Lizakowski	ND	The economy has me currently laid off for a year and a half now. My student loan payment is with a commercial bank due to refinancing at a lowered interest rate and a divorce that took place. My payment totals for my two loans are almost \$800 a month. I'm on food stamps and can't find a decent job. None of the current forgiveness programs cover my situation. I'm stuck falling through the cracks and need help.
Joan	Small Western	NY	Strongly supporting this and any help in reducing the student loan debt is crucial. i am not in debt but am helping my daughter survive financially as she has private loans that she is struggling to pay. She has a Masters Degree and is a tenured teacher BUT cannot survive. Please Please help with ALL Student Debt!!!
Stacy	Grossman	OH	It's depressing
Kory	Twaddle	CA	My husband and I both have college loans that we have been paying since the early 2000s
Becky	Barela	CA	I am 72 years and on Social Security
Shirley	Padilla-Martinez	CO	The Interest on my student loan balance has more than doubled what I originally owed/borrowed. My new statement shows my balance or what I'm expected to pay over the course of the loan will be over \$225,000. That's the price of a piece of real estate. This debt weighs so heavily on me every day. As a retired educator with over 30 years of service and homeowner trying to make ends meet, I will literally die with my debt hanging over my head!!!! Please help!!!

First name	Last name	State	Comments
Mindy	Bence	PA	<p>We have parent plus loans that were to help my daughter. But during the pandemic she was a senior in engineering and she has autism and other disabilities. She needed no support or accommodations, so none were in place to assist her during the pandemic. She had to withdraw and became homeless. She currently works and has been getting medical treatments, but is on government assistance. My health has deteriorated with my serious and chronic medical conditions worsening and we are in financial difficulty. My husband and I just qualified for PA medical assistance and EBT; my daughter has been on that because her wages are low. We had all counted on a degree in engineering (she had a job with the water department waiting for her. She had done phenomenally well in her work coop positions). She had 1 1/2 semesters left out of a 5 year program. During the pandemic, no one could help her and she and other students tried to raise the alarm to the school (Drexel university) that this was going to be a hardship but there was no action or response whatsoever. The disability office didn't respond for months, and we were told that they could not help us because she did not go to them PRIOR to having trouble. She valiantly managed to do well WITHOUT THE NEED FOR SUPPORTS, but that never got noticed. NO ONE ANTICIPATED the pandemic or what may happen as a result of it. All of the supports which she used to help her, were no longer available to her when she was confined to sheltering in place with just a computer. This was quite crushing as she left school once for 1 1/2 years with major depression. She re-applied and was almost complete with her classes when the pandemic hit. It was an EXTREME hardship and to battle illness and come back once and had high level senior engineering classes left, she slipped through the cracks. It was just crushing. And for all of to have the burden of all this debt with nothing to show for it is equally as crushing. At least my daughter is on the SAVE program, except she has to pay her Perkins loans. Perkins loans are for those who need it most - yet are not part of the financial relief. My husband and I consolidated and got on an ICR plan. We applied on the same day, with the same income and my student loan servicer did a great job. It was a seamless transition to \$0 repayment at the present time. My husband's servicer however; was not in communication with us. Sent us a bill a week after the consolidation was completed and was virtually unreachable via phone. They were able to mail us a bill, NEVER communicated that the ICR application was on hold and DID NOT SEND ANY CORRESPONDENCE that it was on hold UNTIL I finally reached someone after 5 attempts of 1 1/2 hours each! They didn't even put us on administrative forbearance while the ICR was on hold. We received notification that information was needed 5 DAYS AFTER I finally reached them by phone. But did not change the billing. We should have never been billed, and we were sent to collection. This was Mohela. We had contacted our federal representative about Mohela's actions as we knew my servicer Nelnet followed the law and my application was done correctly. We did upload the necessary documents to Mohela, and we did get a notification from them that we were finally on the ICR plan that we applied for. But they said nothing about the bills that they had sent in the process.</p>
John	Sonin	AK	I had to enter POVERTY after 30-yrs. of repayment! Avoid this for others!
kimberly	smakula	FL	<p>Been a teacher for 36 years. Turn in loan forgiveness when i had Navient and nothing was acknowledged. Under Biden I was told consolidate and I did and still waiting to see a ONE TIME adjustment , NOTHING. PSLF and Income Driven both for Navient and my current Loan holder Mohela PSLF turned in several times and SAVE plan and NOTHING!!!!!!! Smakula</p>
Pamela	Overholtzer	CA	<p>I'm a disabled, retired debt holder - interest over past 25 years doubled my debt now six figures. I lost everything including even my ability to purchase a home. Now I live on Social Security, SSI, Medicaid and food stamps while family members pay for my housing! Applied for loan forgiveness last summer ... and loans were transferred to MOHELA and I haven't heard a word since. Student loans DESTROYED my life.</p>

First name	Last name	State	Comments
Stephanie	Barbuto	OR	I borrowed money, went to school and got a degree but because of covid, a family illness and lack of finances, I had to become a 24 hour caregiver for a low income disabled family member instead of using my degree that would have hopefully given me a good paycheck. Caregiving for low income people does not pay very much so now I'm having a hard time paying for everyday items and services and also making payments on my overwhelming credit card debt. Paying back my student loans right now is impossible for me, I'm in fear of losing my home if I'm unable to pay my debts.
Ryan	Snow	VA	Student loan servicers add another layer of profit-seeking and perverse incentives to the already-exploitative student loan system. We pay interest to the government just so they can pay private for-profit companies to provide us with poor service? End student loan interest and forgive all loans now!
michelle	graves	MO	my pc quit working at the time cause of a manufacturing defect and yet instead of the college calling me like they said they would or even answering when i called multiple times they just blocked me out of the school and kicked me out saying i need to pay everything back when it wasn't my fault at all!!!! and i shouldn't b punished for something that wasn't in my control and the school should b liable for not calling to find out what the issue was especially when people have grants and etc. to get into the school in the 1st place cause they need to c if the reason is fake or real to everyone and not assume things without finding out the truth!!!! i'm being punished for something i had nothing to do with since i didn't make the pc and i bought it at the store!!!! they need to fix my acct. asap so i can get back to college asap!!!!
John	Montoya	CA	I am 66 years old and cannot make ends meet for the essentials of life.
Olivia	Dankworth	TN	About two years into college, I decided that I wanted to switch career paths. I was excited to follow my heart and create a future that I would be proud to live. Now that I have crushing debt without a degree, and wages are so incredibly disproportionate to the cost of living, I am so strapped for cash I can't afford anything but to get by. After I pay rent each month I have only \$100-200 left in my bank account. If that was the reality of your bank account, I can't help but feel that debt cancellation would be put into effect immediately. Vacations are completely out of the question, even going out to eat for one night for a special occasion or celebration causes significant financial stress. This is not a life worth living. Cancel student debt and free the souls of the next generation! I am 27 and don't even plan on having kids with the state of our economy. We need help, and we need it now more than ever. Thank you for your consideration.
Kim	Cassidy	PA	When I first applied for SAVE program I was told my payments would be \$76, I then applied for pslf and was told by mohela that the payments did not go through and would have to reapply. Mohela then told me payments would be \$146 month. My bills are for 148, not what they told me I verbally agreed to over the phone. I can not afford either the 146 or 148 and am at risk of losing my home
Yvonne	Vincent	OH	I have been enrolled continuously in college because I can't afford to have any payments come out of my income, I am barely surviving
Tiffany	Freer	VA	My debt increases \$1000 a month due to interest.
Carrie	Penner	KS	It's a black cloud, I went to school to get ahead but can't get a job that pays enough for me to pay my bills and school loans off.
Maria	Masso	IL	As a Westwood College graduate, I'm facing a difficult situation due to the college's permanent closure resulting from a fraud scandal. Despite having already earned my degree, I'm still burdened with a remaining student loan balance and urgently need relief. To make matters worse, my credits are not transferable, forcing me to start college all over again. I've now had to graduate from college for the second time in my life, and I'm seeking assistance to resolve this unfair situation and find a path forward. - Maria Masso
Shannon	Osterhoudt	NH	As a social worker, my student loan payment will dictate what type of work I do. I went into the field to help but feel as I cannot do the work I would like because of my required student loan. As a social worker it is required to have a masters degree to do any clinical work but the pay is not typical of other fields who have a masters degree. With an advanced degree we struggle to make ends meat let alone our student loans

First name	Last name	State	Comments
Charles	Pauyo	NY	Since the repayment began late last year it's been a real stress on my financial situation. On top of rising cost of living it's just another burden. President Biden mention during his campaign back in 2020 he would support student debt cancellation. That was major factor for me in choosing who to vote for.
Brenda	Williams	MA	We are in our 60s and carrying close to \$200,000 worth of student loans for our daughter's undergraduate degree. So we CANNOT retire!
Nancy	Michel	PA	I have two students, one still in college, who will have crushing loan debt for years if this doesn't get done!
Stacy	Scales	CA	I can't afford to buy a house because of my student loans.
K	M	IN	<p>I began in college with the intention of becoming an educator, but along the way that eventually transformed with the desire to enter the broader realm of social work. However, in the time I was in school, continuing now that I have graduated, both the fields of education, and social services have suffered devastating blows from misguided policy decisions to “cut back” on what is often argued as “out of control spending” of State, and Federal tax dollars. Neither of which is true, for compared to what is spent on the military industrial complex, as well as handouts, tax breaks, and incentives to billion dollar a year corporations; the money spent on schools, and welfare programs is a pittance.</p> <p>But the best targets for bullying have always been the ones least able to defend themselves. Which is why when it comes to making cuts to “wasteful” government spending, it's the meager pennies given to schools, social services, seniors, veterans, etc. that take the hit; and not say, the Pentagon, which has admitted that it cannot account for trillions of dollars in tax money.</p> <p>Why do I share this? Because I felt that the best thing I could do for my community, and my country, was to spend my life in service to others. That's why I went to college, and earned my degree. I could have gone for a “business” degree, learned how to market the new iThing, and made a comfortable living, but that really wouldn't have benefitted anyone but billionaires. So, I chose the route where I could be of value to my fellow Americans. Now however, due to all those budget cuts, there are no jobs to be had in social services; and while there are many teaching positions available, they go unfilled because the cuts to salaries, and benefits mean many teachers must work multiple jobs just to barely get by.</p> <p>So, I accrued around 45 grand in student debt so that I could benefit society, but since society has been deluded into thinking I have no benefit (and with predatory compounded interest), my degree is now a largely worthless \$100,000.00 piece of clutter. I'm working full time in a job unrelated to my field of expertise, comfortably just above the poverty line of wages; while my student loans, shifted to an “income-based repayment” plan are due, and past due, and there is literally nothing I can do about it. I cannot declare bankruptcy. I cannot find a better paying job in my field. I cannot even necessarily die, as then my debt could potentially be shifted to my family. My only realistic option is to return to school, for either a different degree, or for my masters; acquire more debt in the process, but possibly have a chance after of finding work that puts me far enough above poverty to be able to start paying my student loans off.</p> <p>This has left me in somewhat of a financial pit trap, albeit a comfortable one. I cannot plan or save for my future because I cannot afford to do so. All I can do is keep working an underpaying job, and hope that I can have my student loans repaid in time to retire, so that I can finally work towards my retirement.</p>
Jessica	Rees	OH	Thank you for helping students like me!
Robert	Willig	MO	Estranged son defaulted on his loans and I am now responsible for them at 62 years of age. Most of my pension is going to make the payments. I will never get to retire now. Joe Biden lied to me.
Kathy	Grove	NJ	I am 69 years old and paying a \$165,000 debt that was originally 150,000
Nathan	Hetrick	OH	I paid off my college debt but I still think loans should be forgiven.

First name	Last name	State	Comments
Annette	Imbesi	AZ	This debt just keeps growing with the interest. It scares me at the age of 65 and trying to survive and retire. This loan started at 52,000 and now has hit 82,000. I can't survive with \$500 payment a month and Aidvantage will not help me lower it. I had to stop paying just to maintain my household bills.
Tonia	Janzen	MT	Just the other day my balance suddenly increased by 1100 in two days despite the fact that my loans accrue only about 800/month in interest. My servicer couldn't explain why and finally just said that the back office is in charge of the calculations and she wasn't sure why it happened. Add transparency now!
Odester	Whitiker	TX	My initial student loan was around \$11k in 1996 and is at \$43k which includes payments I've made when I could. To add to insult, my loans were forged in 1999 on a document, but Nelnet nor Sloan servicing is helping with a resolution.
Earl	Poteet	CO	My spouse applied for the PSLF forgiveness program several times. She had been qualified for way over ten years of teaching in Title 1 Schools. She was denied every time by the corrupt servicing companies. Instead, they steered her towards forbearances, instead of obeying the letter of the laws signed by George W. Bush. President Biden allowed her, and many others, to apply for those forgiveness programs and she was finally given her due! But not until she had overpaid the loans back by at least 6 more years!
Donald	Hunt	MN	79 years old, received \$5000 teacher forgiveness was applied to payments by servicer, retired taught 3 additional years and substituted 2 1/2 additional, original loans about \$13,000...owe over \$21,000. I have failing health, am handicapped end, WILL DIE with my loans!
Valerie	Justus-Rusconi	CA	If I were not on Hardship status with my PPL, the minimum monthly payment is MORE THAN THREE TIMES MY MONTHLY INCOME! I am a SENIOR CITIZEN who does NOT have a college education!
Pamela	Overholtzer	CA	Time to look into corruption at MOHELA. I applied for forgiveness on my loans of 25 years a year ago and outside of one response last fall that they would look at my application, I haven't heard a word. They are holding it and doing NOTHING. Look into that company closely - they ARE abusing student debt holders.
Joe	Lucero	CO	I'm not a student in debt by my children are they owe so much they borrowed are facing loan hardship it is weighing on their future it is critical for them to receive some relief
Samantha	Lott	TX	I am a Mental Health Social Worker in North Texas for Communities In Schools of North Texas. I have been in this field for over 10 years and have carried a license to practice for all of that time (LBSW then LMSW). We are in the worst mental health crisis in history and myself and my colleagues are struggling to serves our communities. There is a mass exodus of mental health worker leaving because they are overworked, overwhelmed, and underpaid. I make less than a teacher and have higher education (degrees, trainings, and continuing education requirements) and higher student loan debt. There are no options for immediate forgiveness for those who work in underprivileged areas (like title 1 teachers can get) and I am unable to pay for clinical supervision to advance my skills and meet the qualifications for the state of TX higher ed forgiveness program (must be an LCSW to qualify). I cannot afford to live in a housing crisis, corporate greed/"inflation" crisis, pay student loans, and pay for clinical supervision (which will cost 5-6K over 2 to 3 years) Texas is the worst state for mental health and it is still declining. The governor hates public schools and is trying to spread his voucher scheme, so he has severely de-funded the schools in retaliation, along with the school boards being bought by billionaires/MAGA project 25 supporters. I am literally one of the only mental health providers in the 4 counties I serve (6 school districts/22 schools in north texas) and everything is getting slashed around me. My salary is 55k and I zero out my bank account every month. I can't afford therapy for myself which is horrible because I deal with my student's traumas everyday. I don't want to leave my students or my community with out mental health services, but I don't know how much longer I can afford to fight this battle (financially/mentally) I have already accepted that I will never own a house or retire because (unwillingly) being a frontline Social Worker means living in poverty beside the people we serve. You have the power to help me and others have hope and continue to spread hope among our communities by eliminating this burden and keeping us going longer. Please do the right thing and support our profession like we have supported everyone else. Sincerely, a tired buy hopeful school/mental health/non-profit Social Worker in Texas.
Porscha	Garner	PA	Teaching since 2011 still no forgiveness

First name	Last name	State	Comments
Charlotte	Devaney	MI	My loans have been moved from over a dozen loan companies. When I thought I was receiving PSLF through Navient, I was told after years that I had to consolidate and my PSLF number of payments was erased because it showed it all started over since I consolidated. But in the same breath was told it didn't count if I didn't consolidate. I've been given the run around for too many years. This country and public jobs don't pay enough to live in an economy where people would rather lay off and hire cheap, then give raises to employees and help pay for the degree they hired them for. Why should I hype college to the generation of kids growing now? It's all a joke. I would have rather learned a skilled trade. I know I don't have good things to tell my son about college and what "opportunities" it did for me. It put me in debt and stuck to a job I hate that can't even provide enough money to feed my family. That's a crime. Enslavement to the system = fake freedom. Fix it. DO BETTER.
Linda	Baharloo	TN	My loans were sold several times they were consolidated and taken over from Salle Mae. I borrowed 17,000 in the 1970. And early 80. I now owe 87 thousand. I worked for non profit state gov in Oklahoma and Tn for 38 years. I volunteered in the communities Poor communication and lack of processing my paper work has cost me. My pay checks were garnished for 12 years as a single parent with a disabled child it's been hard. I have all my paperwork from the 1970 and 80. The loan moved to MOHELA who also failed to respond and upload my proof of payments. I have reached out to everyone. I'm now in poor health. I have an adult disabled daughter and an elderly veteran father I care for. I'm on fixed income. I just got a email from MOHELA stating my loans are being turned over to another agency I have been awarded many awards for my professional skills and help I have my life to for people with disabilities and employment. I worked in foster care. Children shelters. Went back to school on a free grant got a teacher lic. And principal. I have written many program to help train the people with disabilities to work. I keep getting told student loans can't be written off because there is no proof of employment. Such a joke. I have proof the gov has proof. My state personal office sent forms. I'm exhausted. I won the employee of the year Gov award. In Tn out of all nominations. I worked on a inter state committee with local Dr s and won the Carmel bland Award at the Gov office in ok. I have paid in total 20 years of interest. My note has been double paid back to the gov. Please help me
Michelle	Czolba	PA	The total student loan debt that I owe is almost 50% of the original borrowed! At this rate, it will NEVER go away due to predatory interest rates when servicers put my accounts into deferment and forbearance rather than income based repayment plans. My oldest loans are over 20 years old and I am not getting credited with IBR for alllllll those years. I watched my loans balloon by 50% over the course of two years. It's criminal, period. These debts need to be forgiven, across the board. We are done being the bankers victims!!
Chris	Gamble	DC	Cancel debt, save a counselor! My original principal was \$117k in 2016 and is now \$131k, with an added \$21k of interest. Due to this unpayable debt, I decided to enroll in the PSLF plan. What this means as a mental health professional is that I've had to work nonprofit positions since I graduated. Public mental health in this country is so underfunded, fractured, and disorganized that it causes mental health professionals like myself to burnout. The option of working in the private sector doesn't make sense because, again, I can't pay what is now a \$150k+ debt. I still have 4 more years until I'm eligible for cancellation under PSLF, and that feels like an eon given my experience so far and concerns that any form of debt relief could be forbidden in future administrations. If the mental health crisis is as serious as claimed and you care about addressing the shortage of professionals, then you must cancel student loan debt. All of it. Automatically.
MARY	HOARE	MO	I am retired and my income isn't much each month. I was really expecting President Biden to give each student \$20,000 like you promised from the 2016 election. That way I would have \$5000 to pay on my own.

First name	Last name	State	Comments
Virginia	Spindler	MO	<p>We sold our home to send our daughters to college and then one became extremely ill, I too had to lose my job due to Covid complications. Our parent plus loans and their debt is over a quarter million and we are a low income family sometimes needing SNAP benefits.</p> <p>The job connections promised by NYU were false, they never found work in their fields even moving across the country where my daughter became sicker yet with an MS type neurological disorder.</p> <p>We cannot buy homes or even get loans for cars due to our monumental debt.</p> <p>My husband and I are over 65 and I am able to work part time, he doesn't see any hope of retirement and if he did, his SS would be garnered by Mohela. Our PP payment is \$2000, more than our rent.</p> <p>Recently Mohela transferred to another servicer, I'm not sure how this will impact us.</p> <p>Our daughters have a similar situation.</p>
Patricia K.	Eagan	CA	Mohela refuses to take my calls. It's costing me opportunities as with the SAVE program. Why is it that I pay double interest of home owners?!
Bruce	Latimer	TX	I have been paying for decades on my student loan. I can only afford the minimum. I have no life. I am a veteran and I served my country and now I am unable to live and thrive. I took out loans because I was the fleet person in my family to attend college and now I am a slave.
Dany	Toussaint	FL	I'll would like to be debt free from my student loan
Lindsay	Mack	PA	All the federal student debt forgiveness is absolutely wonderful and has benefitted many, many people. But we absolutely need relief and reform for private student debt. Those of us who owe private lenders such as SoFi, College Ave., LendKey, Mohela and Navient are falling through the cracks when we need debt relief as much as borrowers with federal debt. Definitely the people who have been to fraudulent schools or who took out loans with sketchy lenders need their debt erased automatically. I promise getting this generation of adults out of crippling debt will do nothing but benefit the future of the economy.
Jess	Carbajal	CA	<p>I am 69 years old, and my debt is larger, than what I borrowed. I am fighting cancer and trying to stay alive and find a way to pay this debt off. I am a retired public service employee and have been misled about how to qualify for help and guidance.</p> <p>Jess Carbajal</p>
Andrew	Smith	MD	We anticipated receiving Public Service Loan Forgiveness as my wife and I were in qualifying professions. We made life choices reliant on that additional monthly income after our 120 monthly payments (home purchase, children, etc.) We need this to be followed through on or money will be too tight.
Michele	Mielcarz	OR	I keep hearing that relief is coming, but still nothing has happened for me. I'm on the SAVE plan and still have interest accumulating, digging me deeper in debt. I don't think I will ever get any kind of debt relief. I keep waiting....and waiting...and waiting...and nothing.
Mendi	Mendez	TX	All Education should be free. Student loans are a cancer on our society.
Amanda	Brown	TX	Relief needs to happen for many more than just service workers. I have not been able to get a career in the studies I went to school for, so then was forced to survive working to just stay afloat. \$40k in Debt isn't helping matters none either. So many times deferred too, due to the multitude of jobs I had to jump from to just try to survive in the times when I was unemployed much of those times with more interest than expected ?. I hope more Relief is on the way for many others that have not gotten anything from their education. It doesn't Pau anymore and has for well over a decade now.
Denise	Taddonio	NY	Please help with this student loan debt. It is impossible to pay it off. Not fair with the interest being charged.
David	bryant	LA	Thanks for help President Biden?
Vicki	Mammano	NY	Awful I have been a public servant gir 45 years and can't get a break on my parent student loans awful

First name	Last name	State	Comments
Susan	Lodge	TX	I am a 66-year-old parent PLUS loan borrower. I originally borrowed a total of \$88,000 over five years to help my daughter complete her degree at UT Austin. Now, after paying \$1300 a month for five+ years (2015 - 2020, 52 Months) with another 43 months of COVID deferment, I recently consolidated all seven (!) of my loans. I now owe \$70,084 and will be paying almost \$500 a month until I am 96 years old. Of my first three payments on this new consolidation loan, a total of \$15 went toward the balance, the rest toward interest. I could apply for an IDR, but that payment would be around \$800 a month, and even though it would only be for 20 years (!), I really cannot afford that much out of my fixed income (pension and Social Security, about 4.5K a month before taxes). For the first three years of my payments (2015-2018), I was employed at the Alamo Area Council of Governments in a qualifying public service job, but the application process for that loan program was so complex that I never submitted my application, and then I retired in 2018, and there are no provisions for retired public service workers. I am resigned to paying more than 10% of my monthly income to Nelnet for the rest of my life because I did not seek out better information about my options (none was ever offered by any of my loan servicers). I was hoping that the 10K relief that was barred by SCOTUS would have reduced my principal to a manageable amount and I would have gotten credit for the 95 months my original loans were in paid status. I am certainly in better shape than many borrowers, but my "comfortable retirement" is looking less and less comfortable, especially with the general increase in housing costs and food, etc.
Neffeteria	Handson	MO	Me: Neffeteria. health; stroke and aphasia.
Claire	Bowens	PA	I'm interested in exploring home ownership but need my student debt forgiven to lower my income to debt ratio.
Yvonne	Orr	NY	I am retired and is still paying a parents loan,which is becoming a burden.
Shari	Buchanan	OR	I'm a single mom who put myself and 3 sons through college, and we are all employed and have been contributing to the world, working for the State of Oregon (3 of us). I am now trying to plan my retirement, at 62 yrs of age. I'm constantly calculating my possible PLF and my retirement possibilities, it weighs on me daily.
Yohannes	Hagos	VA	It is a total burden on everything I do...on family, on retirement on having kids and planning on the future. Y. Hagos
Judith	Young Bird	MI	I'm almost 60 and I'm still paying on student loans that are over \$80,000. I am eligible to retire, and this weighs heavily on my decision to do so after working 36 years on my job. This is an incredible burden on me! It also impacts my credit score, as the debt was added several years ago, and it dropped it by more than 50 points. I also took classes at a school that closed and transferred to University of Phoenix, who scammed all of their students. I hate I ever attended college now. Very sad to feel this way, but the debt outweighs the affect that it had on my work life.
Jay	Mac	IN	Hard to pay back when I can't get a job in the field or finish the degree.
Dr Francine	Adams	FL	I have never defaulted on my student loan. I am 71 years old and cannot get credit due to student loans. I could die in debt. I am a parttime adjunct5professor for 10 years. cannot work all year (july/August) this year 0 earnings. Adjuncts are not eligible for any loan forgiveness and work hours for free that is not on the books. I had costly in 60 days move without warning. I have no food, my phone I need to work is suspended and I could lose my parttime adjunct job if I cannot use a phone for verification. I have .08 in my bank account. I get a lot of abuse being well educated senior with little income and no credit. I am disabled but my parttime, when I get it is not eligible for disability. Where do I fit?
James	Reidy	FL	I am 64 years old, and still trying to pay off a Student Loan I had when I was in my 20s!! It is time to end this!
Asano	Fertig	CA	No personal story. But my them -in-law is very far in debt.
joyce	porter	IL	Cannot afford my payment paying mortgage etc
Erica	Kinchen	MD	Please follow through with forgiveness

First name	Last name	State	Comments
Laura	Noble	AZ	Anyone that has received a Pell Grant should have their student debts cancelled
JAVIER	MARIN	CA	Please help
Elizabeth	Johnson	NC	This student debt is debilitating. I have lost jobs because of what it does to your credit. I have been given incorrect information about not having to pay the debt if you work in the public and/or non profit sector. I am 63 years of age and am still having this debt over my head. I nearly make 50k a year. I am taking care of 3 grandchildren and cannot afford this debt. I have worked for more than 25 years in public service.
Maria	Lozada	IL	I'm a single mother trying to pay every single time all my bills and I had applied for loan forgiveness got denied then applied for debt consolidated didn't get accepted neither now I'm asking for some help from Biden administration for help thank you please help me.
Max	Jerome	NY	Yes, I have been victimized by Navient and my school with ballooning interest.
Eduardo	Castillo	FL	I was told in 2020 that my loans would be cancelled because I was a member of the student body that was defrauded by the International Academy of Design & Technology-Tampa. When can I realistically expect this to happen? This has situation is the primary reason I, at 48 years old, am still unable to buy my first home.
Maria	Lozada	IL	I had apply for student loan forgiveness just because I had made 96 payments didn't qualify now I apply for debt consolidation didn't get it neither I need some help single mother taking care of everything at home please help me I really need it thank you will wait for your response
Maria	Silva	CT	We need student debt forgiveness NOW
Kelly	Divine	CA	Just consolidated the last 3 loans that were hijacked by a company that added fees of all kinds to my balance, and now owe more because of these 3 loans than the entirety of what I borrowed in the first place (half paid off). My kids are now off to college, and I am terrified that I will have to pay these jackals AND figure out how to keep kids from getting into the same place. Oh yeah, and not saving for retirement. I'm 56 this week.
Katherine	Taylor	KS	I now owe 40% more than my original loaned amount, 18 years after graduating with a teaching degree.
Patrick	Donohue	CA	Restore bankruptcy protections for responsible LENDING. Fine and/or terminate Loan Servicers for mismanagement.
Laura	Reagan	MD	I have a mountain of Debt that is nearly double what I originally borrowed 14 years after graduation. I was told by my exit counselor that my payment would never be higher than a certain amount, and I have been told by the student loan servicer that my monthly payment must be significantly higher than that. I am highly skilled and experienced, but working in the lowest paying masters degree field. There is a shortage of therapist, particularly trauma therapist, which is my specialty however, there is no way I could work for an agency and be able to afford to live in the state where I went to grad school. Yet, for some reason, I am no longer on a list to have my loans forgiven. Initially it was expected that my loans would be forgiven after 10 years. I also faced significant hardship as a returning student who had to file married filing separately in order to qualify for income based relief years ago, and thus I am saddled with a huge amount of income tax debt as well due to being unable to file jointly with my spouse for years.. The job market in my field is struggling and I am a business owner with Covid. I also have a significant amount of debt from the programs that I applied to and received Covid loans for in order to keep my business running and continue to employ my workers as well as continuing to serve my community. It is extremely discouraging, and I feel hopeless about it.
Carla	Mays	CA	My loan for public service degrees went from \$138k to over \$250k. It has had a negative affect on my life and family. Limited my degree, career, homeownership and children. President Biden you must forgive all loans as it prohibited me and millions of Americans from competing with our international counterparts in science and technology.

First name	Last name	State	Comments
Synovia	Ridley	GA	I was young and not informed on how student loans worked. I had student loan, long sharks coming at me left and right telling me anything to have me sign for a loan. I learned over the years, but my student loan debts are over my head and I need help to rebuild my credit and financial security.
Julie	Behill	CA	I hope you can award relief to the many hard working students and professionals who have an insurmountable amount of debt to pay back while trying to make a living.
Alex	Witts	MN	Despite having steadily paid on my student loans without missing an installment or having any late payments, due to interest capitalization I now owe more than I even borrowed! A practice like this hurts everyone by hampering people with debt for up to 25 years which then negatively impacts the economy for all! I worked the entire time while putting myself through college, graduated, and am even fortunate enough to work in the field I went to school for, but have had great difficulties moving ahead in life or getting out from under the shadow of debt due to the excessive amount and unfair predatory loan practices and policies. Please, it's understandable to pay for college, but you shouldn't have to pay for the bulk of your adult life.
Russell	Dombrow	NY	Student debt weighs on my future because I won't see forgiveness, even under IDR or SAVE, until I'm well into my seventies or eighties.
Isabel	Herrera	CA	I am a borrower who currently owes more than I originally borrowed because of ballooning interest.
Chriell	Sims	IN	Yes I want student loan relief.
Kathy	Hayes	FL	I had to drop out cause I couldn't continue to build on this debt. The cost of everyday living has gone through the the roof I can't afford to make payments on what I owe without taking food off my table.
Shannon	Freed	TN	Please forgive student debts for those of us who are 60 years old and older. I'm not able to retire because of student loan debt, high insurance costs, high property taxes, high electric bills, etc.
Jessica	Holy	VA	I also missed the deadline to submit documents to Nelnet for PSLF because they couldn't help me log into my account for over a month.
			There are certain life milestones I cannot achieve until my federal and private student loan debt is gone. I am terrified to take out any kind of loan because of my experiences.

First name	Last name	State	Comments
R.C.	Adams	CA	<p>My loans are 30 years old... first taken out in the 1993-94 school year when I was a young, naive 22-year-old. My original amount borrowed was less than \$12,000, but has now ballooned to over \$22,000... and is continuing to tick upwards daily. (And, in my case, the proposed erasure of a mere +/- \$10,000 in accrued interest will NOT be enough.)</p> <p>I am now almost 53 years old. Until recently, these loans had been in default... since 1999-ish, in fact. This whole time, I was completely unaware that IDR plans were even available... not until midway through the pandemic pause did I even hear of such a program. If I would have been made aware that the Income Contingent Repayment plan (ICR, the first IDR plan, developed in 1994) was available, either by my servicer at the time, the Default Resolution Group (DRG), or the Department of Education itself, I would have most definitely enrolled in it, that many years ago, and would have LONG AGO qualified for complete forgiveness of any remaining balance... at least 10 years ago!</p> <p>Now, I have pulled these loans out of default via the Fresh Start program, I have consolidated them, enrolled in the new SAVE plan, but my interest rate is currently an exorbitant 8.25%, and is now fixed with said consolidation...</p> <p>As of yet, I have received ZERO forgiveness. It seems like my account is not being seen or reviewed by "the powers that be". I have multiple messages and complaints/feedback submitted to FSA... but have gotten no significant response, as of yet...</p> <p>These loans had long fallen off my credit report, and I was once again beginning to rebuild my credit profile. And, the ONLY, SINGLE, SOLITARY reason I pulled them out of default and back onto my credit report, in the first place, was because of the promise of complete forgiveness, along with being removed from CAIVRS, so I can perhaps someday realize home ownership through a government-backed loan...</p> <p>I am literally teetering on catastrophe! If forgiveness doesn't happen for me by the November election, and there is a change in the administration, I will most definitely be "hung out to dry", and will most likely default again, if anything that has already been put into place is reversed, canceled, or altered in any way whatsoever...</p> <p>I feel like, thus far, I am experiencing a "bait and switch" scenario from the Department of Education... one in which I have been promised that, if I do this, this, and THIS, then THAT will happen. But, it hasn't happened. And, I have done everything that I'm "supposed to do", and done it 100% timely and correctly... in order to ensure that this "millstone around my neck" is alleviated once and for all.</p> <p>All of these years, having lived in the shadows and on the fringes of society... all of this worthless debt hanging over my head... unable to pay it... just for forgiveness to NOT come to fruition now??? That CANNOT happen. Not to me...</p>

First name	Last name	State	Comments
			<p>I have extremely low income, and have had for the entirety of my life. I am currently on governmental/public assistance. Oh, and did I mention that I never even graduated from college or received any degree for all my troubles??? Life happened... and countless hardships along with it (into which I won't go now)... these last few decades.</p> <p>So, although "Saving on a Valuable Education (SAVE) is a catchy acronym for a temporarily helpful program (that may or may not survive), it is NOT enough. And, obviously, my educational experience was, is, and will be the exact antithesis of anything "valuable", positive, or expedient to my own particular life...</p> <p>So, PLEASE HELP! Make it ALL go away!! And, A.S.A.P.!!!</p> <p>P.S. And, the Supreme Court should be completely embarrassed and ashamed of itself for having given any credibility whatsoever (not to mention ruling in their favor!) to two ridiculous "plaintiffs" who had less-than-ZERO legal standing to even bring such a frivolous lawsuit, in the first place, against Biden's first attempt at forgiveness... for which, after applying, I had already received notice from the Department of Education that I was eligible for \$20,000 worth of forgiveness... because I was a multiple Pell Grant recipient.</p> <p>P.P.S. And, for everyone out there who is crying "foul", you are all just hypocrites. If there was a bill or measure on the table for alleviating some form of your debt (in whatever area of your lives that might be... housing, auto, business, personal, etc.), you would jump at the chance! And, in fact, several opponents to student debt forgiveness (especially from "the right side of the aisle" already DID happily take greedy advantage of the "money grab" for special programs and other business loan forgiveness, during the payment pause. So, don't be hypocritical! And, at least TRY to understand with your narrow minds that the hemorrhaging (because of a decades-old, very broken student-loan system) has to be curtailed and STOPPED, before any healing can occur... (implementation of fixes to the current system for the benefit of future generations.) You all should know by now that it is the bane of every generation's existence to inherit multiple forms of accrued debt from the previous generations that came before us. That's just how the system works... the "nature of the beast". And, to think any differently is not only ignorant... but utterly delusional!</p> <p>FORGIVE STUDENT DEBT NOW!!! Especially for all those who have similar profiles, stories, and circumstances to my own...!!! WIPE the slate clean. FIX what's broken. Re-center. Reboot. Be better. BE MUCH BETTER. And, then start again. Start FRESH... THAT... is the ONLY way out of this GIANT hole! Especially for those of us experiencing seriously debilitating financial hardship. So, STOP DIGGING, for cryin' out loud!!!</p>
R.C.	Adams	CA	
Christina	Wassell	MN	My federal loans are currently held at MOHELA. My loans are over 15+ years old and my current total is about \$5,000 MORE than originally borrowed. I make my payment every month with auto-payments.
Dawn	Starke	TX	Looking at never being able to pay off this debt as I approach retirement. Trying to believe PSLF will happen. The system is broken please help fix it.
Max	Honeycutt	TX	My Student Loan was illegally turned in default while I was out of the country.
Marilyn	Guffey	TX	I myself as others had plans for the future, the school I enrolled in at the time made everything look wonderful full of promises then they come back requiring more money to train a month in a medical office I wouldn't have got a student loan if I had extra money to pan out, then my husband had a stroke and I became his care caregiver, I wish I had never went into debt over a loan, it is what it is.
Lauren	Knight	CA	I was told that my 50,000 debt was staying the same and chose a plan only to find out that the girl on the phone did not give accurate information and the loan repayment is now 85,0000. I'm annoyed and frustrated. I don't work for a school or government agency so I was told o don't qualify for debt relief and that is unfair since I am a healthcare provider
Samuel	Wyllie	TX	MOHELA is a disaster. They were completely incompetent and never knew what to do with my loan.

First name	Last name	State	Comments
Lisa	Cobren	IL	HELP! I will never get ahead. I worked in the human service field for over 15 years working with people with disabilities after college. There has to be some relief for the rest of us.
Kendra	Wisembaker	ID	I'm afraid that I'm going to be a retired educator still paying my student loans!
L A	Toner	TX	No, I am not. I am a supporter of student debt cancellation because of how it is affecting those younger than me.
Eric	Sawyer	VT	Saving and Compounding interest in order to retire has been impossible because of student loan debt. After 20 years retirement appears as unrealistic. Along with the uneven distribution of wealth threatening the last remaining leg of retirement, namely social security, little hope remains for ever investing in anything. Americans that work their whole lives and tell themselves that each sandwich consumed makes them privileged and fortunate because there are others in the world that starve. I'd like to eat and retire. So please cancel the student debt.
Susan	Elizarraras	IL	I owe twice as much as the loans I have taken out. I cannot save for retirement or my childrens college
Tanya	Diggs	FL	I want retire and can't because of my student loan debt.
Cassy	Dominick	AR	My husband and I owe nearly \$175,000 of student loan debt between the two of us. Our monthly payments are around \$1300 and that barely makes a dent in the principal. In addition, I had \$20,000 of capitalized interest added to my loan when we received tax documents for our IBR back late one year, even while communicating they would be late with the lender. This feels criminal. In addition, I contacted MOHELA, my loan servicer in November via email (the suggested method) ask why they were not waving the interest on my Save plan even though I was making my payment every month. About two weeks ago, they replied with " We see that you sent an email recently, and if this is a concern still, please contact us again." That's insane. They are not replying for months and are evading answering. Why is the government able to forgive billions of dollars for rich corporations, but not that for people that desperately need it? Please reaffirm my belief in the United States government to do good for the people that live here and free us from this high interest predatory debt. '
Juanita	Hollingsworth-Johnson	NY	I am not in school now because I was paying out of my pocket after my student loan eligibility was no longer. Until I pay the amount owed I cannot complete my studies.
abdul	King	TX	Thank God for Joe has help me get forgiveness
Melinda	Darnell	WA	Please.
Cecile	Newkirk	TX	1. My school went belly up and I have a degree that's just paper. 2. I work as a Community Health Worker in a Medicare Plan, same Outreach and service as non profit, same risk, and I can't use it for public service. 3. I can't afford to send my adopted children to school and rack up more debt, so my son dropped out. Makes me worry about my future. I am 67 yrs old, with 100+ grand owed. I need help.
Altonio	Coleman Jr.	MI	I have paid
Lynn	Melso	FL	The school Art Institute of Fort Lauderdale parent company fined a few years ago for illegal practices My son who had diagnosis (since 4yrs old) would struggle through courses .The school told him not to worry he could retake courses. needless to say his loan debt is astronomical...With crippling interest,he owes over \$108,000 for a worthless degree ..he is raising a family and we try to help him financially but my spouse is a disabled Veteran
Ida L	Tino	PA	Another campaign promise that you failes to deliver on leaves my 41 year old son with a college loan that is accruing interest and without steady income, he is unable to pay it off.

First name	Last name	State	Comments
Manuel	Ponce	TX	How about student loan relief for parents that took out loans for their child to attend college?
Altonio	Coleman Jr.	MI	I have paid my loan over 10 years on time and it's slightly over the 12 thousand amount. However, I was still denied of loan forgiveness
Victoria	Hamlin	WV	I actually have made many payments, loan was over 40 plus years, but yet at 69, payments were being deducted by government
Donna	Simpson	DE	Can't buy a house due to to much debt from student loans
Tammy	M Wells	TX	My loans went from \$171,000 to \$197,000 and interest accrues daily. Graduated 16 years ago at 38, now 54, unemployed last 6 years, unable to pay anything. It's a huge burden , financial hardship on me and effects my credit. I will dye owing this money , soon to be \$200,000. Graduated from Strayer and with Moehela.
Marc	Silverman	CA	I had student loans once and it was so happy to pay them off so that i could afford to not live off my parents for the first time ever.
JoAnne	Knowles	OR	I am speaking up for retirement-age borrowers who did not pay their loans back because they worked at low-paid jobs all their lives. Yes, I taught college--as an adjunct, which means a part -time instructor who works just as hard or harder than full-time instructors at less than half the pay. We were not eligible for the "teaching forgiveness" program if we did not teach full time or did not pay as we went along. Of course--we couldn't afford to pay. My \$20,000 loan that I needed to help support my family while I was in grad school has ballooned to about \$90,000. I am 78 years old. No one would hire me, even though I have an excellent reputation and decades of experience.
Dr	Copas	WA	Endless tax breaks for the wealthy and corporations. Where are the equitable tax breaks for those excluded from the table?
Stevan	Brown	ME	I have twins saddled with debt that has been resold multiple times adding to the cost of the loans
Travis	McBride	IL	I could pay off my debts faster without a monthly loan payment. I also have kids going to college and could use the money instead for them.
Diane	Robinson	CA	I'm 54 years old with \$50,000 in education debt and am a renter unable to move things forward in my life. BA and MS, and the debt is very difficult, but I really needed to get an education in order to have earning power in the work I do! Rock and a hard place. This county can and should do better!
Molly	McCarthy	NY	I am not currently in school
Jose	Ugarteche	CA	With the cost of living increases and inflation it is almost impossible to make the payments at the minimum they want. I live in southern California, not southern Arkansas and my payments should reflect the cist of living in my area and not across the nation as a whole. Servicers dont seem to care atball about that.
Kristin	Dombrowski	TN	I will never get out from under the interest on my student loan payments. Due to the loans I have constant money anxiety and know I will not be able to buy a home.
Malissa	Babe	CA	I graduated college with \$17k in student loans. My husband at the time had \$117k in loans. We received a call to consolidate for a "lower" monthly payment. We bit. In 2005, we divorced. The servicing provider only correspond Med with my ex. In 2008, I moved with my daughters who I was solely supporting (no support from my ex), and a bank told me I had a \$200k loan on my credit. When I called the 800 number they said there was nothing for me. Then they asked if my ex had student loans and I realized it must be the loans. I have tried to work on with this but no one will speak to me unless my ex calls in. I don't have contact with him. When I had leukemia they said my ex had to have leukemia too for me to have a forbearance. Who makes these rules? The loans are now \$500k+. I've given up. I borrowed \$17k!!! Please help me.
Jerrilynne	Titsworth	FL	Can't survive

First name	Last name	State	Comments
Pamela	Overholtzer	CA	Interest alone almost doubled my debt into 6 figures. Applied for forgiveness on my 25 year loans over a year ago - they ignored me, then said they'd look into it and transferred me to MOHELA. They are corrupt and worse than the former folks I've had to work with. Student loan debts ruined my life - even lost my home! Now I live on food stamps, medicaid, and SSI - thanks a lot.
Elizabeth	Graham	CA	I owe twice what I borrowed. Though I began paying 16 years ago multiple consolidations remove that history. My tax return showed -11k loss last year. I was unable to work through Covid, lost my 30 year clinical practice, my home, income and had to live with friends and have spent the years trying to recreate a career at 64 years old and cannot pay rent, barely afford minimums on credit cards. I'm 90k in debt.
Dijuana	Jordan	NC	I am a small business owner and the amount of student loan debt I have makes it hard to get funding for my business due to my personal debt because the debt increases my debt to income ratio tremendously.
Neffatiti	Suarez	NY	Help! It's just too much debt! I'm drowning here in this inflation.
Jean	Moran	PA	As the first person in my family to even consider college, I had no one that could help. I had no idea what I was getting myself into. I just signed papers as requested.
Larissa	McCraw	AR	Having student loan debt erased would help my future and my family's future. Being an educator does not pay enough to cover the cost of student loan payments.
Barbara	Willis	OR	The interest rates keep raising the total amount owed. It is impossible to buy a car, a house, or have a family! The debt crushes our lives.
Jennifer	Eggerts	CA	I have been suffering through major health issues and I need the money to pay my bills.
Shari	Tarvin	OR	I am a care giver for my 80 year old Vietnam Veteran disabled husband and have no taxable income but I received a bill yesterday that my payment is due this month. How am I going to pay it? I've consolidated my Parent Plus Loan, I've requested an Income Driven Repayment but still no response. The loan weighs heavy on me trying to make ends meet already and God forbid if something happens to my husband, I am homeless. Something need to be done now, not later.
Sarah	Kolasa	MI	Just do it already. Stop giving money away everywhere else. If you spent half the money on your own country as you do others we might still be the greatest country there is.
Savannah	Hutton	CO	Student loans are killing us
Elizabeth	Kus	CA	My interest has my debts closing in on almost a million dollars
Elizabeth	Holguin	FL	I am an educator barely able to afford rent and unable to buy property because of my student loans. It does not make any sense to get educated and not be able to afford a place to live.
Keith	Landers	GA	I will be 67 my next birthday I've not been in school for over 35 years and still owe over 30 thousand dollars. How long.....
Ana V	Lebron Larson	FL	I've been paying my loans for 24 years & I still owe.. I've never been late on a payment & people whom never made a payment have been loan forgiven.. why am I being penalized.. I have paid my original loan 3 times over
Bonnie	Stanics	NJ	My son is struggling under student loan payments while trying to find affordable housing in a major city. (He graduated 8 years ago) He'll never have any quality of life or peace of mind until his financial situation changes. Young people need help!
Sara	Abbatemarco	CT	student debt cancellation will boost the economy for everyone
Elizabeth	Jandt	WA	Being a single woman who had a stroke in 2022, I now have to work a lower hour schedule. This makes making my monthly student loan payment challenging. Having my debt canceled will open so many more doors for my future, but also will take so much anxiety from my current situation.
LaTessia	James	TN	We need this debt removed. This a hardship is overwhelming and a never ending black whole.

First name	Last name	State	Comments
			Thank you for this opportunity. I am a single mother of four. I am 56 years old, I don't have much time and would love to teach show my children that you can go back to school at this age and accomplish your dream. I believe I have graduated from the school of life. I am a woman of service, love and hope. I hope I can have the opportunity.
Hilda	Kennedy	NY	Hilda Kennedy
Marcia	Cotten	NY	My student debt is causing a huge financial burden on myself and my family.
Patricia	Sonnier	LA	I have a family medical crisis going on and have financial issues due to this medical issue going on. It is a hardship trying to pay off the student loan.
Kaitlin	Kostus	IL	I owe over \$100k on my graduate degree loans, the loan started around \$80k 10 years ago. Even though my husband and I sit firmly in middle class income my loan payments quickly take us from "comfortable" to "paycheck to paycheck", and I'm not able to save short term or for retirement.
Valerie	Carmer	CA	Because of misinformation from my loan servicer, I had 40k interest compounded when I should have been put on income based repayment. I owe almost double what I originally owed. I've paid off other debt - credit cards, personal loans, car payments. This debt feels impossible.
Ethan	Swift	HI	1000%
Kimberly	Sanchez	CA	I graduated in 2018 I am a single mom and work two jobs to take care of us. I paid the minimum on my loan because that is all I can afford. I think what Biden is doing is great!
Dana	Blechman	PA	My remaining student loan debt is from cosmetology school and while not as much as some others, my wages are way too unpredictable to be able to make monthly loan payments so relief would greatly help me.
Hatha	Santos	WA	I have been diligently paying my student loans for over 20 years - I still will not be paid off before I would want to retire!!! This is a huge burden and decreases my participation in the economy.
			Dear President Biden, Forgiving student loan interest would drastically change my life for the positive. After obtaining a doctorate of psychology I've worked to provide sorely needed mental health services to Autistic children, teens and adults- a very underserved population due to their complexity. Meanwhile my student loan interest has grown the amount I owe by 100K, and I haven't been able to keep up with minimum payments despite working full time and my best efforts. After discovering financial abuse by my husband, I have now gone through divorce and I'm a single parent. I am doing my best to raise my son while maintaining my business and treating high needs patients. Having my student loan debt forgiven would mean I could save for my own son's college education, save for retirement and/or maybe take a vacation once in a while. My career will never be a big money maker and that's not why I chose it, but the strain of the looming loans definitely contributes to burnout. I cannot really describe how life changing the relief of this stress would be. Please help us.
Heather	Whittall	CO	Dr. Heather Whittall
rosemary	hannon	CA	The incomes educators make are not enough to pay off student loans amid a San Francisco Bay Area cost of living.

First name	Last name	State	Comments
Alyssa	HARDWICK	OR	I am \$55,000 in debt which is causing my kids my kids to have enough financial aid for college. I am also not allowed to buy a house and I am 44 years old with 2 kids.
Truman	Sloan MD	NH	I've shared my story many times, but I'll do it again. My first loan dates to 1994. I'm now 53yo. I will likely be dead before they are paid off. I have chronic renal disease secondary to. Lateral renal artery stenosis. I do not meet criteria for disability. I owe more money than I borrowed...now upwards of \$303,000. I trained as a physician but cannot practice because of my health issues. I know I cannot be the only one who has fallen between the cracks. I wish Biden would just have a jubilee day and forgive all current loan holders. Small businesses were forgiven their loans during Covid. Why not us?
Cara	Sharpes-Smith	MA	My wife was tricked into taking out a private loan over available federal loans and is saddled with enormous interest, that is significant.
Jamie	Hodge	FL	Unable to move forward in life due to student loans and inflation.
Robin	White	CA	My daughter has been paying on her loan for almost ten years. It's quite a burden. She's single, working full time in NYC and independent. She's a union organizer and doing her best to make the lives of others better. She's grateful for her education, but the student loan is a heavy cloud over her.
Dana	Glick	NY	I work in a restaurant and don't make the salary needed to both pay off my loans and build a future.
Breck	Patty	CO	I attended the Art Institute of Colorado 10 years ago, then the school was closed, preventing me from finishing my degree. No degree now, and over \$60K. This debt is beyond my means, partly at the age of 65.
Stacie	Strehlow	SD	Mohela has consistently made errors to avoid granting my PSLF coverage. Hold them accountable! All public health workers should get loan debt relief
Jose	Medina		I am a 71 year old retiree who finished my EdD degree when I was 60. I tried to get job a with the Education Department and also with the same university I graduated from (NOVA Southeastern University) but wasn't given an opportunity to practice what I studied. I only got to work as an adjunct professor at a university for a while. Today I am fully retired, depending on my pension and Social Security. I am still paying for my loan that never yielded any benefits to me or my family. I still owe \$30+K from an original \$62K in loans. Having to make this extra payment is not allowing me to live a full, dignified retirement.
Robert	Petrie	NJ	Please help seniors that may be paying huge student loans and interest- parent plus loans are a bear! You pay so much interest and it doesn't make a dent in the principle. None of the programs help with direct orparent- plus loans.
Christine	Price	TX	Master level Teacher, single mom, and daughter went to an art school. Mine was just for given, which is wonderful, but for theirs we still owe 75,000 together.
Mike	Sanburn	CA	My student loan from decades ago has ballooned. For many years I had been under or unemployed.
JACQUELINE	ZAMBRANO	HI	I'm a 70 year-old single mom who took out a ParentPlus loan for my daughter. The total amount is \$38K and she was on a full Pell, so \$20k of this loan would have been forgiven from Pres. Biden's original plan, and all \$10k of her student loan would also have been forgiven. Instead, I am trying to deal with this debt and live on a pension and my daughter is graduating and has to start her professional life in debt. Help!
Lynn	Drittenbas	WA	My loan is now over \$200,000. I received a degree that I was not able to make money from. I'm 71 and live on \$12,000 a year, which I do not expect to change. I don't see anyway that I could pay back this loan.
Twanda	Mayers	GA	This loan is so much more than I borrowed with the high interest. Everything that I pay goes towards interest. At this rate I will never be able to pay this loan. Please cancel this loan! We need your help and support.

First name	Last name	State	Comments
Sarah	Dardick	NY	I pursued PSLF for 7+ years until I was so badly injured at work I couldn't continue. I never consolidated because of the old PSLF rules and, despite making regular payments, I owe nearly double my original amount. I cannot out earn this balance. Loan cancelation will allow me to save for retirement and a home, and I can stop rationing my medical care.
Catherine	Hansen	IL	There needs to be help for us with Parent Plus loans the interest accrues faster than we can pay it off and there isn't any repayment plans in President Biden's new plan that help us. The only thing available is a loophole of double consolidation that our servicer is not aware of so they will not help.
Laura	Weaver	PA	I was way too young to understand the financial burden going to college would be. I owe now WAY more. I am now a teacher which won't allow me to make a dent in my debt and still need to take classes to keep my position.
Julie	Brunet	MN	I am retired with a parent loan and I'm worried about being able to repay this loan with limited income
katherine	pine	CA	I am 51 and I'm still paying off graduate school and the total owed never seems to go down a substantial amount. I make money. It seems like it's the middle class that get looked over which I get but how and I supposed to get ahead. I'm a single mom and I work for myself.
Victoria	Riley	IL	I have two daughters that I need to provide for. We were told the more the degrees we received the more money we would be able to make to pay off this debt. I have worked and gone to school to achieve this goal and have 3 degrees post high school and what I make is barely considered middle class. The cost of living has gone up and all this student debt is doing is making it harder to pay bills including this student debt. I think it's unfair to base our payments on our base pay when we only bring home net to pay bills. That's barely enough to cover the high cost of living bills we have let alone the high ballooning interest student loans. Plus one of my schools lost their accreditation so technically the higher education I was promised isn't even the best that I was promised. It was hard enough to have to work full time and go to school. I was unable to afford the tuition with my pay and had to take out financial aid which was mostly loans. Once again due to the fact they based my financial aid off of my gross and not my net. My net would have qualified me for more grants and government assistance where I wouldnt have had to be in debt starting my adult life off.
Jordyn	Williams	VA	Was mislead by the university attending, covid hit and I had to drop out due to having to work to support myself. High interest rates make it impossible to pay down loans
Dorothy	Kozak Snoke	CA	I am a 20 plus year student loan borrower who has yet to buy a home, has been paying for two plus decades, and who long ago paid off the original debt- plus interest- only to see it triple due to constantly compounded interest even as I struggled and tried to pay principle. This is not a way to treat anyone- and it needs to end with our generation.
La Cheryl	Wicker	MI	I am 72 years old who lost her job while in my 50's went back to get my degree in hopes of finding a better paying job to no avail. I started out borrowing approximately \$3,000 and I now owe approximately 36,000. I am retired living on social security earning less than 1500 a month paying \$248 monthly for student loans. Help, La Cheryl Wicker
Marisa	Berti	CT	The thought of saving up for a house and making the next major steps in my life is hindered due to my student loan payments and the interest that's continuing to accumulate.
Jennifer	Oglesby	MO	I am a single mother and living paycheck to paycheck with no government assistance or child support.
michelle	mckinney	IL	it's too much
Elaine	Phillips	MD	I'm 61 and was a "later in life" student. My master's degree enabled me to finally land a job with benefits... but don't think I can retire because I've still got \$200K+ in outstanding loans 12 years after graduating.
Jennifer	Chaet	CO	My niece applied for the SAVE plan & her dad has a Parent Plus loan that was for her schooling.
Madison	Hinson	NC	Because of the economy my family is struggling to make the payments.

First name	Last name	State	Comments
Phil	Heeding	OR	No civilized nation has education debt. My student is twice the original value due to capitalized interest, which is a scam, a theft and destructive to individuals and families
Roberta	Stackhouse	IN	I am a 52 year old woman who has not been in School since 2020. I would benefit deeply from a student loan forgiveness because I would not have it paid off by the time I die. Have a great day
Wendy	King	LA	No to all the above questions.
Thetis	Cromie	IL	I am 76 and still paying. Owe more than i originally borrowed in 1995 and 2004
Currie	Gibson	TN	Just been a hard time trying to pay bills take care my family and worry about student loans.
Vanessa	George	VA	I owe more in student loans than I do on my mortgage. I will never be able to retire because I educated myself and my kids to be employable.
Rebekah	Butler	CT	If I didn't have to deal with these loans, I'd be able to invest in my future instead of being burdened by these loans with their absurd interest rates.
Sara	Latini	MA	I borrowed 16k and now I owe 50k. I can't afford this
Dorothy	Lord-Lloyd	CA	University of Phoenix was on the list for Student Debt forgiveness - I went there in 2004 - 2009 - My loan has not been forgiven yet but others has had their loans forgiven after me. They did not help me find a job like they promised in the student inquiry interview when enrolling. I have gone from job to job - contract jobs (alot over the years) and now I struggle to pay my student loan.
Sherrie	Shillingford	FL	I am a public servant and after 8 years I cannot get ahead because of all the interest.
Amy	Vuchkovich	OH	I worked 33 years in Public Service. I retired in 2015, but only have 76 payments to count towards PSLF, because my retirement income from OPERS, does not count. I have been in an IDR repayment status since 2007. I cannot work to supplement my retirement income because my IDR payment increases, so it defeats the purpose. I am not eligible for the SAVE program because I have Parent Plus loans. Retirees need help... we are constantly overlooked. I owe over 80k... well over my original amount. I am 61 years old, and need to eliminate this debt.
Lucia	Stern	NY	My daughter has crushing student loan debt as an urban planner who works for a nonprofit.
Sarah	Josephson	CO	I have debt from an MD degree program that I did not finish due to serious health issues. I was discriminated against while at that institution and have no hope of paying these loans off. It's keeping me from changing careers, moving to a healthier environment, going back to school so I can make a living wage and is the source of much stress and anxiety. In a nutshell, I'm completely stuck and barely making ends meet due to my debt.
Linda	Lawrence	MA	I'm at retirement age, but can't retire. I'm a teacher of young freshman at a state university, and acknowledge their fragile selves as they take this enormous challenge as young adults. I've witnessed an uptick in mental health and some addiction in my classes. I hold every hand and support Students the best I can. And I don't even have the privilege of having a social worker/psych degree.
Mary	Llorance	LA	Over 20 years with student loans. I need to start about retirement. I am 64 years old.
Katie	Bell	CA	I went to grad school to become an occupational therapist because I wanted to help people. I ended up with hundreds of thousands of dollars of student loans and the balance grows every month. It has been crippling, and I can't imagine ever getting in front of it without significant help.

First name	Last name	State	Comments
Creda	Beaulieu	ME	I am a 69 year old woman who has been paying on my daughters Plus Loan 15 years. I have paid back what I borrowed but still owe more than I borrowed. I am retired now and only receive Medicare.
Logan	Brade	AZ	I have had a borrower's defense case being adjudicated for over 5 years and, even though I was supposed to have my loans discharged, I am still waiting. It's impacted my ability to get loans, buy a house, and delayed me from major life milestones so it's time to end the cycle of predatory debt.
Janet	Nicksic	CA	I've been trying to pay off these student loans for over 25 years and have many more years of loan payments to go!
Dillon	Medders	CO	I took out \$73k that is now \$81k. At least lower interest or erase it all together.
Angela	Polk	MN	I am nearly 45 years old, paying almost \$600 a month, and the amount due on my undergraduate student loans barely budges year after year. It is unjust and predatory to make people who simply wanted a better future for themselves and the country pay so much more than they borrowed. I have no hope of ever being able to buy a home if nothing changes.
Hussein	Khaled	MO	Back in 2011 when i had saved money and before getting married I called and offered \$10,000 to pay off loan and of course they rejected. Afterwards i married and my expenses doubled. There was no chance to be able to pay debt unless i worked two jobs and forget that i had a life. As the family grew it became more impossible to keep up with expenses.
KIM	Salazar	NJ	I need help and so many others. I pay half of the monthly and the balance continues to go up not down. I only have a pt job and struggling:(
Valerie	Moss	KY	Its been over 14 years of paying and can no longer pay anymore - it is sad situation to be in
Kelley	Fincher	AL	I am on disability income now due to my health. I can not afford to payback my loan because I can not work.
Cassie	Maciel	FL	My loans are over 30,000 more than the original loan due to ballooning interest. And mohela refuses to give me credit for PSLF even though I should qualify
Stephanie	Osorio	CA	I'm a millennial who went to college, works a corporate job was only able to save money when student loan payments were paused. It feels like I'll never get a wedding, start a family and definitely won't be able to buy a house under this economy. These payments are taking so much of my money and I've been paying them for 10 years and the balance has not changed.
Kim	Schukert	OH	I can't go back to school for my Masters Degree
Stephanie	Ross	FL	I'm so far under water. I desperately in need of help
Risa	Williams	CA	I have been paying my loan for twenty years now as I am almost 50! Please forgive my loan already.
Sarah	Jurado	NM	Relief is a weight off shoulders and gives opportunity to complete college
Anne	Porter	NM	I borrowed \$25K in the 1990's and I owe \$100k after paying it off all these years. I'm 70 with a brain tumor. Let me go!
Jay	Ray	NY	I'm trying my best to live the American dream but instead I'm living and American nightmare...I'm unable to keep up with life. My loans start at 40k now it has ballooned to over 170k. Please Mr. President cancel our loans - we are ready to VOTE for you....I don't understand why it's taking so long for you to do as you promised
Daniel	Brown	TN	The responsibility of paying my own student loan debts is deterring me from investing in the future of my daughters education and creating a student loan debt cycle that will continue to plague my family for generations.

First name	Last name	State	Comments
Sara Beth	Lohre	WA	<p>I am an academic who helps students—many the first in their families to graduate with a degree. I could not successfully navigate what was needed by 4/30/2023 even using your resources, websites, webinars.</p> <p>When everyone can access government support with clarity, assurance, and accurate information about resources available, when we are taught to understand finances in public school, well enough to navigate and support ourselves, we won't need the government to address so many needs. The governmental hold over public education that does not prepare adults for financial life is not doing the job expected to navigate these systems. I have been an educator for a nonprofit for 16 years, however, with disabilities I am unable to take regular time for self care with this debt. This financial burden is the sacrifice of a future of financial stability for my family and my own retirement. I will not have enough tried retire on my salary and still have debt.</p>
Jessica	Walters-Bakke	OR	Please just take away interest!!! It would help so many families!!! Please!!!
Micayla	Felicion-Davin	PA	I attended undergrad from 2004-2009. I did not have any financial support from my parents and didn't qualify for federal loans. My education was funded with private loans, and because there's no IBR for those, I pay more than 1,700 a month in student loans. My entire life is impacted by this debt that I've consistently paid for years and still owe 6 figures for. It's absolutely ludicrous.
Kerri	McAnulty	PA	I will never be able to get ahead in life or help my kids pay for college due to ballooning interest! I've been paying my loans since 2013 and they have only grown. Haven't went down at all. Horrible!!!! If I would have known this would have happened I would never have went to college. It has ruined my life
Mariah	Longfellow	OR	Help us all!
Casman	Mosby	FL	This relief will take a huge burden off of my shoulders. My kids and I have come back together under one roof to be able to live and eat. This will give me another chance at life. Please wipe it all away
Jennifer	Harper	TX	I can't afford to pay my student loans with a new child and a job. Childcare is half my salary. I work for a federal program that helps millions of people but myself. There is no middle class. It does not exist. I can't afford a home, pay too much in rent, my student debt keeps gaining interest and credit card debt is piling up with this inflation. I'm barely hanging by a thread. Higher Education is supposed to set you up for a great future but the debt and defaulted loans have dragged my family and my credit score down. Something must be done. Wipe all Student Debt for those in need, who have defaulted, who owe more in interest, for those who have served our country, for those working toward PSLF relief that won't come til years later when we are too old to do anything or buy anything and hold onto for our children's futures.
Christine	Mora	NM	Shortly after graduation I became disabled and what I have to service on was not enough to go around being a single parent of several kids and newly divorced and so many times I had to ask for a deferment and it got to the point of do I pay my loan and meet my children's needs with what I have to work with and I didn't receive and benefits for my children so we had to live off what I received from Social Security and it was well under and still is under 1000.00 to live off. There are many of us like this that live in almost extreme poverty and the misleading is of lies for the state I live in. I was told the income in this field was Substantial and it was not when I went to work in my field some days it didn't even pay for the gas to get to work.
Batya	Tova	MN	Dear President Biden,
Michell	Mitchell	FL	Please cancel all my student debts. Thank you. Batya Tova
Zeke	Stern	ME	I am mentally drained with all the high interest, with student loans. Please help me.
			I paid off two personal loans myself. For my federal loans I have qualified for IBR for years and now I owe \$8,000 more than my original amount. It's devastating. I'm 42 years old and can't get a loan to buy a house because I'm self employed. The debt adds to my ineligibility for loans. Very nervous for my future if my loans aren't relieved!

First name	Last name	State	Comments
Amanda	Welty	TX	Fortunate enough to be able to repay but have previously been under financial hardship
Susan	Schroeder	WI	An overpriced overblown lied about the importance of ANY university education scam. It's destroying America.
Suzanne	Hammond	OR	A close friend recently suicided over tensions including paranoia over his student debt.
Mary	Carr	FL	I recently got made to resign, I have not benefitted from any of my student education I'm a 58 yr old that graduated with at AA at 50 and this debt is killing me now
Amy	Haavik-MacKimnon	PA	It's been extremely difficult to build a secure financial foundation.
Audrey	Parker	NC	Paid more than I borrowed and is still set to continue paying until 2045.
Shannon	Farrell	PA	I can't afford both my loans and rent. I am struggling to keep my head above water.
Michael	C	ME	End the treachery now! Education should be free, not just for the wealthy and putting people in debt to struggle going forward is horrid. The wealthy pay it off effortlessly. The whole college debt thing was a contrivance to block people from be a competition to the wealthy privileged ones. An atrocious plan must be erased!
Tadri	Edmonds	NJ	My Daughter and husband are strapped with student loans and worry constantly about their future
Charles	Byrne	NY	MOHELA has made many errors over years that have harmed me.
Efrain	Sanchez		72 yrs old
Abby	Kiker	SC	I finished my graduate degree 20+ years ago, but I have 2 degrees in fine art, and was a college professor, but I have not been paid enough to be able to make much headway on my loan payments because unfortunately the arts are not valued/paid enough, even on a college campus. I have been forced to file for bankruptcy TWICE but I am still saddled with student loans because of the bankruptcy laws that don't allow them to be discharged. My training and skills are a benefit to society and yet I can't get any relief. Most of the time I have been out of school I have had my loans on forbearance because of my inability to pay. Now I have changed careers and after my second bankruptcy my student loans are preventing my family and I from getting out of the small cheaply run apartment and into something better and healthier. I am making payments now but that monthly payment would make a big difference in my family budget, especially with the inflationary costs of living. Mr, President, PLEASE help me and my family and everyone else with similar stories. I have a child in middle school and we can't afford college for him when I am still paying my own from over 20 years ago.

First name	Last name	State	Comments
Victoria	Martin	MA	<p>In spring of 2019, I began pursuit of a master's of social work through Simmons University's online only MSW program. I did so because my job at the time as a special education teacher (I also have an M.Ed. degree) did not seem to be meeting the rising social and emotional needs of my students. I knew it would be a lot of debt to take on, but I felt compelled to do so.</p> <p>Because of the timing of the pandemic, my MSW field placement was postponed for six months and as a result, I had to complete more hours per week. This forced me to drop to half-time at my job, which cut my income substantially. I had to drop my health insurance so I could keep paying my mortgage and bills at the time. Also around that time, my boyfriend of 18 years and I parted ways. He moved out of my house, and that also made it all the more difficult to pay my bills without his contribution to the mortgage and utility bills. I somehow made it work and I (knock wood) managed to keep myself healthy enough not to feel the effects of having no health insurance from November 2020 until July 2023. I have been working a second job during the summer months since 2016, and during that period of being half-time at my school, I also took on a lot of freelance editing jobs. This made it possible for me to get through those "lean months" without having to sell a kidney on the black market.</p> <p>I have NO regrets about pursuing my MSW, and I am proud to say I am working as a school adjustment counselor in a high school. I was fortunate enough to take a job in my same school district, and I am happy and fulfilled in my role. I do in my heart of hearts feel I am doing much more for my students in this role than I was ever able to do as a special educator.</p> <p>That said, since the student loan pause ended, it's been tougher to pay my monthly bills. I have had to take in a tenant/renter and continue to pick up freelance editing gigs and other side hustles so I can make ends meet. I was hoping to begin saving for a new vehicle, as I have a 2014 Jeep I adore but the repairs are getting costly and more frequent recently. I know I can only keep this one going for so long.</p> <p>I sent in paperwork for initial consideration for public service loan forgiveness, and have learned I have enough service years to qualify. I know I need to make 10 years of payments for the rest to be forgiven. I consolidated all of my loans and applied for the SAVE/REPAYE program. Initially, my monthly minimum payment quote from Mohela was quoted at \$457. I received that info via email over the summer. A month later, my minimum monthly payment was increased to \$528, and that's what it will be for the next year. Based on info Mohela has sent me, in October 2024 my payment is scheduled to INCREASE to more than \$800 monthly. I AM HOPING this is a mistake on Mohela's part. This will be extremely difficult for me to pay each month, and I have been trying to get information as to why it's going up. I have managed to make it work since payments resumed, but something will have to give if my payments increase to upwards of \$800 in the fall. Thank you for listening to my story.</p>
Felicia	Stewart Jackson	FL	My student loan is more than my mortgage.
Garrett	Coats	MN	I'd pay off my student loans but I've accrued over \$10,000 in more debt due to interest rates, financial hardships, inflation, daycare payments, etc.
Kerin	Pillette	OR	I am retired on SSI and a small pension. I am in my late 60's and pay more than half of my income on rent.
Jaimelyn	Bell		My borrowing power for a home is very low due to my student loans. I'm afraid and once I have to start paying them because I know it will be a huge bill! People say it's my fault that it's gotten this out of hand but all I wanted was to go to college. I wasn't lucky enough to have parents who could pay my way through college. That would've seriously been nice! And I had no way to find a job to pay for my schooling and books and supplies and room and board!
Beverley	CAROLUS	NC	I graduated in 2009. I have been disabled since January 2023.
karen	twaddell	CA	74. Was told i coils fet teacher forgiveness . Never happened. Now it's very much a hardship.
Leanne	Sliva	OR	Finally got mine discharged!
Stephanie	Alexander	CA	Thank you guys for all of your effort on this!! The change this would bring would literally make all the differnece in my life! Prayers up for continued forgiveness for many!

First name	Last name	State	Comments
Andrew	Thompson	MI	No story just a supporter
Leora	Gregory	OH	Student loans are keeping me from buying a house, if I didn't have a student loan payment I could afford a larger house payment and not contribute to gentrification, or fall into predatory house flipping, etc.
Lorraine	Fierro	FL	I have been paying off student loans for 20 years. I think I have paid enough. This needs to end..
Thomas	Stillman	CA	I can't find a job as I'm 64.
RHONDA	Bonin	TX	I have Traumatic Brain Injury, I am barely paying my bills now on Disability
			In 2008 the fed approved 700 billion to bailout the corrupt banks. In today's money that's \$923 Billion. Total student loan debt now is 1.7 trillion. That's a 55% chunk that easily went to corporations with deceptive and criminal practices.
Connor	Goodman	GA	If you want to kick this country and economy into overdrive... cancel ALL STUDENT DEBT
Terry	Gall	AZ	I'm now 71 years old handicaped and theirs no way i can pay my student loans
Coleen	Vanderbeek	NJ	You would think that at a time when mental health needs are at their highest and a mental health professional like myself will be able to make enough money to pay off my student loans. Unfortunately, we still live in a world where insurance dictates how much we get reimbursed For the services we provide, and they literally give us pennies for the service that we do. Until the system is fixed, it is set up and away mental health providers, such as myself will never be able to make enough money to pay off the cost of the education it took for us to be able to be eligible for the jobs that we have. If in this country, we truly do take mental health, seriously, and believe that it is a priority (especially children's mental health), then we either need to start paying those providers enough money to provide the services and still be able to live or we need to forgive student loans. I love my job, I love helping people, but I cannot afford to put food on my table and keep a roof over my head. If something doesn't give soon, I will be forced, like many of my fellow colleagues, to leave the field. when we are all gone, there will be no one left to help.
Genevieve	Le Goff	CA	My daughter is a stroke survivor and it has been very difficult to work enough to pay back my loans. Student loan policy takes into account a student's disability, but rarely considers that the caregivers/parents of a disabled child are in hardship as well, making it impossible to pay back their loans. I have been either in deferment or in IDR at \$0 payment for over 10 years. Unfortunately, I am not even able to pay interest and I am afraid my loans are starting to balloon. I am truly worried about my future. I don't have any money saved for retirement, and still have my daughter to care for. Please help!

First name	Last name	State	Comments
sylvia	cabral	HI	am now 76 years old. I haven't been able to help my 2 daughters purchase a home, i remain nearly homeless. month to month. I have approx \$70,000 student debt including a parent loan. After working in Hawaii rural school 20 years, I was forced to continue to go to University because of the Obama No Child Left Behind law I now had to achieve a BA. I took 3 buses, 3 x a week for 3 hours each way. I am no shrinking violet. I endured the dumbest teachers on the island. Getting straight A's in all classes, the english prof, 30 years younger than me, gave me an F. I had to do 2 term papers to get a D and he made sure i would have to take english 100 again in order to finish Math. The curriculum he offered was ESOL. I was ridiculed by professors and neighbors who thought how stupid i was to go to school. It did not help me. It was stupid because i could not continue to get the BA when school loans dried up and I was fired from teaching. Please end my student debt before death does. Stress and worry surround us as we hear stories of student debt taking our social security. i have worked since age 11. Over 60 years working. My diligent daughter cannot go forward with her M.A. because she owes and pays private school loans plus federal school loans monthly on a salary less than \$40,000 per year. I pray for Biden/Harris to be safe and America to be Free of Angst
Kathleen	Smith	WA	My total accumulated interest is approximately \$40,000. It is out of control.
Shawn	Saunders	CA	My student loan payments have all been raised post COVID. Unfortunately my marriage is ending and due to a Disability I no longer make sufficient income to address this debt. It has already decimated my credit rating and we NEED RELIEF! ASAP!!!
NaTyshai	Ryss	NV	I have gone to college for many years and still do not make enough to pay my bill off before I die. I know there are many of us in this situation and we truly need full forgiveness on this. Thank you
Pauline	Bennett	FL	My student loan owe is more than I expected and can ever repay in a lifetime. Please give me the debt relief that causing me many health problems. I need help please. Thanks
Hector	Cruz	NY	My student loan debt has hampered my ability to get married, have children and buy a home. It has been catastrophic.
Lorraine	Smith	NV	At least get rid of our interest rate.
Julie	Gengo	CA	The amount owed because of the parent plus interest rate is outrageous. By the time I pay this off, I will be paying three times the amount. This is so stupid. I am ready to retire and I won't be able to because I have debt based on, really high interest rates. This is crazy.
Osato	Ighodaro	KY	Before the election you promised to excuse our student loans, if you don't come through you will not be re-elected.
jonathan	swinger	NC	Yes
Michelle	Hennessy	AZ	I have had tens of thousands of dollars in student loan debt for over 20 years now. It has made it so hard to do anything with my family. I can't afford childcare because of my payments, and so, I'm a stay at home mom, unable to even use my degrees because I can't afford to have someone watch my children. Or, a career would only just cover the cost of childcare and my student loan payment, and that really doesn't make sense for me to be away from my children in that situation. If I didn't have such a massive student loan payment, I could more easily afford childcare and actually have a career of my own
Melodie	Biegaj	FL	I went back to school in my 40s looking for a new career. I am now retiring, have recently lost my husband and still have over \$100,000 in student Kian debt due to interest and bad loan practices.
Richard	Salvador	HI	Yes, cancel decades-long student debts NOW!
Gael	Ketch	ME	I'm a teacher and my daughter cannot pay her student loans due to huge interest cost plus her salary doesn't keep up . She can barely afford life as a teacher working two jobs.

First name	Last name	State	Comments
Kathy	Schroeder	TX	I am now a father with a newborn and really need some debt relief. Please President Biden follow through on your promise. I just want to provide for my family
Dani	Mathes	CA	I was lied to by a for-profit college that took advantage of my desire to succeed and I didn't even get a diploma out of it! I'm drowning under this debt and because of it can't enroll in a legitimate program unless I can pay cash. I feel doomed to working low wage jobs and poverty. The dream I was sold is a nightmare.
Katrina	Ireland	MI	I left teaching last year because it pays so little. My dryer is broken, my stove has only two working eyes, my car is 13 years old and on it's last leg. Yet, I can't afford to replace any of them. I'm still paying my student loan though.
Elisa	Meza	CA	I began repaying student loans after graduate school in 2014 under Navient. For four years, Navient told me I didn't have to submit any forms to qualify for PSLF. That was four years finally counted by new student loan policies. The remaining \$134,000 I owe from graduate programs is like a dark cloud always looming over my financial future. As a county employee therapist for teens, in a hard to staff placement, I pray hard for full student loan forgiveness to allow me to move forward toward home ownership and motherhood.
Lauren	Ricketts	MD	I am struggling to make regular payments and living with barely anything due to huge student loan payments. I was young and excited to enter into my profession, little did I realize it would take me to a job in healthcare which was incredible difficult and stressful during the pandemic and barely making enough money to survive
Kayleigh	Leake	SC	My mom has taken out parent plus loans for my school and some in my name too. We are stressing about how we are going to afford to pay it back. It is weighing on my mind at school
Johnita	Frisby	MD	Relief is crucial payment request are astronomical and unaffordable.
Normel	Brabson	GA	I have been out of school since 2012, and have never missed a payment, but it seems my balance has not decreased! I am now retired living on Social Security. Please consider giving retirees a break.
Marta	Ferreira	MA	I am 65 and have no hope of retiring in the near future due to student loan.
Julia	Peacock	TN	I owe more than I borrowed. Mohela lied about my application. I'm worried all the time about paying back these predatory loans. I'm scared to pursue educational opportunities due to the costs. There are no jobs that pay a living wage in my area. I literally cannot pay these back. I have 6 years of public service but since I don't have 10, I don't qualify for any pslf at all. Pslf needs to be prorated for those of us who don't have 10 yrs and then apply forgiveness across the board. Peoples lives literally depend on this . These loans are indentured financial servitude. We the People need this. We need help. We need forgiveness. And we need it immediately.
Joe	Tylutki	TX	I make good money but it all goes to student loan debt. I could buy stuff and help stimulate the economy, but I can't.
Debi	Breen	MA	What about senior citizens who are on social security? He's done nothing for this group.
Derek	Binelli	NJ	I have to relieve my student debt for being a 2014 graduate.
Susan	Fink	OH	I only borrowed like 25 k and i owe 65k, because of interest.
Dena	Hall	LA	I'm 74 years old and have only social security for my income . Please pass this student debt relief bill. Thank you President Joe Biden
Valerie	Gonzales	CA	Student had been on my credit report for 29 years. I been struggling from severe financial hardship as well.
Christina	Watterson	KY	I've had some of these ones for years I may have just gotten bigger and bigger and I'm still ain't making enough to pay them I mean I can't even get a job in my field
Rebecca	Holmes	VT	My daughter is graduating next week and how will she live and eat with such huge payments with the cost of living increase and no increase in wages. I had to go-sign for her loans and I am unable to borrow to fix housing issues because it looks like my debt as well.
Christopher	Eshelman	KS	12 years in, owe same amount

First name	Last name	State	Comments
Christine	Gomez	CA	I'm the director of a non-profit mental health program for Seniors. I love what I do but working for a non-profit doesn't always pay a livable wage. Student loan debt is such a hardship for those of us that had to pay our own way through college while working full-time. It's also kept me from applying for graduate school because of the amount of student loan debt I've already accumulated.
Vanessa	Leek	IL	I have two kids and they want half of my paycheck for my loans. With current inflation I have to choose to feed my kids or pay my loans for a job I was told would pay more. I've had 5 servicers and been out of school over 10 years with the debt the same.
Selena	Sifontes	NC	student loan debt prevents me from purchasing a house! which is basically not even affordable these days by people like me!
judith	treadway	IL	small loan ballooned into double digets after family hardships over the years and eventually found a ublic service job and debt should have been forgiven. now retired after over 30 tears of public service!
Stefan	Lee	MI	I graduated 8 years ago, and I am no where close to paying off my student loans. Due to the amouts of my loans my credit has been negatively effected and I have difficulty progressing in life. My profession as a social worker, although it is a work of passion, it does not provide the financial support to allow me to pay off my loans and live comfortably.
Mary	Teall	OH	My problems persist over a 1990s ruling by the Dept of Education to allow spouses to combine their student loans. All these years later I'm tied to an abusive exhusband trying to fet loannpaid off. Dept of Education was negligent back then and created more hardship by their bad decisions that borrowers are still suffering with!!!!
Emily	Stockdale	OR	Interest has caused my total to balloon far beyond what I originally borrowed. I feel like I will never have it paid off. It's so disheartening. Wiping out student loan debt for all would totally change my family's life.
Kashia	Johnson	CA	I became disabled and on SSI after my student loans out of work and denied me cause my review is not 5-7 years it's 3 years review been disabled since 1999 from a auto accident
Lori	Stedman	AZ	I am a single mom of 11 children. 7 I adopted from the foster care systems of Idaho and Arizona. 5 are Still young enough to live at home. Because I chose to help raise someone else's abused and neglected child I have not been able to earn what I might have had I been done raising children when my bio kids where grown. The original 57k I borrowed is now 79k. I do IBR so I haven't had payments for several years but the loans are still there as I get older and spend my time not building a retirement but pouring my time and abilities into the blessings Gods has given me that came from truly hard places in life. The school I attended, Grand Canyon University, did not prove to be as beneficial as they claimed they would be when I attended two different times. I believe helping over 54 foster children and adopting 7 should count for student loan forgiveness. Please President Biden do what you can to help those of us who have given to vulnerable children for many years instead of making money to pay back the loans that our jobs didn't end up paying for so we chose to help children in many other ways.
Justin	Jackson	GA	Come on Joe - do it!
Lindsey	Ketch	CO	I teach in Colorado, my loans are killing me. I'm 38 and can't afford to even rent let alone buy a home ever. I will Have to leave teaching and find a career that can make more money. I have taught I. Title 1 schools yet No forgiveness as u was promised. At this point I can't pay my loans anymore without working three jobs. Not ok
Adrienne	Kennedy	CA	I will never be able to get ahead with the interest on my student loan. Please cancel it.

First name	Last name	State	Comments
B	Beller	OR	I haven't been in a position to pay on my student debt because I have barely been able to pay for the necessities, food and keeping a roof over me and my family's heads. I've lived in forbearance for decades because of this fact, until Trump removed the option to be contacted when I was in need of forbearance. Applying for your new SAVE plan has been difficult because I have mental and physical barriers which have been a deterrent to applying for the plan. The easiest way for my family and I to be able to find our own way forward without renting rooms in friends' homes, and just trying to keep the bills paid, is to have both of our student debts eliminated entirely without a huge tax burden. We would be able to provide for our family and not feel the Everest of debt which has followed us around, with more interest, fees, etc than the Mariana Trench. Eliminating credit problems would be helpful as well, especially since they are tied to hiring for career positions and housing situations. We would also be able to afford to tie up court situations which have been a burden as well. There would be a humongous weight lifted from our shoulders as long as the elimination would stand up in court against detractors. The concept of a college and university level education was helpful for a time, until The Housing bubble bursting, The Great Recession, The Pandemic, and the many little things threw a wrench in the works of keeping a job in an environment when there are a multitude of job advertisements but no real viable job offers because a lot of them are scam offers, companies and corporations attempting to show that they're doing the bare minimum to obtain federal support, or international companies attempting to hire employees to spy on geographic locations in our country by taking pictures of local spots. This doesn't help when I am unable to mentally and financially get the proper assistance for my disabilities which are not officially recognized due to red tape, lack of access to affordable medical care, and lack of employee availability due to their huge caseloads and lack of direct access due to the pandemic standards of in-person accessibility. For someone who has panic attacks due to telephobia, and other situations, this is very difficult if not impossible in this day and age. Please find ways to support accessibility for the disabled and those who need the support of stable and accessible employment. Who are willing to work, just not able to find accessible work to which would provide a comforting and supportive atmosphere without limiting financial access to the basic care and support of food, shelter, and bills on top of being able to support transportation costs, possible access to a home of our own, and provide a way to freedom in a time of financial woes. I just want to have a little more leeway financially, to be able to thrive rather than barely survive, and eliminating student loans entirely would be the first step to giving the former students of this country room to grow and give them the moon they never thought they'd obtain.
Ricardo	Santana	FL	The system is broken.
shannon	douglas	CA	the price of education is stupid and annoying
Gay	Lang	CO	I am 64. I have student loan debt that prevents me from being able to borrow any money despite the fact that I have excellent credit. I only was able to get another car when mine died because a friend lent me the money. My home is in need of repairs that I can't afford. This includes replacing aluminum wiring which is a fire hazard. Once again, I can't borrow money despite having \$300k in equity. My original debt has grown by \$14k in interest. I need relief from my student loans. I'm just stuck in a bad situation. Thanks for listening.
Carla	Empey	UT	Can't afford with prices of everything increasing. Can barely afford rent and food, much less other bills.
Jerry	Mims	IL	These student loan needs to be cancel, what the servers are doing is benefitting from the people debt, they're causing great hardship on people, they're lying to the people, they are telling people they owe a certain amount, and it's a lie this type of behavior is causing mental stress, depression, and great grief, Mr President cancel these loans, and give the people a fresh start, there are things I try to ask, but I can't get the help I need, it's frustrating, it's become a great burden, we need help!!!!
Abra	Alahouzios	MD	I am a 56 year old Gen X single mom who finally got a Bachelors Degree and now wondering how in the world would I even be able to retire at this point. It's not just the young people. It's people like me who finally got their college degree, don't own a home, live paycheck to paycheck and trying to survive. We need help!

First name	Last name	State	Comments
Leah	Johnson	MS	I now owe more than what I started with. After graduating I found myself pregnant after being told I would never have, surprise. Then a major injury that impacts my ability to practice the very career I went to school for. Instead I've worked for years at non profits and am currently working as a librarian. Every request to enroll in payment plans for non profit work was promised to be sent and never received or processed. When I've asked for lower more manageable payments I was instead deferred and am now being asked for more than I can afford to pay monthly given the pay I receive working for my little county library.
Linda	Gonzalez	ID	At least get rid of interest and let people out of the income based repayment when your months are over!
Hilary	Biesecker	VA	I have shared previously and I took out loans as the only option to further my education and I will be accountable but I am also a healthcare worker that had no opportunity to stop working during the pandemic and was socially penalized for my decision regarding vaccinations (not specified) and would genuinely appreciate a validation of my role
Ronald	Mcgriff	NC	I can keep food on my table because Student loan.
Michael	Branham	AZ	It doesn't weigh on me personally, but my wife has student loans where the balance is higher than the original balance. She's on track for forgiveness from working at a non-profit, but most other people aren't that lucky. The system is obviously broken and needs fixed.
Betty	Wershoven	FL	Concerned for our son who has a student loan to repay while struggling to find work that pays enough for him to pay living expenses.
Karen	Stauffer	DE	I owe over \$24,000, even though my original loan was only \$20,000! I have been paying for over 20 years. This is ridiculous! My current interest rate is over 6% - twice the rate of my mortgage! We need relief now! We've earned it.
Jesus	Dorado	IL	We need help president biden!
LaVonna	Houston	WA	I owe ten percent more now than I did when I graduated a decade ago. These loan terms are predatory and wrong.
Kingsley	Okeleke	TX	Student loan burden needs urgent automatic relief because of the financial hardship. President Joe Biden needs to cancel the student debt now for all Americans!
Mitchell	Hutson	IL	Mitchell Hutson I owe more student loan monttbe. What I make in a year at my job please cancel my Sallie Mae loan and my government loan Than you
Julie	Redd	KY	I went to college but because of personal issues, I missed a few classes. Although I completed every test and passed every class I was supposed to, the school dropped me as a student and refuses to give me my degree. I completed all classes and passed every test, task, and requireme that I needed.
Susan	Gorman	CA	It took me over 20 years to pay off my loan. I was fortunate. Todays young people are facing high housing rates on top of hundreds of thousands of student loans. Having a highly educated opulation is good for the country. We need to help make that possible.
Michael	Dionne	AZ	I may have trouble retiring. I turn 66 this month and owe almost twice the amount that I originally borrowed.
Virgen	Santos	TX	PLEASW HELP
Barbara Caryne	MOUNT	OR	I owe 80 k on a loan originally 55,k! It is a parent plus loan, so the only way out will be death
tevet	tee	CA	We need this now
Elliot	Robles	MS	And not only that but, my experience through this whole deal has been horrible. I submitted my consolidation back in February so that I can apply for PSLF program and to this date I don't have a proper consolidation and twice I submitted a PSFL application through my employer and it all has been a waste of time become the consolidation loan was not finished on time so that it qualify for the PSLF.

First name	Last name	State	Comments
Marie	Schalk	MO	I was a victim of a for profit college scam I fought this school an the loan for over 15 yrs. I provided proof time an time again. Well at the beginning of this year was blessed by a letter from President Biden an the new lender who took over the my loan with the entire loan had been forgiven. No one knows the relief this has brought to me. The fact I have a little more money not much but more to help mom with groceries or utilities. This was a true blessing I cannot thank President Biden enough an every single person who has signed petitions went to court been at the White House to share our stories. Thank you all
Jane	Addy	OH	I worked at the bedside, during COVID Pandemic for 2 years full time! I did not sit at home, like most of our managers and still collect a paycheck! I earned my MSN, and have been paying on this loan faithfully. My employer terminated me (a nurse with many years of experience, for whistleblower). I took out loans, earned an MSN and retrained back to the bedside as an ER Nurse caring for patients. Then, I supported family members who could not work during the pandemic. Nurses deserve a student loan break, we worked the entire pandemic, and nearly died doing so. ?
Brendan	Cardaci	VA	My name is Brendan Cardaci I have about \$25,000 in student debt. I now owe more than I borrowed due to interest on my loans. I have only been paying interest for the most part since in entered into repayment in November of 2016. Student debt forgiveness would be life changing for me. I could then focus on my credit card debt and family medical bills and other costs of living which have gotten inflated due to corporate greed-flation across many industries and goods that families need to live. I was a Pell grant recipient in school and was approved for \$20,000 in student debt forgiveness under Biden's original plan before the Supreme Court struck it down. I now qualify for relief under the save plan and a \$0 payment penalty while gaining credit towards 20 year undergraduate forgiveness. I am definitely grateful, but there is still work to be done student borrowers like me were misled by Nelnet. When I initially consolidated from the Standard repayment plan to the Graduated repayment plan, the gentleman I spoke with at Nelnet told me I would have a lower more affordable monthly payment. However, he did not explain how much more I would be repaying over time and how interest capitalization worked. I believe borrowers like myself were misled and exploited. Student borrowers have been gouged also by constantly rising costs related to education and other reforms are needed to control out of control rising costs at universities. Relief is necessary and should be granted immediately preferably not incrementally. Financial relief is often granted to billionaires without question or political opposition. Students deserve the same. Thank you for your time.
Rafael	Garcia	CA	Because of runaway interest rates on the original loan my debt is four times the original amount.
olivia	Stephen	OH	I am 76 years old and rely entirely on Social Security. It is almost impossible to buy food, pay rent and drive a very old car. I definitely need help in many ways. We can trust President Joe Biden to address and forgive my Masters tuition. I have already completely paid for my undergraduate education.
Leslie	Lewis	GA	I'm 54 years old. I've worked in the field of human services since I graduated with my bachelor's degree in 1996... well I started my first job in January of 1997. I dreamed of helping change the welfare system by getting into policy writing. I worked several jobs at DCFS then went back for my Master's in Public Administration. Since there wasn't a program in my area and I had 3 children and a full-time job, I decided to go online to Keller Graduate School of Management. They said they had great job placement programs. Well after graduating, no job placement and filing bankruptcy twice, I ended up divorced and saddled with over twice the amount of my original debt and no hope of ever being able to pay it off. To top it off, years that would have qualified for PSLF because I was working at a Title 1 school and paying my Chapter 13 payments don't count because of a bankruptcy deferment I didn't ask for or know about. I was under the impression payments were being made as part of my bankruptcy. Either way. I can never afford to pay it on my low state salary.
Cinda	Schmidt	WA	We are a large family, living pay check to paycheck. Cost of living is astronomical in WA state, inflation and wages don't match- this loan relief would eliminate so much daily stress just trying to get by every day.

First name	Last name	State	Comments
Lusllesenia	Orozco	NV	I went to culinary school, I owe \$25000 from that time. I been doing deferments, now I went back to school by the time I am done with school I am going to be in debt and owe \$65000 dollars. I am helping my youngest daughter raise her two babies while she is going to school. She is not working. This is alit of money to payback, and I can try to qualify for deferments but interest continues to accumulate. I am already stressing out just thinking about the amount of money that I will owe by the time I am done with school and this is not counting my masters degree that I will be going for. It is just ridiculous that students have to be worried about th e amount of money we are owing when we are not making enough to survived.
Jenni	Lake	IL	I graduated in 1999 and I am still paying a loan that was supposed to be paid off in 10 years.
Elizabeth	Zoglio	FL	I'm a 74 year old widow who is having a hard time paying my student loan debt and would appreciate it if all student loan debt would be discharged because times have changed very much in the world and we cannot afford these payments. Tears ago it was feasible but with interest rates so high and the cost of apartments, cars; as well as interest rates this is killing us each day. Please President Biden help the people with doing away with all student loan debt.
Donna	Wham	GA	I'm 66 - almost 67 years old and need to Retire hopefully before I'm 80! While I believe the groups who have had their debit forgiven deserved it - what about me?? I'm afraid I'll never get rid of this horrible yoke around my Neck.
Monica	Hawkins	TX	I don't really have a "special" category I gues. Just feel like I'm nothing in this initiative.
JoAnn	Birlet	NC	Received an apology letter. Now my loans are going to transfer again. I was told I was approved for PSLF
Edward	Pyznar	CT	The monthly student loan payment is more than my mortgage! My husband has stage 4 cancer, which in itself is very expensive, I certainly can't afford 2 "mortgage" payments on top of that with a one income family. After paying these loans for over 12 years, we have barely touched the principle at all, and only then because I continued making payments as long as I could during COVID. We could sure use any type of relief we can get!
April	Ryant	KY	I in good faith, followed the advice of the financial aid office of my son's University and took out a parent plus loan to help my son pay for his bachelors of science degree. I strongly urge the administration to allow parent plus loans to be eligible for forgiveness, or some sort of Interest relief. We as parents do our best to help our children do better than we. Therefore, I humbly ask the administration to strongly consider including parent plus loans in any forgiveness plan.
VALERIE	STEVENSON	CA	My student loans dinged my credit score automatically. I lost 50 pts and I am NOT delinquent. What Planet do you live on where you can sleep at night knowing the pain and economic suffering you are forcing on us. This is unacceptable.
Kathy	Bavaro	IL	I'd be happy to share my story.
			I had the good fortune of having 2 school loans many years ago when interest rates were very low and higher education was much less expensive. Given the differences with student loans now, we are strapping these kids with future debt that is unreasonable at a time when these generations have less opportunities to own houses, etc. If WE want a good future for our country, now is the time to correct this injustice.

First name	Last name	State	Comments
Lee Anne	Wardwell	TX	I have been making my student loan payments over the required amount, and all through the COVID forbearance period, for only 2 years of schooling at a public Texas university for my bachelors degree since 2014. At this rate it will be atleast another 10 years before I pay them off. I am paying over \$100 in interest each month. I wish I had been truly informed of what financial commitment I would be making when I took these loans. I don't think that the cost of these loans is balanced with what I have been able to earn...meaning I could probably be making the same amount of money at this point in my life without the degree. It is frustrating. I would really appreciate help with the interest each month or even just a waiver of interest after so many years of paying my loan without any late payments. Even that would make for a brighter future for myself and my family. Please consider investing in the education of America by helping us with our student loan debt. Otherwise, we are basically telling the American people we don't value having educated Americans and we value putting them in debt they will never be affordable be able to pay off.
Tami	Wilson	SC	This huge debt has caused me to get higher interest rates and even be turned down for credit.
Mary	Dracon	NC	Please cancel my student loans they are all just accumulated interest!
John	Stuffle	TN	I had to take a student loan for my Daughter even though she was on the Dean's list all through her college years and graduates with honors. I've had to retired for medical reasons and I live on Social Security to live and don't get enough to keep up with living cost let alone pay a student loan that I shouldn't have had to take out cause my daughter could have earn grants to help pay for college but, the Trump administration and Betsy DeVos took all of that away and forces people I to Student loans.
Judy	Sisneros	CA	I am a senior (almost 70 yrs old and disabled) and still owe almost as much as I borrowed. I paid 13 years with no late payments and have only my social security check as income. Now on deferment. Give me a break please!
Carri	King-Bussard	CO	I graduated with my Master's degree in Counseling in 1998 and still have approximately \$15,000.00 to pay off. I pay \$200 per month. I am currently in private practice but spent the first 15 years of my career working for non-profits. I did not know then that that loans could be forgiven if you work for non-profits. As a Licensed Professional Counselor I will never be rich so student loan forgiveness is paramount in my opinion.
Melissa	Brogle	NH	If student loan payments continue for me, I will never own a home, I will never travel, I would not be able to help family who have an emergency, I will never have kids. I owe more than I borrowed, and I've been making payments for almost 2 decades. Automatic relief would drastically change my life, and I would be able to contribute to my local economy more!
Vincent	Tuzzolo	PA	It felt like a prison sentence
Sheila	Lundon	IA	My student loan started off at \$20,000, and is now 24,000 because of interest! Ridiculous!
Constance	Hoffman	NJ	I'm 77 on fixed income still paying off Parent Plus loans initiated in 2006 for my daughter! The principal never goes down— all interest & even the new plans are discriminatory to Parent Plus borrowers!
Emma	Gass	IL	It's hard to work and pay my loans. Relieving debt would allow me to more easily experience the American Dream. I would be forever grateful not to struggle in my personal pursuit to happiness if student debt were further relieved.
Chelle	Winters	CA	In regards to servicing errors, please know that MOHELA is a disastrous scam and should be dismantled.
TIFFANY	LOPACINSKI	CA	I am a single mother of 4 children and caregiver for an elderly parent, who is having a hard time keeping afloat.
Minerva	Magallanez	TX	I couldn't pay my student loan and interest tripled
David	Bednaz	CT	I have stage 4 kidney disease, congestive heart failure, have been in a nursing home for over a year and can't walk or stand. I tried to get my doctor to fill out the forgiveness forms but he won't because he is worried if I get better they will come after him. I'm 59 yrs old and don't see me getting better any time soon. I have lost 120 in the past year I have been here and just keep getting weaker.

First name	Last name	State	Comments
Ann Michelle	Crownhart	AZ	It significantly imparts our budget, etc, due to my wife's student loan debt. She has already paid more than she borrowed. We feel defeated and have resigned ourselves to just paying the minimum monthly
			Cancel all student debt for all borrowers now!
Nina	Frieman	NY	
Scot	Hamilton	CA	What a nightmare! No more lies! Relief now!
Yvette	Starks-Grant	GA	In 2010 I enrolled in a teacher certification program graduating in 2012. I have been teaching in Title I schools since 2009 initially on a provisional certificate. The interest on my loans ballooned the balance to more than I borrowed. I paid the balance of the interest off in 2021 or 2022. Since payments have resumed I now owe interest again. How? I have also applied for PSLF to no avail. My daughter is now in her 2nd year of college. I am still driving the car that I purchased used when she was 5 years old. Why? I can't afford to replace it but I know that day is coming since it has over 250,000 miles on it. This is not about the car, but about the monthly bill of this student loan that is over \$40,000.
Bruno	Molteni	MA	No but i feel like i've been misled by the bursar's office
Joanna	Ferguson	NY	I haven't worked since graduating from college with my degree! I'm now at home because of a disability and cannot work, I had asked several times for a cancellation of my debt, but haven't received any response. I have seen my students loans rapidly increase in interest rate, I'm struggling trying to figure out how am I gonna pay student loan! When in fact I cannot afford a decent place to live or help my family financially?
			In a nutshell; I went to school as a non-traditional student at 18 for several reasons. Paid for my undergrad on my own and was guaranteed a fixed 3% APR on my loans that wouldn't change. I graduated at the height of the 08 recession, had to choose between finding a job in a junk economy or going onto grad school. Both schools lied about employability opportunities with my degree program. After graduating with my Master's degree in 2013, I couldn't find work in my field and have been forced to work dead end jobs ever since. My servicer put me on administrative holds without telling me, and deferments without explaining to me the consequences of doing so. And while I did pay towards my loans, with my low income in spite of having my two degrees, the amount I've paid towards my loans haven't even come close to covering the interest. I went from \$60k to \$100k in debt in the span of 9 years, the bulk of which happened after 2016, when changes to the rules for student loans allowed the Dept. of Education, under the leadership of DeVos, to raise my interest rates extensively.
Kristoffer	Martin	WI	Because of these loans, I can't afford to buy my own home, can't afford to move to find work in my field, and I'm forced to live paycheck to paycheck.
Madison	Francis	OK	I went to school during a very tumultuous time in my life. I had just lost my parent and was on my own. My academic advisor (who saw how bad I was doing mentally and grade wise) still encouraged me to get loans and continue failing school as an 18 year old with no parents?. These loans are weighting on my my future because I am now trying to buy a house with my husband for our baby.
Taylor	Wilder	MI	I'm not paying that shit
Patricia	Oliver	IL	I was conned out of \$1500.00 by a company pretending to reduce my payments and false documentation. In addition, there is no way I can repay my loan based on my current debt. I have no idea how I will be able to incorporate another bill based on my income and current monthly payments. The loan forgiveness program would really help me out. I know that other people are feeling the same. It's just overwhelming.
Alelia	Munroe	FL	I'm getting ready to retire and worry about having this huge debt to deal with while trying to live on a fixed income.

First name	Last name	State	Comments
Jennifer	Garland	GA	I am a registered nurse eligible for PSLF. I have worked over 12 years serving my community in their time of need. I have left my own family on weekends, nights, holidays, and while my own kids were sick to care for others. I have witnessed more death and trauma than anyone should. I did all this while paying my student loans monthly for over a decade. I don't expect to not do my part for repayment, but I feel between my service and my payments of over a decade, the rest of my loans should be forgiven. Thanks for the consideration.
Cassandra	Wheatfall Holmes	TX	I can barely make bills due. I am 62 years old and still work full time. I don't make a lot of money. I try to work extra to pay what I can. I ten get sick and hav to be hospitalized. I can't get my medication and food on my table. I am worry myself about what to do. I have no other person living with me but God. I hold on to my savior and I hold on for another day. I really want debt relief from my student loan. I felt going to college would have me better off. I am still where I was 10 years ago. I just have a big student debt that I do not know hwl am going to pay. Please help us President Biden. I am just a everyday person trying to survive . Interest ,taxes, gas, food, housing everything has gone up but my pay. I am struggling I need help.
Natalie	Caudill	CA	I have been paying on my debt for years. I worked so hard to get my education but no matter how hard i work, even making all of my payments, I cannot get my student debt paid off. Please help! I am paying every month with no end in sight.
Kimberly	Messuri	OR	I owe over 61,000 dollars and I have a family of 5. I am a one income family a
Rebecca	LaPierre	NH	I'm pretty sure I will die with this debt because of the interest. I don't see any light at the end of the tunnel.
Kendra	Gilchrist	SC	I'm a nurse who worked through one of the hardest times COVID. Without nurses and other health care professionals where would this country be NOW
Ari	Stockfish	CO	I have a \$5000 teach grant that turned into a high interest loan because I didn't teach in a title 1 school when I began my career. I have since taught in title 1 schools, but by then it was too late. The grant is now a loan with lots of interest. I am unemployed and unable to pay this loan off, though I feel it should be discharged for my 11 years of special education teaching in public schools.
Jane	Tobal	FL	I'm retired (71), living on social security and small a very pension from teaching. I am unable to pay and don't see when that will change.
Kimberly	Ready	FL	I originally went to college to be a teacher. Working, raising two children I started college when I was 34. It took me until I was 53 to get my Bachelor's. Cum Laude ad \$91,000 in debt. I will be 59 in July. I have held my current job for 16 years and now I am not at an age to make more than \$47000 a year. College should be free for certain people who are not rich.
Erica	Mitchell	WA	I'm drowning in debt
Bernadette	Previti	PA	I am worried that my student loans will never be paid off. I owe 138k from two degrees, both social work. I will never make enough to be able to pay them off I feel.
Candace	Weber	LA	I was taught that education was the ticket to a better future; however, student loan debt from graduate programs are such a heavy burden to bear. For what I do, you need a graduate degree; however, the debt that it carries makes me question whether it was worth it. Education in this country is weakened because of the debt that accompanies it.
Eduardo	Martinez	NM	Have two kids impacted by student loans
Kelly	Cooper	MN	For my daughter and still paying parent student loan
Shelia	Simmons	FL	The student loan debt is weighing on my present and future as I am majority bread winner in my family
Joelle	Hervic	FL	I have been paying my student loans for 20 years. I now live in Australia and the exchange rate is blowing out my payments. Enough!

First name	Last name	State	Comments
Jessica	Gutierrez	FL	My student debt is a financial burden that I still hold from trying my best to get a higher education. After a medical illness that made it difficult for me to sing for my vocal juries, I was forced to leave the music therapy program at FSU. I was 3 credits away from completing the program, but they told me they could not allow me to continue if I could not pass my vocal juries, so I was forced to begin a new program from scratch. This prolonged my schooling for an extra three years, meaning that I accumulated 7 years of student loans only to receive an undergraduate degree in Psychology. The predatory manner in which students are treated when it comes to school is so disheartening. I felt that I was only a dollar sign to this University. After 7 years of working tough entry-level jobs, I am still being paid under a living wage. That makes it so difficult to ever imagine a future where I will not be ridden with student debt. Forgiveness for my loans means the possibility of saving to start a family, own a home, and not live paycheck to paycheck.
Grace	Matthews	TN	Victim to all of the scams.
Delia	Commander	OR	I thought at the time of borrowing I would have a high paying job to afford student loan payments, was I wrong! Then I exceeded the amount to borrow and had to quit my program. Didn't finish, didn't get a high paying job. It's been 10 years. I live in abject poverty now counting on public programs to survive!
Emily	Bradley	MA	I will never own a house
Brooke	Remmert	NM	Advocating for a special person who really needs relief. Someone with tremendous talent and tremendous student debt.
Ruthanne	Chiotti	AZ	I am currently going through a divorce and paying all the bills on my own including expensive lawyer fees, so immediate relief would significantly improve my financial situation and allow me to pay all of my bills on time during this difficult time.
Diane	Dziedzic	MI	Please include parent plus loans for loan forgiveness. I am retired mom whom makes under 25,000 a year and it is a constant worry for me.
sara	bergman	OR	I have a graduate degree that plunged me into significant student loan debt. The ceiling income in my profession does not meet the amount required to repay my loans. I am a single mother of a young son paying for childcare, rent and student loans. Due to this high price tag that weighs on me, I'm not able to save money or set me or my son up for the future. At 40 years old, working full time since I was 21 and with a Masters Degree, I should be able to own a home and put away money for my son to attend college and participate in after school activities. The best thing for our futures would be the cancellation of this debt!
Toni	Watson	CA	My stepson has owed over \$100,000 for over a decade. He's paid & paid and due to high interest he still owes most of it! At least lower or eliminate the interest!
Dustin	Sentz	MD	Student debt has kept me pinned down financially and it cannot be recouped in the mental health profession
Elizabeth	Goodall	OH	Amount owed has almost doubled & I've paid over 17000 off... it's impossible to catch up with inflation...difficult to save for retirement
Gloria	Simon	HI	I took Parent Plus loans for my daughter. I'm currently employed as a social worker for the state of Hawai'i. I've put off retirement in order to qualify for debt relief. If something can be done about the crushing interest rate on this loan, it would go a long way to easing the pressure.
A	Mueller	NY	My husband is a borrower that currently owes more than originally borrowed AND has suffered many serving errors which added to the debt load. He's 45 now, and these loans will most likely outlive us.
Rhonda	Goodwin	SC	I'm effected in more ways than one and need the relief of interest fees, and forgiveness of these loans altogether
Rema	Burghul	TX	I can't buy a house or do normal things an adult should do because of this crippling loan debt. We need relief!
Renee	Mattson	OH	43,000 in debt. Do you have any idea how insane that is!? This is probably your only shot at winning a re-election and not massively screwing us over in 2 different ways.
Katherine	Sweetser	CA	I knew what I was doing when I borrowed money with a Parent Plus loan. I just didn't know that my retirement would work out so badly. I am 78 years old and pay \$638 a month, which is a lot

First name	Last name	State	Comments
Christina	Garcia	CA	Im not in my best moment, this economy is burden me, I can barely make my rebt payment that is already very high!
Mara	Dukats	IL	I've been a teacher my entire life, but helping to put my kids through college means that I will be penniless once I retire. Help!
Susan	Hall	OH	Then do it, I'm tired of getting emails about how you're gonna do it. Jesus I've been unemployed for 6 months. This is [expletive] ridiculous after I've worked for nonprofits for 15 years.
Aaron	Olson	UT	The astronomical monthly payments for my debt make it impossible to live and provide for my family. Prior to Covid, I was in then public service loan forgiveness program which made it affordable. Pursuing a higher income in my field but outside of a non-profit has resulted in a monthly payment that is impossible to pay and still provide basic needs for my family.
Francis	Zuniga	CA	I was born in NY, when I was 3 my mom, single parent of 3 children moved to El Salvador. We endured a lot, my siblings and I. My mom unfortunately has mental health issues and I never met my dad. My sibling were sort of taken away from her a different times. I stayed with her for 4 more years after my sister was taken back to US. My mom was abusive and when eventually she was convinced to move back to US, I was also taken from her. My aunt became legal guardian and I was able to complete high school and go to college. However, after I graduated from physical therapy school with my doctor degree, I was in a lot of debt. I owed over \$200,000. This was devastating for me because as a physical therapist, I do not make a lot of money. I recently injured my back and have been on disability for about four months and my husband work hours decreased therefore, having to make payments is very difficult. Having my student loans forgiven would be a tremendous blessing because it would allow us the opportunity to get ahead and not live paycheck to paycheck or be in the negatives. Eventually to start a family.
Mary	OLoughlin	OR	I am a 59 year old divorced mom and a personal support worker for my disabled young adult son and I make \$34,000.00 a year. My hours are being cut back by the state starting June 2025 and I will have to find a 2nd job to be able to keep a roof over our heads and food on the table. My student loans and the plus loan I took out for my oldest child are over \$50,000.00 now due to ballooning interest. I am currently paying \$45.00 a month and am on the SAVE program but I will not be able to continue making payments as they start rising in the next couple of years. I am already losing my medical because I was told my household makes to much money and I cannot afford the doctor visit co-pays, insurance co-pays or the medication co-pays, so I will once again be without medical/dental, as well. I cannot afford the rising cost of food, housing, etc. AND the cost of my student loans, as well. I live paycheck to paycheck and have no retirement or savings and will have to work until I no longer am able to and then have I no idea how I will survive. Student loans hanging over my head just adds to the stress of trying to keep ahead enough to pay rent, food and the rest of my bills. I do not wish to live like this any longer.
Heather	Glasgow	OH	Single mom, teacher, owe more than I will ever make in 2 years. Teachers are underpaid, overworked and trying to make an honest wage to support their families. I am barely making it raising 2 kids on my own while maintaining household responsibilities and parenting responsibilities. Make too much for assistance but not enough to be more than paycheck to paycheck.
Jim	Coventry	PA	I'm the parent of a student with a parent plus loan over \$100,000. This is a true hardship.
Jenni	Bennett	MI	Help working class
Cameron	Hill	GA	I graduated in 2005, and I have barely made a dent in my repayments. I have more than paid off the original loan amount.
Ann	Amores	OR	The interest is outrageous! Can't make a dent due to the interest.
Samantha	Egbert	NJ	I went to school and earned an MSM and was told by my college advisor that it was just as good as an MBA. That was not the case at all because my former employer encouraged me to get my MBA. I left my employer to care for a sick parent and I have not been able to find a new job in 3 years!!! I have sent out thousands of applications and nothing! Now I am saddled with over \$80k in student loan debt and I can't even find a job. I feel misled by my university who has done nothing to help me find a job!

First name	Last name	State	Comments
John	Agoglia	MA	I have had loans since the mid-80s-- those loans were consolidated into a new loan when I went back to grad school 10 years ago. I have had to go into forbearance more times than I can account. I'm 57 and have more than \$107,000 in student loan debt (in forbearance yet again). I have two kids that will be entering college over the next two years and I'm looking at hundreds of thousands of dollars in loans to help them achieve their dreams. I will probably die with all this debt and I don't want anyone else to have to struggle to better themselves or their children's lives.
Chad	Boykin	NC	I graduated with 90,000 of debt, after 4 years of payments I owed 120,000, my last PSLF certification was not credited and I have spent over 8 hours on hold for Mohela in one sitting, more often than not, I have to abandon the calls.
Holly	Ninneman	OR	I have been paying on my student loans for over 20 years. I previously applied for PSLF when I was working as a county social worker. My application was denied due to my loans not qualifying. However, my loans appear to qualify now, but I have since retired and am on fixed and limited income. Paying on my loans for another 20 years will have a serious and negative impact on my remaining years.
Lisa	Hartman	IL	To add to the issues, I'm a social worker. Not exactly a high wage profession. I have chosen to work with some of the most challenging students, those with mental health issues, those in therapeutic day school and those with developmental disabilities. The poor advice from multiple servicers for repeated deferments compounded my debt on top of the way the interest is calculated. In addition, despite years we qualified for free and reduced school fees, I was repeatedly told we didn't qualify for an income driven repayment which created default and negative credit ratings. My PSLF count is still incorrect and I can't get through to anyone to figure out why. Why is a home or a car simple interest but my student loan is compounded? This literally makes no sense and despite my several hundred dollar payment each month less than \$2 goes to the principal of my loan! I will die before I can pay that off. Now, the student loan debt prevents us from saving for a house or for retirement. Loan forgiveness would make a life changing difference. Minimally, recalculating to a simple interest or no interest loan would make the possibility of living long enough to see this debt gone within reach
Melissa	Henslee	TX	20 years and counting...
Terri	Polniak	NY	I'm a single woman who lives alone and the cost of living is already outrageous without the burden of student loans. Any investment opportunities go out the window because I'm just trying to survive. And idk *gestures wildly at the entire world* living kinda sucks and everyone's future looks bleak. We need to find another way to live and fix this country and the way humanity is going in general. One less bill and the burden of interest on debt can help a lot of people and who knows what kind of economic growth that could result. I hope someone actually reads all of this. We live in weird times, my dudes. ♥
Tresa	Monteith	SD	I could use the extra money towards paying down other debt like my mortgage, fixing my home, or getting a new vehicle.
DEBORAH	PAULIK	IL	I returned to college late in life and my student loan debt will remain until I die. The interest is more than I borrowed now. I graduated in 2009 and wasn't able to obtain a position that paid enough to pay down my student loan effectively until just this year. At this rate, I'll never be able to pay off my student loan debt or have decent credit or even buy a house and I'll be 55 in a few months. This is not the life I imagined. Ever.
BRENDA	BARNES	MD	I have a student loan that has ballooned. I want to pay but the monthly payment is too much. I am 75 years old on retirement income having to pay for health insurance, food, house property taxes and maintaining a place to live in my elderly years. I have no other source of income.

First name	Last name	State	Comments
Leana	Welker	IL	I have had to forgo paying on my loans because doing so would impact my finances in such a way that I wouldn't be able to pay for basic necessities and housing. I'm on income driven repayment and even then I still cannot afford the minimum payments without getting late on rent, utilities, and other bills.
James	Owiecki	IL	Been paying on a combined student loan for stepchildren totaling about \$15k for over 30 years. What's wrong with this picture?
Jeri	Williams	CA	Ruined my life !
Justin	Zabinski		Student loan companies SUCK
Steven	Davies	MO	I could have used this help years ago.
Kerry	Flynn	FL	If you can't eliminate debt, at least let us discharge student loan debt through bankruptcy. I am 62 making \$48000 and I owe over \$345,000. Death is looking better and better.
Amy	Triantafyllou	PA	On behalf of my 38 year old daughter, single mom with no support, I'm speaking out because I have witnessed her paying on her federal school loans religiously since she graduated a decade ago. She can get ahead of it. The interest keeps ballooning. She's lost faith in herself, the system, and sadly Biden. She's now looking at casting her vote for Kennedy!! He HAS to help her or he'll lose her vote and many others who graduated and found average paying jobs. She'll never be free of this debt. Very sad. And yes she and her child live with me because as hard as she works she'll never afford a place of her own.
Thomas J	Smoot	DE	My comments would take up MORE SPACE than what is permitted here. Suffice it to say, however, that this entire repayment BS has been a COLOSSAL nightmare, even with the nitwits at my Servicer, AidVantage. Regardless, I started REPAYMENT in 2004 under AES (American Education Services/PHEAA); so MY loans should be forgiven under this new plan anyway.
Sharmel	Rhyne, formerly Robinson	MD	I owed more less than\$26000. They wanted\$64000. I return.
Leanna	Ford	TX	I owe almost \$12,000, almost \$3500 of that is interest. We struggle as it is, working two jobs and going back to school and barely being able to pay rent and put food on the table. This would greatly help to advance our future selves. Please help us.
Michele	Villa	IN	I'm a special needs mom and never had the opportunity to have a career. I've only been able to work very casual part time jobs and now our daughter is 26 and we can't leave her home alone
Dorothy Lynn	Brooks	TX	I graduated from college years ago--BA, MA, and finally PhD. I had no student debt. I worked all the time I was a college student I had one federally funded stipend. I do not oppose cancellation of student debt, circumstances were different, and some debts no doubt were ill advised. Let's go forward form here.
Tiffany	Adams	FL	I'm a solo parent. My son's father passed 3 years ago. I owe more than \$80K in student loan debt. I work as much as I can and try to still be a good parent...it's very hard. He's only 11, and school is only getting more difficult. I left my career to help my husband when he was sick, leaning on a previous career, now I can't get back into the career I went to school for and have the loans for. It's so frustrating. I'm struggling.
Ken	Wachsberger	MI	What are you doing for students and parents with Parent Plus loans? The interest rates are thievery.
Esther	Nunn	NV	I am 83 yrs old on a limited budget and my loan from 1994 is triple what it was due to outrageous interest!!!

First name	Last name	State	Comments
Tristin	Perkins	CO	I'm a single parent of a special needs son with a masters degree. I have to choose between paying my loans and paying for therapies for my son because my cost of living is so high. My housing is nearly 50% of my net income which doesn't leave much to get by on. The money I pay on my loans could be going towards helping my child work toward being a productive member of society.
Jackie	Gormley	MA	I had gotten my degree with Ashford part of the Sweet v. Cardona. I am still waiting for relief.
Blaire	Grant	SC	I've bettered my life by going back to school and changing careers. However, while in school, I'm continually accruing interest and stressed about the debt that I'll have once I graduate. I committed to this, so I understood what I was getting into. It's just a hefty price to pay, and hardships for years to come, all in the sacrifice to make a change for the better for myself and my family. It shouldn't be this way, and interest accruing while one's in school should not be acceptable!
Susan	Walsh	CA	Relief needed sooner than later
Mike	Orth	PA	Would be nice for relief from parent plus loans. Interest on loan is unbearable
Adam	Hagadone	NY	Please pass student loan forgiveness!!!
Leeann	Mraovich	PA	I'm planning to apply to law school in England and am telling myself that I'll be a successful attorney. I need to believe in myself and that I'll be able to repay all my student loans. I wish law school wasn't so expensive, but it is whether I stay here in USA or go abroad. I don't want to be at the end of my life and feeling that I did not live and try to pursue my dreams. We only have so much time in life and I believe it's the things people DON'T do they regret at the end of life and NOT so much what they DID do. I need to believe in myself and be my own best friend. Peace. Best, Leeann Mraovich
Adam	Toutoungi	UT	Both me and my parents took out loans for school and although I was able to pay off half of them so far, I think that the current student debt crisis (which in turn weighs on the generation of our parents, trying to help us) is an atrocity, and leads to unrealistic payments, total financial ruin and a weight in my heart that only others in debt would understand.
Denise	Carlson	TN	I have been battling incurable cancer (multiple myeloma) since 2016. Cancer is very expensive even with insurance.
Naomi	Meza	AZ	Relieve me.
Taylor	Sadura	NJ	With the cost of living & the student debt hanging over my head, every month I'm at the risk of not making my rent...
Carrie	Collins	CA	Constant crushing debt is such a strain on a persons mental and financial well being. Federal loan repayments have been coming out of tax returns, personal loans have been bought and sold so many times I don't even know who I owe money to. And the irredentist rates are so high I'm double my loan amount. It's ridiculous
Mary Kay	Anderson	FL	My wife is a teacher who has worked Title 1 schools her whole career. She was told she needed her Masters and a few years later upon returning to the school she initiated the Masters was told it wasn't accepted. The program was through Argosy, no longer there, and serviced by Nelnet. Unable to afford repayment on both her undergraduate and master loans she has deferred several times. The repayment programs require a ridiculous payment per month. I'm on disability so our income is limited. Relief from these predatory graduate programs and loan services need to be addressed.
Christina	Florez-Barnes	CO	I am 70 year old. I'll never pay my loan off. It was originally \$40000 now it's \$70000.
Jeff	Hahn	AR	The private loan companies were also in on this scam and should be held to accountable.
Linda	Sanders	OH	I have been paying my loan for over 10 years. It is now double the initial amount borrowed. I will not be able to retire unless I go live in a tent. Nor will I be able to receive the new SAVE program, because unbeknownst to myself, my once federally held loan is now in the hands of a private lender. I am never going to be able to see the end of this loan because at the rate of interest added, I will be dead before the end of this loan. This is the only bill that I pay, that the balance gets higher and higher, instead of lower and lower. It's a Ponzi scheme.

First name	Last name	State	Comments
Carol	Franchi	NJ	Single mother caring for elderly mother and son with I/disabilities. Don't know how I will survive without assistance especially considering doubling my original balances that have accrued.
Lizabeth	Wood	IN	I feel that all students should get student loans to be erased.i going for my early childhood education
Gordon	Brown	FL	Been paying for 15 years, haven't taken a bite out of the principle.
Greg	Campbell	KY	With all my current issues I can't physically work. What I'm concerned about is just paying interest. In 6 months I've added 3700 dollars. Even when I get a job I don't know how I'll even make a dent in it to just cover interest. It's very stressful on top of trying to even get to a point where I can physically do a job, even something simple.
Adriana	Montenegro-Rodriguez	MO	1. Can only have one child. 2. I owe \$20k more than I borrowed. 3. Mohela charged me incorrectly
Christie	Seligman	WA	I am 55 years old with my own graduate degree loan debt as well as a parent of three graduates with parent loans. The combined amount with ballooning interest is nearly the amount of the mortgage on our home and greatly effects our ability to retire in the future.
Samantha	Rosser	TX	I'm a single mom with an 8 year old I need to take care of that the \$15,000 I still owe will be better used for.
Suzanne	Jensen	CA	My daughter is strapped with student loan debt. She got her Masters Degree and needs financial help.
Teresa	Twigg	MD	I'm am 59 years old and am self employed and trying to pay Taxes (being a small business) all the increase in supplies, rent cost are making it very difficult to keep up. My business expenses have increased, my personal bills have increased making it extremely difficult to make my reduced payment of \$148. Doesn't seem like much but when you're struggling any way it is a lot. Please give consideration to helping the older middle class people who are struggling. I am one that pays my bills because I owe them. However the low income people have gone to college for free so they are able to work and not struggle paying back student loans. I get I made the loan but it was because I wanted to better myself and did not have (Free education offered to me) any way to get an education but to borrow. We need relief!! Please help. I don't want to be on social security still paying my student loans off. Thank you so much.
CATHRYN	RITCHIE	NC	I recently retired after working 46 years in an advanced healthcare role, working at least 30 years in PSLF nonprofit settings. However, I am ineligible for PSLF relief because retirement prevents me from meeting the current PSLF criteria (i.e. continued service at a PSLF approved facility for 120 months). To deny forgiveness to someone who has spent 46 years in public service because they retired at age 67 and consequently cannot meet the current criteria is most unfair. There must be provisions for seniors who retire incorporated into PSLF forgiveness.
Douglas	Donahue	NY	The Republicans had millions in PPP loans forgiven and they all voted against Student Loan Forgiveness!! Another case of Politicians getting away with crimes!!
Mary	Andal	FL	It isn't right that I'm burdened by debt just because I got an education that allowed me to be productive, and pay taxes for my country.
Bryana	Greer	NY	Because I had to go to grad school in order to achieve my dreams and goals in my mental health counseling career, I am left with more than 100k of student loans that I feel I worry about my ability to pay it off given the intense interest rates. Please cancel student debt, everyone needs it. You would make such a difference!
barbara	clemens	CT	my son is45 and is disabled , bringing up 3 dgtrs 6, 5 and 3 while wife works He is a RN unable to work b/c of his health last thing he needs to worry about is his student loan help !! Barbara Clemens
Salvatore	Chieffo	FL	Just get it done
Terri	Radtke	WI	My student debt is preventing me from purchasing a home!! Because it has created such a high debt ratio. So even thou I have cleaned up my credit I am unable to purchase a home.

First name	Last name	State	Comments
Sandra	Iverson	NC	My daughter's student debt totals around \$100,000. She has a good job, but the cost of living is plus all the loans plus interest is a giant weight on both her and us as we try to share the the load together.
Joann	Hoover	VT	I'm close to retirement and have this debt. I work and this is a hardship. My husband passed away from ALS.
Danny	Barto	AZ	I was told by the financial aid office in 2003; these loans can be consolidated after graduation. Sign here if you want to go to college. So I did. I wasn't even old enough to by an alcoholic drink, but was allowed to sign my life away. I've been paying multiple, private student loan companies since graduation. I've never been able to refinance. So I keep paying. I've now paid back more than the original principle balance of all my loans. I still have until 2035-40 and my payment amounts have ballooned because the loans are variable. Some are now over 12% interest. I've contemplated going bankrupt, but even then, student loans will not go away. I am an educated (masters of science in engineering) and productive citizen. In fact, my job is in energy efficiency where I save businesses money everyday, but I need help too.
Denise	Michalik	MI	They could added charges I have no idea about. When asked for help prettty much say to bad, I couldn't believe the women that I talked to. I can't buy a home, im 66, women and single.
Sean	Oneal	WA	Paying my college loans and now signing for my children
Karol	Dietrich	OR	I'm a senior citizen with a growing student debt that I cannot pay off in my lifetime. I ask that the Biden Administration erase all debt for anyone over the age of 72.
Bridget	Dixon	MO	I'm a graduate student who's about to be graduated. I do not have a full time job yet and anticipate the hardship of making payments.
Diana	Reamer	NJ	President Biden stated we were getting loan forgiveness before it was approved. We keep getting these emails that there is still something in the works. I owe \$6,000 now. I was one that was approved. It should be honored. The school I attended got the full amount of the loan I'm paying back and has since closed all locations. I should not have to pay the remainder. The school should actually have to pay it back. With the cost of home insurance going up, our health insurance rising a lot even with another kid aging out of it, my car insurance up a lot even though I've done all I could to save and am a cautious driver with a clean record, food is up, gas is up, utilities are up, and job changed how we get paid so I'm actually making less money. Having this loan forgiven would actually help so much.
Margarete	Villalobos	CA	I have had my loans only paying interest! I haven't qualified for any benefits except pslf credits and I'm hoping that's going to be available when I complete it. I work at a nonprofit and don't make much income. I don't like having debt and this will be my last debt to pay off - into my 40s! For education I received in my 20s. With inflation and higher prices, we need debt elimination. Thank you.
Mary	Russo	NY	My son has been unable to pay off his loan because of mental health issues.
Joanne	Euler	CA	Students loans have been a nightmare for me for over 35 years! I have already paid off my loans -- twice -- and still owe almost the entire amount I borrowed. Problems with Sallie Mae and then Navient, refusing to adjust the payment when I was unemployed, combined with onerous fees and then repeated capitalized interest, have ballooned the amounts astronomically. It's shocking how bad the news coverage of this issue is. I've already paid the federal government DOUBLE the amount that was loaned to me, and by the time I'm done making payments it will be TRIPLE. The government could forgive the rest of my loan and still make out like a bandit. Making these payments is a constant struggle. I'm worried now that Navient is transferring my loan to a servicer that is known to be negligent. Please help me get out of these payments. I only make \$25,000 / year with my small tutoring business and these payments are a hardship. Thank you Joe Biden for trying to help us!
Joseph	Alicea	FL	No Not enrolled.
Cindi	Lane-Pompa	CA	I will never be able to pay this off. I owe over \$130,000.
Lynn	Boeck	MN	I'm in my 70's and am having issues paying for everything since I'm only working part-time. I'm regretting going back for a Master's degree.

First name	Last name	State	Comments
Jeanne	Angier	CA	As a now-retired community college professor, I've seen first-hand the huge burden their loans (thanks to very poor organization and management by those folks at the business/repayment of the loans) have too often been for some a number of my students. The plan presented by the SDCC is sensitive and well structured, will work very well. Onward!
Laura	Thompson	NY	Compounding interest and long-term repayment caused financial strain and hardship.
Jeannette	Moala-Rodriguez	CO	Please we need help with the cost of living and then making payments on my medical bills and then now student bills we barely have enough. My partner and I go into negative balance more than once a month. Please help with the relief.
RODERICK	HEATH	GA	Going through with Lung Cancer and disability issues.
Josh	Knox	MA	Was counting on that 30k of debt being forgiven.
MARY	FREEMAN	CO	I'm a parent of a recent college grad (2023) who had met the requirements of President Biden's initial student debt relief program and he had even heard from the Dept of Ed that his application was processed and ready to be forgiven, pending the approval by Congress (which was not given, so he has missed out in the recent debt relief options, as they don't deal with current or recent grads/Pell grant recipients, low income, etc.). His generation of college students has endured so much with Covid, 9/11, School shootings, wars, etc., which impacted their emotional and academic careers in a way and to a degree that no other generation of students have experienced. They deserve to be included in the relief as well. Many are struggling post graduation to find work and could use some encouragement via loan relief.
Mike	Gilligan	CO	My Daughter Carrisa Ann Gilligan needs your help she has a government loan
Christie	Ryan	WA	I paid my loans and I support full forgiveness
Barb	Schmalz	IL	I cannot afford my monthly payments. I am in deep debt with all of my regular bills.
Zelda M.	Lyons	MN	Please help!!!
Kevin	Jaquith	MA	My spouse and I have been crippled with student loan debt, rising healthcare costs, and daycare costs. We were fortunate to receive a gift from my mother to help us with a small downpayment so we could afford to buy a house pre-COVID — that wouldn't be an option for us today with the high-interest rates and rising inflation. The previous administration caused many financial headaches the younger generation has to deal with now. Additionally, my spouse and I both graduated shortly before the great recession and it's been a challenging road for us.
Cornet	Brown	FL	I'm getting ready to retire & I will be living on a fixed-reduced income and cannot afford to pay the student loan once I retire. I also, did not finish my degree but I still have to pay back this loan.
Sakinah	Abdul-Bari	GA	Thank you.
Joyce	Littlefield	VT	I have made 122 payments under the PSLF and still waiting for forgiveness
Stacey	Grant	NY	Please make this happen. So many middle class people are underwater and have lost our jobs.
Jennifer	Ring	CA	My son and I didn't finish the credential/degrees we took out student loans for and were both Pell Grant recipients. My daughter will mostly likely complete her degree next year and is a Pell Grant student. My husband has been using my car for more than a year and needs to buy a car. We just paid for our daughter's engine to be replaced. Our son didn't finish his degree and is not a dependent now even though he still lives at home, so we couldn't claim him on our tax return. We owe a lot more in taxes now. I am paying all these credit cards that have 30% interest rates. We would appreciate it you would forgive our student loans.
Dominick	Dirksen	CO	I am paying for my two daughters' student loans and I am approaching retirement. It will be difficult to retire while also paying on loans.
Maria	Conde-lamboy	NJ	I was misled by the school
Carmelita	Sharpback	WA	I won't be able to survive due to the high payments and high internet rate accrued

First name	Last name	State	Comments
Erika	Shershun	CA	I'll never be able to own a home and I'm almost a senior
Mandy	Millette	AZ	I have little faith in this administration to finish the job they promised to do
Rosemary	Phillips	OR	I'm 80+ with a parent plus loan and am below the poverty level. I was told that if I did the automatic payment that my interest would be frozen at 3.4% When it was last switched to Navient the interest went to 5.4% . I consolidated the two loans over 15 years ago.
Jvanne	Rhodes	TX	I struggle to survive everyday paying student loans along with everyday costs. The promises made for high earned jobs when I enrolled in school was false! I maintain 3 jobs to support me and my four children. I am a hardworking government tax paying citizen! I want the American dream of owning a home! A place my children can call forever home! Please cancel student loan debt!
Ketra	Bock	NM	Our family is affected by this, my daughter, who is a former student borrower, is a hardworking single parent currently not receiving any child support. We are just barely making ends meet. If I did not live with her and pay utilities, phone, purchase food, gas, and necessities she would not make it. She earns over \$20.00 per hour.
Jordan	Gray	ME	I never graduated in due to life circumstances making getting my degree impossible. I was under the impression if I kept going back each semester, even with failing a class or two, I'd be able to eventually get my degree in time. But due to what was going on and being unable to focus all of my attention in studying when I was working full time and trying to do school full time as well as student teach. I had to take in my youngest sibling due to my mother failing to parent due to her own issues. I had to replace my siblings whole wardrobe and with time get them the treatment they needed to manage traumas they had encountered under my mother's roof. I ended up dropping out of school and working to feed us and keep our heads barely above water when it came to utilities. I have tried previously to work out a payment plan but I had sent in paperwork that was on forms that had only just been outdated and they wouldn't take my information even though there were no changes to the information needed to get into a payment plan. I have given up trying and my federal tax refund gets put towards the debt but I don't think it would matter as it seems the interest somehow increases it more than the refund can cover and even if I only had to pay \$5 it would still be a problem that the interest would continue to balloon the debt. The student debt had ruined my credit more than any medical debt ever could. At least that falls off after seven years. The student debt will be there for life even if I tried to file for bankruptcy. I sincerely don't think I would have gone to college if I had known this would have happened. I would have gone straight into the job I'm currently working and never consider college until later, if ever, when I would be more stable mentally, financially, and physically. It's wrong that we make high-school students feel like their only option is to go into college or they are a failure as a human. We don't need college for most jobs that you can be taught the skills along the way. It's appalling.
Elaine	Quigley	WA	Mother of daughter with student debt. She has moved into my shed because of it. I worry about her future.
Ida	Campfield	NY	I was incarcerated for a DWI crash and was granted of forbearance but was not told I had to tell them my status every year and when I was released seven years later, there was over \$3000 interest added to my loan. I've been paying \$40 a month towards my loan, I have skipped a few months because I couldn't afford to pay I live alone and pay all my own bills. I am 62 years old I could get the \$10,000 loan deck canceled that would be an immense help to me for myself and my future future.

First name	Last name	State	Comments
Sara	Cubba	TN	<p>I am a mother of three, with two who are still under 18 and working full time. I will be 50 this year. I'm married to a disabled, retired paramedic, who cannot work because of his disability.</p> <p>We barely are getting by even though I make about 45K a year and he receives SSD. We both owe student loan debt but we were both unable to finish school due to his wreck, that left him disabled. I became the "bread winner" and we spend our ti taking care of our two teenagers who are both autistic.</p> <p>We're unable to afford to purchase a home and have to rely on renting because of this absolutely terrible economy and the inability to make ends meet with shrink-flation giving us less for more money. The cost of living being more than my income. Rent being absolutely ridiculously high, and how much debt we are in, currently, just trying to survive.</p>
Tracy	Davis	OK	I have been "paying off" my for over 18 years, the amount I owe now versus the original amount, is so small, it hurts. less than \$5,000 difference. 18 years paying anywhere between \$300 - \$500 a month depending on the servicer, for 18 years. and only \$5000 difference. Does not make any sense to me. Please explain it to me. Thank you.
Jannan	isham	MN	Mohela, my debt has tripled
Viviam	Ruiz	NY	I'm a Licensed Clinical Mental Health Counselor- who graduated from LIU with 100k in loans. As passionate as I am, providing care in our community to those in need when I graduated most jobs Non-profit go for 45k-5k in these agencies. My current job now pays better but I'm still unable to attain the American Dream! I'm living at home, as my student loans are a big burden because they're still there. Hoping that by next year 2025 they can be forgiven! It's frustrating to know I'll be turning 37 this year, single, working 3 jobs, providing care to my community since Post Pandemic (there was an uptick in mental health, became ill (neurological disorder-CRPS/Parsonage Turner Syndrome) because I burnt out! I'm just grateful for PSLF, hopeful that 2025 comes soon enough!
Monica	Peach	MI	I am a parent that has Parent Plus loans. Me debt is choking my financial life. I NEVER used any of this money.
Valesia	Knaff	TN	Student loan payments have just resumed and already I'm 3 months behind. This debt has been a noose around my neck for almost 15 years now.
Jeanie	Bach	OH	I have educated family and friends are paying their loans and who struggle to buy groceries, pay bills, purchase a home, take time off from work because of student loan debt. Student loan debt/crippling interest rates are slowing the progression of so many. Please do something to help those who need it most.
Joshua	Reilly	FL	Debt has severely limited my ability to save for retirement.
Adrienne	Saunders	IL	For the majority of years in debt with school loans I have been unable to pay it down or even the interest. 64K now.
Donna	Reilly	MA	<p>I'm the mother of a public defender son, now 45, who couldn't get PD job back in 2009 due to recession. This went on for 3 years. He was unable to pay his undergrad and law school loans. He ended up consolidating with a private loan from bank. He still owes as much as he took out. Seems like it never goes away. Now he makes decent salary, but those early years during recession messed him up forever. Interest on interest. Any help for people like my son???</p> <p>Share this story with Senator Warren. She's my Senator. Our son is in Long Beach, CA.</p>
Kristin	Brekelmans	IA	I was told I could pay \$50 a month, no worries we will get all your aid for you just sign here. They never told me for the rest of my life

First name	Last name	State	Comments
Beth	Olsen	AZ	I am almost 70 years old and still working full time in a Title One school on a reservation. I live far from any relatives and because of medical related deferments, I owe more than I borrowed. The balance keeps going up. I drive a 15-year old car and live in fear of breaking down on the remote highways. This albatross impacts every aspect of my life. I will die in deep debt even though I am responsible with my money. I can never pay it off at this rate.
Christina	Xiong	NC	I started receiving disability and I'm only getting \$713 per month after my medical insurance. My husband and I are separated and I have an 8-year-old. I applied for the relief initially, I just need it all to be forgiven because it's \$96,000 and it makes me want to kill myself. I'll never be able to pay it back. I have a master's degree and some pretty severe brain damage. Please just forgive all the student loaned it and make college free. People in our country ignorant and it needs to stop. Please help us or we're not going to vote for you. Ever. Please.
Sheryl	Denker	CA	We can't pay our bills!!!! Our payments for our daughter's tuition has put us into more debt. They also carry some loans and probably will not be able to buy cars or homes with so much debt.
Tyler	Plaso	TX	Cancel that shit
Sherry	Tuck	AR	I am 66 years old and unable to retire due to rising costs and medical issues. I have two chronic diseases that require me to take expensive medication for my heart and stomach It's difficult to make ends meet with having the extra cost of student loan debt to worry about.
Manish	Miglani	IL	My interest has ballooned and at age 50 I am still trying to finish grad school with 215,000 in student loan debt. I had to switch majors as my major (e-commerce) is not provided now after 72 credit hours of course work (48 hrs needed for a Master's). Now, I had to start over and take Sallie Mae now.
Mon	King	CA	End student debt now! We need a better future!
Anna	Nix	MT	I borrowed \$120k for my undergrad and law school at in state/"affordable" tuition. My loans have been in deferment due to being in school, low income, or COVID and somehow my total amount is over \$170k - \$50k more than I even borrowed. I don't think the price of education in the US is worth it.
Sierra	Parr-Hughston	VA	I ended up having to completely change my educational plans as an adult student on the basis of student loans.
Aysha	Laws	OR	I can't even conceive of a future with my student debt and health situation.
Brenda	Bassett	OR	Please cancel my student debt! In a hardship situation caring for my brother with cancer! Not working! This student debt was for our son who graduated in 2021! I paid my student debt off 25 years ago! Please Help!
Kathryn	Hunt	WA	Cancel all student debt and overhaul the loan servicing business. Establish new rules and oversight to prevent the services from stealing from students.
John	Acheson	NV	Born & raised in poverty, I had no choice but financial aid incl. student loans. Today, disabled at almost 60 yrs. old, my balances have grown to over a quarter million dollars. I have never missed or made a late payment in over a decade but it's impossible to beat the interest. This has affected me moving away from family to lower cost states with no taxes, delaying purchasing my 1st home ever for 15 yrs, and the loss of hope to ever achieve the American Dream. PLEASE reignite the passion I had going to school that the future would be much brighter by forgiving the interest charged & paid.

First name	Last name	State	Comments
Steve	Delgadillo	ID	I had to drop out to care for mother in 2002 with two courses left for BFA; didn't get degree; still owe more than \$30K... interest adds up, Covid hit me twice and has "done me in".
Michael	LaBroi	IN	I have not been able to pay my loan.
Barbara	Ewt	PA	This is a parent loan and I am on a fixed income.
Haley	Anderson	MN	Forgiving student debt would give me so much relief. It would be life changing.
Rebecca	Eysaman	NY	I work for a non profit organization. Mohawk Valley Community Action Agency, I am involved with the Early Head Start Program. I do important work helping people change their lives by getting out of poverty. I needed my college degree to keep my job, however a not for profit Agency pays very little, as I am helping others, I can barely keep myself from falling within the poverty guidelines. It would help me and many others I know to have my student loan forgiven.
Angelia	Hall	TX	Initial loan was under 30,000.00. Presently, I owe over 200,000.00. My lender, Navient refuses to work with me.
Shawna	Franks	IL	I've had the same student loans, since 1985. It's now 2024 and I'm 57 years old. I have children who are older that I was when I was an ignorant 18 year old signing away my future. Please let me live the rest of my life debt free.
Jaquetta	May	DE	I'm married with a child and it weighs on my monthly bills and trying to manage everything
Shay	Abrahams	NY	Student loans are crippling to my future. It will determine my choice to have a family and buy a home.
Rachel	Trusso	NY	I have had to defer my student loans multiple times because I cannot afford them. When they are in payment, I can barely afford my basic necessities - such as housing and food. I work a full time digital marketing job. I should not have to work 2 jobs just to afford to live and pay my loans, when my degree allowed me to get this full time job anyways. I know so many people feel this same way and need relief now.
Nina	Duncan	MA	There does not seem to be a way for someone to get ahead with a debt that never seems to end.
Aaron	Purtill	CA	I couldn't afford the high interest rate like most people. College should not just be for the rich
Molly	Brooks	MA	i'm literally dying lol like i can't afford necessities without then opening new credit cards with predatory interest rates and the cycle continues... jfc cancel this shit please
Pamela	Meyer	MO	I have responsibility to repay \$40000 of my child student loan debt. He will carry the other 100-150000 when his education is completed. I have taken a second job and will probably not be able to retire in the next 5 years as planned
Doug	Flint	CO	I have been the recipient of debt relief and it has enriched my life. I'm no longer worried that I can't afford rent & food. This should be spread to all others that are currently facing this problem.
Meghan	Eldridge	MA	I have been teaching for 8 years straight and applied for Teacher Forgiveness, I was denied as my 5th year of teaching was in a school district that wasn't on the eligible list. I teacher middle school science and biology. I have 3 kids under the age of 7 and my parents have to pay for my two government student loans. Loan forgiveness would give me a huge boost and allow my parents (both in their upper 60's) to retire,
Pamela	Wood	VA	Because of the debt I already owe and looking at 3 times that much to get my BSN, it's hard to justify to make a living wage so I can support myself. Even so the payments will be so high that I will likely never get it paid off.

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Rachael	Lederman	LA	I had about 16K in undergrad student loan debt that was diligently paid off while I was married to my husband who managed to escape undergrad with no student loan debt, but accumulated over \$250K for his law degree. He passed the LA bar on his first attempt and has been at the same law firm for 10 years. We purchased a house, have two children and the burden of homeownership, children and health insurance partnered with a significant monthly loan payment has resulted the accumulation of additional debt while barely making a dent in the original principal of his sky high interest loans. Loan forgiveness would allow us to pay down consumer debt, our mortgage and childcare costs which would then allow our consumer consumption to increase and the economy to stabilize and interest rates to stabilize, us to save more significantly for our children's education. Additionally predatory lending and insane interest rates on student loans needs to be regulated to prevent this crisis from happening again in the future.
Andrew	Diaz	IN	Also stop sending cops to beat students
CD	DASH	IN	I don't have this problem, thankfully. I empathize with those who do. They should be released from their debt bondage.
Liberty	Gonzalez	MO	I have no end in sight for my nearly \$300k in a student debt. I have no idea how I'll pay it back and it weights heavily on my dreams for the future.
Andrew	Thompson	MI	Don't have a story, I'm just a supporter
Jessica	Johnson	OH	Applied for SAVE back in October because my due date was in November, AND I STILL HAVEN'T BEEN APPROVED
Deb	Drummond	IN	Trying to prepare for retirement but still owe substantial amount even though I have been paying nearly 20 years.
Colleen	Fern	OH	Not me, but two of our kids in their 30s and 40s. It's definitely a hardship.
Kelly	Hennings	IN	I'm not the student in college, our son is. I applied for him and the loans went into my name but are also in his name for some reason and they're different types of loans. This year I applied for him using his account. I also had to take out Parents Plus Direct loans because the dorms were full and we couldn't afford rent. We're 60 and how are we supposed to pay any of this back once he graduates with the interest rates? He still has a year to go and already the debt is phenomenal and I live every day worrying about how we're going to afford making payments.
Anahel	Cabrera	CA	I was miss introduced to what it meant to get a student loan at the age of 17 to 23 . The manipulation of wording and lack of financial educating in the school education system is a disgrace . Words like pro-misery note and you can pay later to a person who is not of age to be legally consider an adult or even drink alcohol can be manipulated to sign a form without understanding the financial stripping of their future investments and how it can play such a huge roll on their building a future for their own family . For example the interest rate to repay is so unjust . When you have a job after graduation the minimum awarded pay check in your career you can't even afford or enjoy your achievements because the individual has the pay the government back at a high interest rate on student loan and on top of that pay again to the government in the federal and some places state income. Sound to me it is a double whammy .
Sarah Lee	Monaghan	MD	To fulfill a lifelong dream I returned to school to get my doctorate at the age of 63. I now have a \$30,000 student loan as well as a \$50,000 EIDL loan taken during Covid. I am still working as a Traditional Chinese Medicine Doctor. Not sure that I want to give up my practice but would like to be able to slow down if not entirely retire. I'm also paying off an IRS debt of \$30,000.
Nick	Kruse	MO	Because I was unable to complete my degree due to family issues I have a job working for State of Missouri Transportation. It is one of the lowest paid and I have reached the highest level I can get and am still in low income category. I don't know how I will ever pay this off. I know it is my responsibility but I also have to support my kids.

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Sumi	Holman	MD	During the covid pandemic my borrower service Great Lakes suddenly transferred my loans to Nelnet. I originally had 3 consolidated loans with the Dept of Ed. When Nelnet took over my loans they broke then into 9 separate loans with 9 separate interest rates. Is that even legal? I called to inquire and they told me that I could consolidate again, but only when I asked. I felt the borrower service was sneaky and opportunist. I constantly feel overwhelmed when I know that it's unlikely I'll ever touch the principal because of interest.
Mona	Ashbaugh	WA	I'm now a senior on Medicare and Social Security. I don't even know at this point which entities hold my loans.
Shannon	Clifton	KY	I have good credit but cannot buy a home at age 53 because of student debt. I pay more in rent then I would making a house payment that is building my stability
MICHELLE	DEER	MI	I have not been able to pay my loan since it came back up for payment. I had to apply for Economic hardship to get forbearance.
Dominick	Scanga	PA	Please help my family in these times of need in the world. We have good paying jobs and it's still not enough to provide a future for our children.
Shani	Sammons	GA	Please help us so that we can attain our goals of a home and purchasing land to farm and give back. Thank you.
Hector	Rivas	FL	I don't see much of a future with inflation and now another payment that I can't afford. I need help just like many others.
Javier	Arellano	AZ	After losing my job I had no other option than going back to school to earn a higher degree in order to continue paying my bills and supporting my three children. I thought I was applying for financial aid and not a student loan. I dropped out realizing this was going to be to expensive for me. I have struggled all my life and work paycheck to paycheck. After increases of prices to food, gas and almost everything else it is hard to pay off the monthly bills. With your support Mr. Biden I can start a new financial life with this student financial debt that I have. Thank you and God Bless America, yours truly Javier Arellano
Diane	Fitzgerald	WI	I'm the mom of two sons who both have an unbelievable amount of student debt because of horrendous interest on their original loans. I'm the cosigner of our younger son's loan. Their lives are at a standstill because of their high payments. They can't afford to buy houses and get established. Please, please help!
Annessa	Mattson	CA	I have been incredibly burdened by student loans. It has kept me from affording to have children and I cannot afford to buy a house or new car. During the pandemic I talked with nelnet my services about how I did want to continue to pay off my loans and didn't want to pause even though I wasn't going to be collecting interest. After 2 years of paying and asking why my loans weren't decreasing I finally cornered a representative who told me oh your loans are held by a private company not the federal government. I had no idea and no idea that a private part of nelnet could take my loans. I lost 5000 paying interest during those years.
Linda	Minchew	TX	I've had my student loan since 2007. I've already paid off 5 other loans.
Ronald	Blevins	GA	I am retired and working on a fixed income and there is no way I can pay my student loan debt.
Jessica	Orr	IN	ITT tech destroyed my future and any progress
James	Palermo	CT	I am taking care of my elderly disabled Mom and unemployed. I can't afford paying student loans. I will run the risk of defaulting
Melanique	Dubose	CA	My loan has stopped me from advancing my life more than my college degree has helped advance my life. The education may have been enriching but it has stopped me from gaining funding for business purposes, buying a home, and feeling like I could Have a fair chance to live a prosperous life due to the high loan amount for college that I felt Would be easier to pay back. The interest rate is higher than even a vehicle.
Marion	Glenn	SC	I owe 5x my initial debt due to interest and it has my debt income ratio grossly imbalanced and prevents me from getting credit.

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Kandice Shirley	Martinez Williams	IL MD	Right out of college I couldn't pay my bill. I had a child, and my entire paycheck paid for daycare. I worked though, to make sure I had no gaps in my resume and could have a career. While me and my husband make more now, the first 5 years all I paid was the bare minimum. I couldn't pay anything more, therefore I pay so much more in interest! I've paid more than I should have, and if interest wasn't so rough, I would be done now. Even just 10k would allow us to purchase a desperately needed boiler for our recently purchased home that we scrapped everything together to make happen. It needs a lot of work, necessary work, and for that we need money. This would be a huge relief for us.
ronald j	fishman	IL	I started my final career, in community mental health, late in life. I did not receive adequate counseling regarding the limited opportunities in my field to earn enough to pay back my student loans and prepare for retirement.
Laurie	Matthews	CA	This is extremely difficult for our family!!
Ayanna	Williams	OH	My student debt is more than I could ever afford to pay back. The debt currently negatively affects my credit score and ability to purchase a house. My income does not allow me to make payments and I cannot currently apply for a deferment or forbearance the relief would help me and I am sure many others in the same position. Thank you
Megan	Post	PA	Student debt is certainly holding me back from achieving my dreams and goals. It creates anxiety and is detrimental. If we could atleast eliminate interest on the loans that would be a tremendous help.
Barbara	Green	IL	Unfortunately has increased to more than double the because of interest charges and fees. Please help.
Colleen	Burns	MI	My fiancée is the one, she borrowed something like \$45,000 and now owes \$60,000! It's insane!
Terry	Gorton	MI	I graduated in 2016 with 120k in student debt. I retired in 2019. Now have 140 k in debt. I can't pay the payments they set up for me \$1,100.00 per month with a Social Security retirement of a little over \$1,900 per month.
Jacqueline	Arthur	FL	My daughter is a victim of student loans.
Coralett	OReilly	CO	No end in sight.
Rita	Willis	OH	Get rid of the interest on our loans and maybe we could get it paid off faster, or just eliminate our debt...just help please
Denise	Lockhart	GA	I've been in debt now since 2009 undergrad school. I got my bachelor's and decided to apply for graduate at the same institution while trying to work in the school system prn . Tuition rose every year and especially while taking online classes seemed to be on the rise and as much as a student out of state although I was in state. When I finished with msm science focus on healthcare management although working in my field could not get a break into upper administration. My loan became due within the first 6 mos and gradually was on the verge of default until I had to apply for income driven and public student loan forgiveness . Supposedly at the institution I worked at they qualified every year I would submit my paperwork to the Human Resources but when I changed jobs I suddenly was not at my current location although I am doing the same thing just closer to home and in a health care setting. I was at risk of and entered into forbearance to keep from defaulting but interest continues to escalate and capitalize while on an IDR plan
Michael	Westerfield	FL	I couldn't afford my student loans along with a divorce (paying child support \$1,200 a month) after I earned my MPA. I ended up enrolling in school again, getting another masters degree because I couldn't afford child support plus student loans. I have no problem paying loans but the amount is unbelievable.
Makayla	w	NY	Have never felt financially secure enough to consider starting a family
Iqoolmoh	Terry	OH	With the cancellation student loan debt it will allow me as a borrower to be able to meet my basic living needs.
Jeffrey	Salvatore	PA	I am paying nearly 700 a month just to pay my loans back which is preventing me from being able to buy a home

First name	Last name	State	Comments
Mark	Harris		My wife had a stroke 3 years ago with aphasia! She will not be back to normal. She's getting better but...I am the only person taking care of her! I cannot afford our payments, while paying out of pocket for some meds & getting her to doctors appointments and therapies!
elfatih	ahmed	VA	<p>Education & Healthcare: Mauritius vs. The US.</p> <p>Education is a service the state should freely provide, not a commodity for buying and selling. Education in Mauritius, for example, is free, including transportation. Healthcare, including expensive operations like heart surgery, is also free.</p> <p>90% of Mauritius citizens own their homes, and the country has never experienced homelessness. Individual Income 19600\$.</p> <p>Mauritius is the wealthiest country in Africa, but it has no natural resources like oil and minerals. It depends on Human resources and agriculture and exporting agricultural products.</p>
Goldalee	Katsanis-Semel	NY	My spouse and I have been paying off her public and private student loans for decades; this has profoundly impacted our lives, and our stress levels, especially as we both lost our jobs during COVID. And as we still have more to pay off, even as we are now in credit card debt to simply pay our rent. This relief would be just that!
Terry	Meeks	FL	I was in my 40's when I started my college education to better my financial situation for my family. I am currently 56 years of age. I worked two full time jobs and completed my Bachelors degree with the continued promise of being able to choose my career and salary. I graduated with honors. Since obtaining my degree, I was unable to find any employment that offered a salary and benefits anywhere close to what I was already earning. I basically wasted 4 years of my life and the only thing I gained was \$95K in student loans. It has never benefited me, only financially burdened me and taken from my family. I have been working in public service (State of Florida, Certified Correctional Officer) since 1995. I now have custody of my 3 year old grandson. I am in desparate need of release from all student loan debt in order to secure his future. PLEASE HELP!!!! If I had known it would not have benefitted me financially in any way, what so ever, I never would have comitted to college.

First name	Last name	State	Comments
Katie	Knorr	PA	<p>I don't know if someone actually will read this, but if you, enjoy this because I don't even know what I'm about to share. Because of the pause of student loan debt collection, I was able to save money on top of what I had already saved to buy my first home. I was thrilled to have a place of my own, but even with trying to spend a little money as possibly, it wiped my savings down to the penny. All that I had saved was gone. My realtor convinced me to go to the top of my budget because "surely my student loan of just over ten thousand dollars would be forgiven soon". I still have little savings because once I pay my mortgage, my heating and cooling, water, gas, electric, quarterly trash/recycling, quarterly storm water, cell phone bill, health insurance, groceries (where I buy store brand, not even name brand items), and then my student loan, I have maybe \$50 left in my paycheck if I am LUCKY. That \$50 has to cover gas to get to work and then I'm left with nothing. Again, I'm lucky if I have \$50 left at the end of the month. My car had so many issues because I have an old car with 120,000+ miles on it because I can't afford a car payment that I had to get a loan from a friend just to pay that bill. There are nights I just cry because I continue to live paycheck to paycheck. I taught in a school for nearly five years as a substitute and an assistant reading teacher and then I've spent 4 1/2 years working for two churches with their children's programs. I've loved the work that I do but there's no money with that. I don't want to give up working with the kids, families, and community members I love seeing but I cannot keep this up financially. If I had my student loan debt forgiven, that adds nearly \$1,000 to my yearly income and that could really help me to save for the future. If not, I will need to sell my home and go back to renting or find another job (which I'm already stretched so thin as it is). I went to a public college, I stayed at home to save money and to help my dad who had (and still has) heart problems, I worked every possible hour I legally could as a student worker, and received every possible scholarship I could, and ten years later, I still owe just over \$10,000. Do I think anyone will actually read this? No, I don't. Or, if it is skimmed, I don't have much hope anything will come from it. Honestly, I'm tired, still need to do work around my house at 10:00 pm because I just got home from working for our preschool (I guess that means I do already have a second job, just not one that makes much money), and helping to clean my friend's house whose mother unexpectedly passed away this morning. I could've been making dinner for myself (because I've had no time to eat tonight) but for some reason, I was compelled to type out this entire message (also while crying at this final push) because, well, I'm tired and frustrated. We voted for a presidential candidate who promised student debt forgiveness and for absurd reasons, it hasn't happened. I had hope, my job is literally teaching children about the power of faith and hope, and yet, I don't have much hope anymore that I will ever have the overwhelming weight of student loans off my shoulders. Thank you for taking the time to read this, unless this just disappears into the unknown of the internet.</p>

First name	Last name	State	Comments
			<p>Millions of student loan borrowers have been lied to, misinformed, and exploited by public and private colleges and/or public and private universities and/or student loan lenders and/or student loan consolidators, and/or student loan service providers. Millions of student loan borrowers who believed in America and believed in the value of obtaining an American college education and in the alleged good faith of the institutions of higher learning that they attended feel that they have been duped by most if not all of the "people" they were told had their best interest at heart. I am part of those millions of student loan borrowers who believed in and relied on the "advice" given to them regarding financing their higher education by those who alleged that they had the student loan borrowers' best interest at heart.</p> <p>Now we find ourselves unable to repay thousands if not hundreds of thousands dollars in student loan debt that has grown even more burdensome due to capitalized interest. It is time for all student loan debt to be cancelled and for public colleges and universities to become tuition and fee free for students attending public institutions located within their resident state while limiting the number of international and out of state students public institutions of higher learning can admit per quarter or semester.</p> <p>I know that I am not alone in requesting that you cancel all student loan debt as soon as possible. I turn 77 this year and have been attempting to live off of my Social Security Retirement benefits for the past 15 years, which I was forced to begin taking at age 62 due to the "Great Economic Recession."</p>
L B	Nelson	CA	Thank you in advance for taking your valuable time to read this.
Elizabeth	Walker	PR	Alote of this students hasnt find work and I know they cant pat they loans they need gwlp from the presodent.
Lisa	Crean	TN	I am a single 56 yr old after 47 years of hardship I graduated from nursing school. I have 50,000 in school debt and I don't know how I'll ever retire or buy a house with that debt
Dustin	Rose	CO	Currently enrolled and already anticipating the financial impact I'm going to bear after college as loan interest accrues. The amount of interest they charge students makes it very clear that they view us as just another pocket to pull from to advance their imperialist agendas.
Gregg	Belonger	WI	I have a Parent Plus loan for 2 children. They both went through some mental health issues unfortunately. Then the company where I worked for 31 years shut the doors with a 1 day notice. then 2 1/2 years after that, the new company shut their doors. By then I was 57, now I'm working for way less \$\$ with huge debt. I will not be able to retire anytime soon for sure!!
Ruth	Easter	IA	I was diagnosed with cancer 5 years ago and is not curable. Not able to work at all for last 5 years so on a limited income. Ruth Eadter
Carol	Brooks	CT	I am advocating for a borrower with 100k in student loan debt because of hardship over the last ten plus years, and all the interest that accrued while working to survive and obtain a degree and only recently a livable wage! Now the person won't qualify unless these points are addressed. HELP
Janira	Ferris	CA	With the cost of living increasing consistently, we are barely able to maintain our regular bills and expenses, adding student debt with high interest rates is a scary addition to the equation. Most of us are not getting paid more even though the economy seems to demand more from us in expenses. I have done my best to pay back my debt, but I have been paying for over 10 years for my education and believed that relief was coming, but then it seems to never really take flight. I'm hoping this time will be different. I've dedicated my life to helping people in need and working in the non profit sector my whole career, I don't make sufficient money for additional expenses on top of our regular expenses. I trust that the right measures will be taken to give relief to those of us who need this additional breakthrough for our futures.

First name	Last name	State	Comments
Ovelia	Alfred	VA	Right when I getting ready to pay for my student loans. My money was stolen from my bank account again. It's hurting me right now. I'm trying to figure out. How I'm going to pay it out. I'm no longer with those 2 banks anymore. I changed my direct deposit so that want happened again. Just waiting to go back on the windfarm job. I'm temporarily working on the shipyard for now until my main job comes again.
Tara	McCann	MI	My profession requires a Master's Degree, by tge pay is not commensurate.
Nancy	McLaughlin	WA	Retiring this year, have been repaying student loan for 20 years. I am a veteran and retired government employee
Katie	Skeele	NY	My student loan debt significantly affects so much. I have three young kids that I will have to support through college and I have nothing to show for it, except a school that defrauded me and a ton of debt from college. I didn't have the opportunity or support after growing up as the youngest of five to a single mother.

First name	Last name	State	Comments
Michael	Krikorian	CA	<p>Dear President Biden:</p> <p>First, I must express that I believe you are a great man. You exhibit all that Jesus Christ desired in mankind. Our country will be better for your work and humanity. Thank you so much!</p> <p>To be upfront, this letter was prompted by your work to cancel student debt. Whenever I hear this on the news, the general impression is that just the young people will benefit. I have to say that I would also benefit, and I am a 75-year-old man.</p> <p>Let me explain: In 2008, I had just retired for the first time as a teacher in the public school system. That same year occurred the banking failure and my house dropped by \$250K overnight. I was now on a lower income and finding that I was “underwater” on my house. I could not afford to stay in the house under these circumstances, so I filed for bankruptcy. This was the most difficult thing I had ever had to do and for 10 years it haunted me. I lost the home and had to move to a rental. I tried to return to teaching but there were few positions for music teachers.</p> <p>So, I decided to go back to college to get a degree in another subject. One that would allow me to either return to teaching or to go into another field. This was accounting for me. I could return to teaching as a business teacher (a greater demand than in music) or go into a business field.</p> <p>I needed a loan to do this. I completed all but two classes to get a BS in accounting. At this time, I was given the opportunity to return to teaching music with Fresno Unified School District. This was in 2015. My best option was to take the position and move to the town I grew up in and where I started my career in education. I started there in 1972 as instruction aide at an elementary school.</p> <p>With this change, I had no time to try to complete the course work needed for the BS in accounting.</p> <p>I have now retired again from teaching, but I still work as a retiree teaching music two times a week.</p> <p>I owe over \$90K in a student loan. \$11K is just in interest alone. I have made all my required payments.</p> <p>Finally, I am a veteran of 20 years. I served for 15 years in the Air National Guard with the 144 FIW and for 5 years in the 59th Army Band. I served my country with honor. I am firm believer in the concept of “Honor, Duty, Country.”</p> <p>Relief from this student loan will make my remaining years much easier.</p> <p>Thank you,</p> <p>Michael Krikorian Teacher of 40 years Veteran of 20 years</p>
Brittany	Lavallee	MA	I wasn't able to graduate my BFA program and now am on the verge of being disabled without a job. Now I'm worrying about paying my bills on top of student loans, I don't know how I'll ever be able to not worry about being homeless one bad month
lourdes	acevedo		I was told that they were going to cleared my student loans and they are still thier. please help me,I live in a fx income

First name	Last name	State	Comments
El-Roy	Estes	IL	The amount I am paying will be over in 10 year. This remaining amount will the government without any funds to forgive me.
Deborah	Mays	WA	My daughter pays 1200/month and is getting nowhere. She works hard for her money but can't even buy a used car
Christine	Keene	AZ	I've not worked since 2007 and I'm on social security. Making payments us near impossible. That horrible university of Phoenix bamboozled me into classes that had nothing to do with what I wanted Stuck with loans I can't pay. And Yavapai College dud away with my major half way through the year. Just wrecked everything.
Victoria	Lathos	OR	My student debt will negatively affect mt family for generations to come. I don't know when or if, I will ever be able to retire.
Christie	LaMountain	IL	I have no savings and have been struggling to pay off my loans for nearly 20 years.
Cindy	Hwang	NY	I'm currently unemployed and concerned whether I can stay in my apartment; student debt cancellation would make a huge material difference in my life.
Katrina	Mccoy	TX	Forgive student loan debt!
Barbara	Kennedy	MN	I had to come back from living abroad to be able to pay off my student loan.
Antoinette	Davis	NY	Please President Biden begging you to Cxl for every one my son or myself haven't made any payments and cannot. Thanks
Laura	Weiss	MO	The college my daughter attended closed after Junior year. I didn't know Laureate was sketchy. I am 59 and owe \$53,000 and my daughter didn't get a degree.
Cara	Duncan	MD	My husband has over \$100,000 in student loans and I was lucky enough to have my parents pay for my college so I have \$0 college debt. It is crazy how much interest he has on these loans. It's seems Nelnet wants you to pay them back indefinitely. I want to own a home and I am 54 years old and it is out of reach for us since my husband cannot get ahead on his student loans. It's really depressing! Renting in our state- Maryland is too expensive as well. I would love to have a home base for our children like I have. It just seems out of reach with all his student debt!
Reve	Meyer	WA	I am 58 yrs old with over 200,000.00 in student debt. I didn't even receive my Masters degree that I even went above and beyond the requirements. Have every credit needed plus many more. Obtained graduation clearance from the dean and paid the graduation fees. Then next semester I choose to take refreshers on a few classes like excel, and Microsoft office and they yanked my degree, they said because I didn't follow my guidance counselor plan, I didn't even knew I had one, she never spoke with me about anything. Now I sit with well over the requirements for my masters degree with no degree and a 220,000.00 student debt that I don't think I'll liveing enough to pay it off. I really got cheated out of what I worked so hard for. And I was treated like crap.
shaunna	eberhard	CA	I was an A student even completing a doctoral program. I did the student loan exit interview and thought I was on my way to my new career. Six months later I was advised to go into forbearance and scammed twice more by people claiming to be either my loan service providers or in charge of my repayment plans. I don't know who to trust any more.
Jameelah	Chase	MN	With the degree I applied to so many jobs in my field and got turned down left and right. Interesting kept growing and making basic wages were not enough to cover the debt and living expenses. This was almost 10 years ago. Now at 44 I am in the field and finally seen but the debt and economy make me feel like I'm still at the bottom scratching to get by. I have a family of four with 3 grand children and two older kids that live on their own. Education is a debt trap not a lift up. There is no bright future only consistent struggle. In MN now they don't require the college degrees! Talk about a nightmare of pure despair!
Donna	Scott	FL	I absolutely am struggling to pay my student loans monthly.
Louise and Allan	Gilmore	NY	None of the above apply, but we greatly empathize with graduates struggling under the weight of educational debt.

First name	Last name	State	Comments
Mindi	Jentes	NC	I am a chiropractor and have worked tirelessly to serve my underprivileged community. However, because of extremely low insurance reimbursement rates and the lack of financial stability for the majority of my community? I am unable to pay myself a reasonable salary. My student loans are currently in forbearance under the Income Based Repayment Plan. I have no idea if or when I will be able to begin repayment. This weighs heavy on me because I don't want to burden my family or the system with the high loan amounts I owe and will likely owe for many many years to come. Please consider the impact these huge loans have on doctors who serve the people tirelessly with unfair reimbursements from insurance companies.
Ann-Kathryn	Roberts	OR	please help. i owe 50% more than i even borrowed, and my loans are from over twenty years ago. let me move on with my future and save and invest in ways that actually benefit my community!
GAIL	VACCARO	CA	my original loan dates back to 1992. I now owe more than 4 x the amount originally borrowed. I am 74 years old. I want my final years to be stress free. Sick of worrying about this for so many years. It has changed my life. Srill working at 74 just to survive.....something wrong with this picture.
Jennifer	Burga	FL	This loans accrue interest and it makes it harder to pay them, also I have a daughter now really to go to college when I have not even paid my student loans. Mohela is under the fire now. Its scary.
MARION	VINES	AL	Please cancel all students and parents plus loans
Jedda	Schanewolf	NJ	I was diagnosed with multiple sclerosis shortly after starting college, and have struggled working to repay my loans. I would be so grateful if they were forgiven.
Dana	Weatherford	OK	Raising my kids alone and now raising my grandbabies has made it hard to repay the student loans. I bring home a lot less than half my pay due to taxes, insurance and debt.
Traci	Bonali	FL	Please HELP us
Liudmila	Istomina	CA	I am 67 years old, having 26K debt of my student loan. If I retire now, I don't know how I will pay off my debt.
Kasey	Leslie	MA	Student loans make it so much harder to save. I am planning to get married, have a house and eventually have kids but students loans means saving for their future is near impossible.
Andrew	Hancuff	OR	We all need help with the student debt crisis!
Gina	Racine	MA	I have been talking a lot regarding my students loan forgiveness. Nothing had been done . I am a Registered Nurse with a Master Degree in Nursing. I can't afford to pay these loans. I am the sole provider in my family. I sent letters out, signed petitions. I am still waiting. Hope my student loans is forgiven and I will able to participate in the democratic elections this year.
Hector	Cruz	NY	Help.
Kristy	Sharpe	NY	I'm never gonna be able to pay these off or get ahead in life. All because I tried to do the right thing by getting an education
Kelsie	Moore	WV	My student loans are more than my house payment which is absolutely ridiculous. I cannot afford to live with the high cost of every day expenses along with this type of student loan payment. I'm a single parent who is raising 3 children who are also in college so I have those additional expenses as well.
Naomi	Powell	NC	70 plus on SS and a fixed pension from a private company that will never adjust up for annual cost of living increase.
Shanderlin	Williams Watkins	GA	The school shutdown and they want me to pay. I am on disability and trying to get an education to better myself. I am 53. I can't afford to pay with rent high, food high. Everything is so expensive. I can't afford to pay it. It's not fair that the school closed down and people are still responsible for paying a school that hasn't existed for almost 30 years. . These programs promise to clear or fix it and nothing happens. The loan is rising. Help Me please.

First name	Last name	State	Comments
Carmen	Giboyeaux	PA	I am struggling to get by, when I went back to school I had no idea what the starting salary for my profession would be. You see when you sign up they do there very best to distract you so that you don't give it a second thought. Now I am in this hole that I feel like I will never climb out of.
Janis	McCallum	WI	Our daughter has a degree in Social Studies & Environmental Science. She works full time but struggles with her student loans and due to the low salary and cost of apartments, healthcare and other expenses she will be in debt forever.
Annie	Cobbs	NY	I am a senior with a parent Plus loan living on a limited income. My daughter took this loan out on my credit and left me with a \$88,00 loan with out my knowledge. I found out after she left School and relocated and got married. Now I'm trying to pay it off with my Social Security.
Kathleen	Chivers-Carter	AK	This prospect of raising kids and dealing with a student loan payment wasn't an issue when my husband was clean and sober and then he made the decision to drink and use prescription pain meds without telling me, and when I found out and asked him to go to treatment he got violent and abusive so then when I told him get clean or leave, he decided the thing to do would be to leave so he left and now I'm supporting our children And their medical debts and trying to pay my student loans. In the meantime he can't be bothered to pay child support and no one in our state or federal government seems to think it's a priority to get after these deadbeat dads so yes student loan relief is crucial, especially to struggling single moms who are trying to take care of everything with deadbeat dad who refused to be responsible .
Diana	Sutton	IN	I have a parent plus loan for 1 year of my son's college totaling over \$30,000! I have since retired and on a fixed income and will be paying on this loan till the day I die! I worked all my life for my retirement and can't enjoy it because I have to watch what I spend so I can pay this loan!!
Alicia	Bailey	ME	My husband and I are postponing starting a family, buying a home, or continuing our education to further our careers due to student loan payments. I am paying over \$900 a month in loans. It really feels discouraging and like I shouldn't have gone to college or healthcare because it's so many student loans for an average salary.
Earl	Poteet	CO	No, I graduated with my MSW in 2008
Denise	Larnell	MO	I am 71 years old and I owe triple the amount I borrowed if not four times the amount due to ballooning interest.
Latisha	Matlock	OH	Student loans have really weighed me down in being able to buy a house for my family. While I'm grateful for my education, I also want the house and lifestyle I deserve.
Wail	Hassan	MI	Its a lot of stress
Shanti	Beard	WI	My loans have accrued over \$100,000 in interest. It's not possible for me to pay down the principal at all due to the interest. When the remainder of my loans are forgiven after 25 years, I will owe \$90,000 in taxes. I'm saving for that when I should be saving for retirement.
Raina	Jewell	OR	I graduated in 2012 and have paid on my loans basically since I graduated. I have not even made a dent in my loans because of interest. At one point I was supposed to have a \$1000 grant applied to my loans because of volunteer hours with americorp but amricorp and the student loan company were unable to coordinate to apply payment. At this point I am unable to even buy a house because I have this to work on. Any help would be great
Stephanie	Thompson	CT	I am about to retire and I will not be able to afford a student loan payment
Lisa	Blanton	CA	I have already shared my story several times.
Deborah	Chalfie	MD	Members of my family are burdened by student loan debt. I support loan forgiveness for all.
Ryan	Tinsley	MI	Student loans make it impossible for my to advance my life even though I have worked 60+ hours a week for years.

First name	Last name	State	Comments
Danielle	Williams	MI	I had approximately \$30,000 of interest added to my balance last year. That number is only going to be larger this year because the interest compounds. I had to get loans because my family had no money for education and an advanced degree is needed to be a psychologist.
Lacie	Bruner	TX	I have alot of health issues and vision problems now and it's hard to find work and pay my bills. I can't even use my degree due to my vision problems now. I have macular degeneration. Please help people with health issues like me by forgiving our student loans.
Gabriela	Waschewsky	FL	My story is not one of hardship because I was lucky to be a student at the University of California at a time when California students paid very low fees and no tuition. I started classes while still living at home, but eventually moved into a shared flat. Thanks to the supportive structure of the state system, I had the opportunity to try different subjects of study, from chemistry thru poetry, which eventually led me to study chemistry as a graduate student.
Shirley	Spencer	CA	I am the mother of several children who never received educational funds that were promised to them because their father was declared 100% disabled severed in Viet Nam War. They are still trying to pay off these loans. Where is the justice!!!!
Amanda	Meise	CO	I would love to pay back what I borrowed but it is impossible with the interest. Even under SAVE, I'm never going to pay it off. And I definitely can't pay it and save so my kids aren't in the same boat! STOP PREDATORY INTEREST for EVERYONE! I shouldn't not be eligible because I make too much money. Relief for all should mean relief for all! I can't even work with my degree as a professor as I intended because it doesn't pay well enough to provide for my family...they accrue about \$1400 a month in interest...how do I ever get ahead of that?!
Linda	Lane	CA	71 should be done just to much need forgiveness
Jaclyn	Patrizio	VT	Please help student loan debt!
Susan	Arthur	CA	I am 60 years old. It would be great if I could save for retirement instead of paying off my student loan debt.
Casey	Burchett	MI	I am honestly afraid to be done with my degree because of the impending payments. I don't know that I can afford them without sacrificing a lot of things including food.
Cole	M. Gill	MA	My loan is paid off. I owed 46k for a year of grad school and I finished my Master's Degree in Social Work in two years. I had help from my school via a full scholarship for the frist year and a paid internship for both years of grad school. When I finished school, I started working full time within one month of graduating. WWhen it came time for the first student loan payment-I paid more than the minimum amount. I continued to do that each month for each payment. I never seemed to be able to qualify for any type of loan repayment assistnace program even though I worked for non-profits agencies that were in urban areas with very poor economically disadvantaged populations. From the time of my very first student loan payment, I always paid more than the minimum amount. Just before the Covid pandemic-my employer began offering a special benefit to employees with student loan balances and so every quarter, my employer made a payment on my student loan account that was nearly the equivalent of two and a half months of payments. When the pandemic started-while most people stopped making their payments- I continued to make my payments and actually increased the amount I was paying each month. I wanted to take advantage of the moratorium on interest accrument on loans. This paid off and I was able to pay off my loan several years early. I realize not everyone could do what I did- and that is why I feel it is important to provide the millions of people that have excessive loan balances some relief. Many people will never be able to pay off these loans that are an albatross for so many people. They will never be able to afford to buy house, or start a family, and so may other things.
Brandi	Hugar	PA	I've been riddled with student debt since 2003. It's more money than I've ever been able to manage and more money than I've ever been able to make. Even working full time at double the minimum wage my family of 4 can't do both, make ends meet and keep us fed with a roof over our heads or pay back the interest on a 20 year old education that never panned out to get me where I was Promised.

First name	Last name	State	Comments
Gail	Woodside	OR	I'm 67 years old and due to predatory selling of my loans and interest rate issues, I have literally been paying \$900 a month since 2016 and have paid off my loans twice, but interest in sales of my loans without my permission right now, I currently owe the same amount. These are private loans, that doesn't even cover the student loans from the government. No one has done anything to Navient in regard to the predatory private loan industry that they run. Our government should be ashamed of themselves. I have a PhD and I've been teaching classes and writing curriculum for 20 years even when I was in my masters degree , they hired me to teach the same classes that I've created and demand and currently I'm only being paid time in summer. Who can make a living off of \$1200 a month please tell me I should've never gone to school. My retirement was taken by my ex. So please, Mr. Biden, you need to do something with Navient and their predatory private and government loans. Imagine what we could do to the GDP if our loans were forgiven. People would be able to buy homes, cars, and give back to our economy in ways that aren't even Imagined. Please forgive all the loans and let's start over in a better way for our future generations. I feel billions of dollars can be sent for a war machine, then there shouldn't be a problem with billions of our tax dollars being used to forgive all student loans, and this industry standard.
Brenda	Rolph-Teisan	WI	I'm now on the 4th lender since taking out my student loan 20 years ago.
Jennifer	Morales		Its important to us.
Rita	Raftery	NJ	I am parent of a post student still in debt fifteen years later.
Lawrence	Luna	CA	I was a victim of a fly by night pre apprentice construction trade school
Benjamin	Thompson	TX	I barely feed myself and my student loan is making things worse
Devon	LeSure		Student loan debt is the main thing contributing to my feeling stuck in the same place and unable to advance, buy a home , or get loans
Nicole	Holland	IN	I attended school after the housing crisis of 2007 after we lost our home. I did this to better my future with a secure career. I was a hairstylist and I just wasn't pulling in enough money. I attended college as an adult learner while working, attending school full time, while having two kids under the age of 3! The Medicare payment model changed and it all but made my career obsolete. I owe \$70+K. The debt is an overwhelming burden. I currently work using my degree at a non profit hospital.
Sara	Ordway	OH	I can barely afford groceries and let alone \$300 for a student loan payment
Carol	Kise	OK	My husband and I are in our late fifties with student loans that are in constant repayment. We have always made our payments, we were not part of the groups that had their loans put in stop payments during Covid. We have even made extra payments that really went to the interest portion of the loans. We have no home that is ours and very little savings. We are grateful for the all groups that have received the relief of their loans being eliminated. It would be nice that everyone
Michael	Zorc	OH	Can barely afford to live. Salary is lower than what was promised, and inflation is killing me. Not to mention the vultures in the private sector.
Frank	Johnson Jr	TN	I have student loans that is a life time worth of payments we talking 68,000+ i cant get nothing with that not even income tax because they take all of my money. I cant get a personal loan because of that. I just want them loans gone off my credit so i can live my life get other things with my credit
Carlos	Blackman	FL	I make payments.i no see balance get reduce
Joyanne	Buscemi	CA	I have paid off my original loan amounts yet still have a balance over my original balance because of interest and not applying extra payments to principal
Michelle	Gill	WI	Without student loan debt I could have a brighter future with being able to afford home, a car and more importantly being able to put away more money in my 401k without feeling stretched each month trying to pay all of my bills.

First name	Last name	State	Comments
Dawn	Maddux	SC	It keeps my family from saving as much for the future. We worry about bills even with a two income household. I've paid for years and would love to save that money to travel while my kids are young and save for their education.

First name	Last name	State	Comments
Lynn	Clark	MD	<p>LYNN E CLARK STUDENT LOAN FORGIVENESS</p> <p>I am the parent of a child who went to a four year college in NYC from 2003-2007. My original loan was for \$35,000 for my child's full education. She June 2007 and the graduation ceremony was held in Radio City Music Hall in NY. I was so proud!</p> <p>Whenever I faced times that I couldn't make the student loan payments, I'd call Sallie Mae and a representative would talk me into putting my account on hold. There were two types of "hold" that I still don't understand I never went to college and didn't fully understand the process of the loan. When I was in a position to resume the payments, my loan jumped to \$50,000! I've never owed that much money for anything in my life. I called the loan company again (Sallie Mae changed its name, which I can't remember now) and they told me to stop paying. Again I didn't understand their double talk and I did whatever they said to do.</p> <p>In 2015 a reporter from THE WALL STREET JOURNAL RADIO STATION contacted me and did a two hour interview. She gave me some suggestions how to have my loan forgiven. I was a public servant for the public school system for 20 years + five years volunteer service with Montgomery County Public Schools in Maryland. She told me that my loan could be forgiven after 10 years of payments and service. So I filled out an application and had it validated by our personnel office. Every time I submitted my application to the Federal loan services for forgiveness (the loan servicer had changed their name to NAVIENT by this time) Navient said I didn't send the forgiveness application in time. This happened THREE times! I felt like they were just playing with my loan and the interest kept going UP. So, in 2017 I hired one of those Student Loan Forgiveness companies who made arrangements with Navient for me to pay a monthly amount according to my income. At that point I had retired and kept filing the documents that the company had arranged and paid what they said I needed to pay. The loan kept getting bigger and bigger...</p> <p>\$ 117,000.00 !!! I can NEVER pay that much, ever. I will be 73 years old this year. The public servant loan should have been forgiven at the 10 year mark (2017) and it wasn't. The other program for student debt is the 20 year loan plan which should also be forgiven. This program is for others who weren't public servants. I have 3 more years for this plan and my debt should be forgiven. I doubt that that will happen.</p> <p>The crazy thing is, back in 2007, I had \$36,000 and could have easily paid off the loan, but the Sallie Mae people did so much double talk and they kept talking me into keeping the loan open. They continued to use this tactic.</p> <p>How has this weighed on my life? Well, over the years I have been turned down for loans; I can't buy a house; and now this past week I was turned down to rent an apartment.</p> <p>The \$117,000+ scares everyone! Especially me! Each time I've tried to get out of this mess it just gets worse. I have no idea what to do next.</p> <p>Please help. Please have this poorly run program finally close my Student Loan account. I beg you. Thank you.</p> <p>Sincerely, ~Lynn Clark</p>

First name	Last name	State	Comments
Desiree	Thatch	TX	Virginal College currently closed
Linda	Leigh	AZ	At 72, I have a debt that has become enormous. My Social Security is all that I have to live on, and it barely pays for rent, food, utilities. I hope you consider the difficulty of seniors who have constant anxiety about their student loans.
Catina	Piquion	CA	I will be 65 years old in July and I am a recent graduate. Please forgive my student loan, President Biden.
Melissa	Ozochiawaeze	NJ	I can't keep my head above water. I am in debt with no homeownership. The American dream is an American nightmare.
Natalie	Oramas	CA	As a 77-year-old woman only receiving Social Security, it is a hardship to still be in debt to the government.
Joanna	C	MA	I'm drowning in debt as a social worker trying to support others.
Mary	Edmonds	NE	If have to pay student loans, what are we to live on. How are we to pay rent. I struggle now and live paycheck to paycheck.
Karen	Grayson Rodgers	NJ	I'm a parent who cannot save for retirement due to huge student loan payments that keep growing due to the high interest
Cynthia	Koen	NJ	This experience has been traumatic. My degrees hold no weight so this debt is unnecessary.
CLARENCE	SIMS	TX	late. very late Biden. But better late than never. You really went down to the election wire on this!
Molly	White	CA	With the state of my industry (film/entertainment production), and the lack of work currently happening and that has become less since the pandemic, it is hard to make ends meet as it is, especially with the rising costs of insurance, rent, food, gas, etc. another month the payment is really hard to consider or fulfill when I can barely make rent some months. Having this insane amount of debt when I make at most \$45,000 a year living in Los Angeles, it's incomprehensible that I will ever be able to pay off my student loans.
Abby	Mikkelsen	WA	I had to take out loans to become a nurse and now nurse practitioner. I have always wanted to help others. My student debt is keeping me and my family from being able to have a savings and eventually buy a house.
Kim	Mosley	FL	The student loans affect my credit scores. The loans outweigh my income ratio.
Ora	Bacon	TX	my name is Ora Bacon and I have Lung Cancer. I cannot afford to pay my loan because of medical expense trying to save my life. I need help with my loan
Sal	Ortiz	CA	I am on social security and can not afford any student loan debt.
Jillian	Shannon	FL	Unfortunately can't work due to illness so debt keeps growing.
Felicia	Evans	PA	I have loans from over 30 year ago. I can't buy a house and any other needed things. I hope I don't have to die in debt. it's a miserable feeling.
Heather	Umsted	CA	Sky high inflation on everyday items and utility, and housing costs are financially destroying my family. I work for rgw government but paid 10K for medical insurance for my family. I have not received any cost of living adjustments. I cannot afford 600-700\$ payments. I owe much more than I borrowed. I am sinking fast.
Debra	Stinefield	IN	Yes, I only did my class, for 3 months, they charge me for an education I didn't receive, I'm 67 yrs old. I'm on a budget, I pray for my that the loan could be forgiven, Sincerely, Debra Stinefield
Adam	Giles	SC	I am a high school administrator that is very limited due to student loan. A school administrator is my passion. It is worth the debt!
Rebecca	A Weber	IN	My original loans totalled around \$40,000. I now owe nearly \$80,000! I got breast cancer and because I was able to work a little (which only paid for necessities) I kept getting billed and charged interest. Know one cared. My first college degree they stated to me I'd be able to pay back loans and finally be financially stable. So not true. I made \$10/hr after graduating with AAS degree. Couldn't afford to pay back loans and live. So I went back to school for another associates degree. I'm drowning and still no one cares.

First name	Last name	State	Comments
Yossi	Lopez-Hineynu	IL	Even though I have a Master's degree, I simply cannot afford to repay my debt. I wholly support erasing student debt for most of us
Nina	Shope	CO	As artists and writers, my husband and I could use relief from what is left of our student loans, and we are in our late forties, early fifties. This lingers a long time.
Edward	Kwiyup	TX	President Biden, Please help us now, Edward Kwiyup
Vanessa	Romo	CA	I had three different loan service companies and I still don't know what to do. I have already paid thousands and the debt is already close to half a million. No one can tell me where the money goes. Debt cancellation needs to happen NOW.
Cliff	Long	IL	Widespread student debt relief will take tremendous pressure off of millions of people allowing a fresh and hopeful start, and ultimately will be good for the economy as well.
Jeremy	Zimdars	WI	I graduated with a bachelor's in 2007 and went back and completed my MBA in 2020. I have over \$87k in student debt and have to pay over \$500 every month for the foreseeable future. Not having that debt would change not only my life but that of my family!
Sherry	Luna	CA	Our children attended out of state schools and we lost our business due to Covid. We now cannot afford the tuition we thought we could help them with. Thank you for debt relief.
Bethany	Mochrie	GA	I already cannot afford just human basics, with adding student debt I would lose my housing as well as other basic human needs.
Jessie	Allick	MT	My debt has mushroomed to over \$200,000 and I will never be able to pay that back. It affects everything I attempt to do not only in my life but with my education.
Cornelia	Rusk	CA	My granddaughter, with my help, is paying on a student debt.
Sheryl	Gray	WV	I was too young to understand. I wasn't able to obtain a job after I graduated from college with said degree
Linda	Spencer	VA	I owe \$350,000.00 in student loans that I did not borrow! I'm a 66 yr old special educator, US Navy Vet, & two-time cancer survivor. I may lose everything. Older student loan holders deserve student loan relief too.
Rachael	Croston	SC	I graduated with my bachelor's degree in 2000. A master's in 2003. I had only one job after college in my field and it didn't pay enough to make loan payments. I got married, had a baby, got divorced, struggled to keep up and then had to declare bankruptcy. But at the time, student loans weren't eligible for discharge under bankruptcy. So I still had a \$75,000 balance hanging over me. We've never had enough money to make more than very low payments and I just want to be done with it. I cannot do anything with this much debt that benefits me zero.
April	Mitchell	IL	The thought of the debt is crushing. The amount is more than I can pay. I'm in default, I'm unemployed. My degree doesn't do anything for me other than make the school and the government rich. Please cancel it. Consider it war aid. Aid to the American people who are at war with debt.
Vonda	Brigman		Please help! I desperately need a home for me and my teenage son. Student loan debt is preventing me from providing a decent living environment for him
Chris	Campbell	CA	Get rid of all student loan debt.
David	Hagemann	MN	I have more than paid what I borrowed 33 years ago, and still Navient wants over \$40,000 more!!!!

First name	Last name	State	Comments
Shelia	Spenser	WA	<p>I am a senior citizen. Me and my husband who is a disable veteran live on a fixed income. We still have a home mortgage and other bills necessary for our day to day living as senior citizens. Recently my student loan payment increased by \$25.00 which may not seem to be a huge amount but to our family it is. At the rate I am paying I will 89 years old when I have completed my payments.</p> <p>HELP!!!</p> <p>Shelia Spenser</p>
Amy	Ridgway	NJ	<p>I've had my loans since I graduated in 2000. I have parent plus loans over 146,000 and climbing due to interest. They have never gone down. I just had to put them into forbearance because the servicer will only allow one payment plan for a state worker parent plus repeater- one that has 20% of my income per month payment. I will never afford these payments of almost 1300.00/month. My original parent plus loans were 99,000.. the rest is interest.</p>
Brigette	Anderson	WV	<p>I really need help with the student loan debt that I am facing. I have my own student loan debt. I have one child graduating with student loan debt and one child graduating from high school who will probably end up having student loan debt as well.</p>
Carolyn	Dalton	MO	<p>I will never be able to pay off my loans in my lifetime and if I die my kids will inherit this debt by not getting my insurance money??♀</p>
Heather	Armstrong	CO	<p>I graduated in 1998 with my Masters in Counseling. I've spent my career working for Community Mental Health Agencies and non profit organizations. I've strived to help those that were suicidal, homeless, traumatized, abused. I'm 54 this year and still paying over 300 a month. I basically live paycheck to paycheck and this year I owed almost 2000 to taxes. I just don't get it. I've always tried to be responsible with my bills. I'm not one who feels they are owed but I do feel a bit taken advantage of at this point in my life.</p>
Steven	Torred	NJ	<p>I was enrolled in PhD program. During my enrollment I encounter some health issues (cancer, Bilateral hip replacements, CIDP) that cause me to have to a take medical leave. When I resume my PhD, I completed my 3 residencies and got to the dissertation process when the school administrative disenrolled me reporting that I had reached my max time. They would not allow me to complete and now stuck with a huge debt and not able to advance in my career because the school would not grant me an extension.</p> <p>Overwhelmed In student loan debt</p> <p>Steven Torres</p>
Roger	Ellsmore Jr	ME	<p>I acquired my associates degree in 2010 I think. At the age of. 62 now, it's getting more and more difficult to pay student loans. I don't know how much longer I'll be able to work a full-time job. When Covid hit, I was laid off from my job..and it was over a year before I was able to work at my job. My student debt has almost doubled since returning and it's going to be extremely difficult to payoff as a senior citizen now. If my student debt is relieved my wife and I will have 1 less burden..as she is disabled and unable to work as a nurse now. She has a debilitating condition as well as a diabetic. I try to take care of her needs but not sure for how much longer.</p>
Analisa	Raccanello	CA	<p>It makes it impossible to invest in my future. I cannot buy a house or save for retirement.</p>
Pamela	Banks	PA	<p>I am a nurse! All student loan debt should be forgiven for all the people in the medical profession that had to work through the COVID epidemic, no questions asked. We were the people who worked tirelessly risking our own lives to save others during such a stressful, heartbreaking time! That's whose student debt should be forgiven!! We, the nurses, nsg assistants, doctors, respiratory, therapists; anyone who was forced to work during such trying times!!! Also, my daughter at the time was enrolled in college I, she had no walk to get her degree, no celebratory accolades, forced to do classes online. Those people in college during the epidemic should have their loans forgiven because their education was greatly interrupted and and they had to work harder to ensure they could graduate! How about forgiving these people's loans!!!! We didn't get free handouts from the government during the crisis because we had to work through it when everything else got to close down!!! Thank you!</p>

First name	Last name	State	Comments
			I am 80 years of age and I owe Loan Current Balance Interest Rate Due Date Show more information 1-01 Consolidation \$31,734.713.875%05/04/2024 Show more information 1-02 Consolidation \$40,594.173.875%05/04/2024
Judy Crystal	Schwinefus	CO	It has multiple so much and my monthly payments keep going up.
JOANNE	Dickinson	MA	I am currently living on a fixed income that doesn't even cover the cost of living every month. My student loan debt is a hardship. I have two disabled adult children who I support. I do owe much more than I originally borrowed due to interest and I am not paying due to the income-based repayment. I need these student loans to cancelled. I truly believe that this student loan debt will out live me.
Desiree	Mozee	NY	The payment plan is still more than I can afford.
Michele	Anderson	WI	I will not be able to purchase a home before I retire. The interest rate is ridiculous on my student loans and they changed after I secured my loans which should be illegal!
Rhoda	Dobenecker	MA	I'm not a student, and I don't know anyone who has a student loan.
Valencia	Lyles	NY	I'm a retiree and living on a fixed income. I have been paying off my student loan for 10 years and with interest has increased my total debt. I am desperately struggling to pay my bills and student loan payments monthly. Please pass the bill to eliminate all student loans for retirees living on a fixed income.
Cathryn	Boxberger	CA	I'm the single parent of a student borrower who has been burdened with a large amount of undergraduate student debt for the past 11 years.
Shannon	Henderson	MI	The payments are more than I can afford and they do not take any cost of living expenses into consideration. I make barley 1800 a month take home, car, car insurance, health insurance, house payment, food, gas, utilities, taxes, phone, other debts...it's crazy
Deann	Shaw	CA	I was employed by a Non-Profit for over 13 years and while I was making repayment. And after several attempts to lower my payments due to low income for I was misled that I was not eligible for loan forgiveness at that time. My newly married husband and I have experienced hardship since the fire of 2018, Paradise Campfire that destroyed the city as well as our home. After that horrific incident we were forced to move out of the state of California leaving my current employer. We have been hit by many personal hardships in just over the last 5 years that have cost us our financial security.
Joey	Downey	CA	I have been paying for many years- likely doubling what I borrowed. Forgiveness is necessary to move forward with life.
Chanel	Payne	OH	Thank you!
Claudia	Stravato	TX	I am a college professor and am acutely aware of the burden these students carry.
Melanie	Martin-Dent	MT	My foster daughter is in thy category. My son is completing graduate school in June with more student loan debt than he is comfortable with. I am doing this on behalf of these two.
Esra	Ugurlu	NJ	The interest is ballooning and impossible to deal with. The debt is getting only bigger. I can't save for retirement or buy a home.
Russell	Lukosius	MO	In this horrible economy there's no way to afford my student loans, just been struggling for years

First name	Last name	State	Comments
Kathy	McFall-Butler	WA	<p>Our son worked hard in high school and was admitted to the University of Washington. We had limited funds left after sending our daughter through Stanford University on an academic scholarship (no room & board).</p> <p>Meanwhile, my husband lost his job as a specialized software engineer and was unemployed for two years. Our son absolutely deserved a college education that we should have been able to afford. We nearly lost our home in 2019 before my husband found a new job.</p> <p>When I graduated in 1980, tuition was much more affordable, and I still struggled to pay it during the recession. College should not be only for the wealthiest, regardless of intelligence or potential.</p>
Regina	Freeland	OR	<p>Hardship like going bankrupt?</p>
Melissa	Blanchard	VT	<p>My husband and I together owed about 90,000 from theatre degrees at a fairly affordable midwestern college.</p> <p>I, as an 18 year old, 22 years ago had no real understanding of what this debt would feel like later as an adult post graduation. I was the first to attend college in my family. I had no clue how to choose a school. I just remember my high school guidance counselor saying at the time, don't worry about the money, you can get loans.</p> <p>My family was economically challenged and I was doing what I thought was expected in society. You go to college. You didn't worry about the price.</p> <p>Twenty two years later our debt snouts haven't changed. We had years of deferments and forbearances. We both were on different income based plans. But we literally never made a dent in the balance.</p> <p>That 90,000 has affected our debt to income ratio in our credit which has often created barriers in life.</p> <p>Last July my husband's were forgiven. Not mine. Despite bring in the same household, same tax return, same numbers. Just because we had different named income based plans.</p> <p>We are super grateful to be relieved of his debt. I'm enrolled in SAVES now and am really hoping mine, too will be forgiven. It would release us from all that having such a high debt to income ratio score brings about in limitations.</p> <p>I don't regret my theatre degree or the experience of college but I've always regretted the loans.</p> <p>My son is seven and I truly hope higher ed looks much different when he's 18. Otherwise, I don't know that I could still recommend it without hesitation.</p> <p>Something that's supposed to elevate your life's prospects for us has crated hardship and limiting opportunities.</p> <p>I believe beyond forgiving debt there's a lot of work to be done on the educational system but I'm grateful that President Biden has been able to assist so many in relieving these debts.</p>

First name	Last name	State	Comments
Dana	Christopher	CA	Had \$60,000 in debt for a bachelors and masters degree now it's \$90,000 because of interest. Could not afford payments ever family of 7. Tried to do things to pay down loans but circumstances have never worked in my favor. Been a surrogate 2 times, done foster care and daycare for years. Adopted 2 special needs twins. I have idr now making affordable payments but not enough to get help. Definitely need help so my family does not have to carry my debt that was made before them.
Michael	Diaz	TX	We all need student loan relief. Cost of going to school is ridiculous!
Rebecca	Stein	MN	I'm retired and my 2 federal loans are a financial burden on me it would be great to have some help with them.
Karma	Henry	NM	Help. Seriously, I'm 14 years post degree and owe so much more than originally signed for. The SAVE plan has helped but still owe sooo much. I will still be paying my loan when my daughter starts college!
Becky	McKnight	CA	I'm a mom and wife. I'm a psychologist. We own a house we can't afford now. We both work full time. I have 200, 000 in loan debt. Now I have credit card debt too. I make the minimum payments every month. By the time I payoff, my amount owed will be \$400, 000 for grad school. I graduated 14 years ago. Becky McKnight, Psy.D.
Ryan	Blanche	NJ	Graduated in 2021 and still am having trouble paying off the loans.
Connie	Franklin	IN	I live paycheck to paycheck. I can hardly make it. My bills are high and the food prices are way to high. My rent keep going up! I can't even afford food sometimes. Having so many car problems. I can't even afford to fix it. I need major dental work can't afford it. I need a surgery on my eye, can't afford it. I want to pay my student loan but, I can't afford to pay it.
Evan	Martin	KY	Student Loans can be a huge factor in my family being able to start a family and purchase a home in the future. This is extremely concerning and I hope that we don't have to be held down by this financial burden.
Timmy	Baldwin	WV	Trying to pay back student loans for are daughter that never seem to get smaller the interest takes most of the payment.I have health issues so I lost my job now I live on a small ssi check so I have to choose pay the loan or buy medication and pay utilities any help would be appreciated
Michelle	Pereira	TX	I am a spouse of a disabled Vetetan who went back to school after my husband was injured in war, I now find it difficult to support our family and begin to pay back my very high student loan debt. I would like to request help for spouses of disabled Veterans in need of assistance.
Victor	Fox	TN	I have over \$145,000 in parent plus loans and I'm also paying the loans for my 3 kids that comes to a total of \$195,000 I just need reasonable payments not over \$1,000/mo because I'll never pay them off with the interest and my future is doomed I'll work till I'm dead.
Debbie	Jankiewicz	IL	I don't know how I'm going to live.
Laura	Gordon	MD	Having paid faithfully each month on my IDR plan, I now have almost twice the SL Debt now as I had when I received my PhD in 2007! As a first-generation college student paying my own way through school, I had paid off all my loans for my BA and first MA within 15 years, by the mid-80s. That is no longer possible! I am 78 years old, and will undoubtedly die owing more than I do right now because of the continued capitalization of loan interest. This is a terrible situation to be in. I cannot afford to stop working, and have to hope that I "die with my boots on," so that I can keep a roof over my head. We need help!
Roger	Perez	CT	I am at retirement age and will not be able to afford food or rent if I have to resume payment. I need desperately need relief
Taylor	Torres	NV	I have never been given credit for any of the time I have been on the IDR programs. The balance just increases. There is no way we can afford these payments.

First name	Last name	State	Comments
Lukas	Wolf	NY	I'm in debt from grad school. I made a career change during the recession to hopefully make a better future for myself as a practitioner of Chinese Medicine. However I had no idea building a sound business after graduation would be so difficult. While I was doing my best to grow my practice my debt was growing exponentially. I had a sizeable loan to start with. In retrospect, if I chose a profession that guaranteed me 200,000 upon graduation I probably could have paid off my loans in a timely manner. As it was I was lucky to make 50,000. In NYC that is effectively poverty certainly low income. Now 11 years into my practice I can finally breathe a bit. My practice is growing nicely but my loans are so incredibly insurmountable there is no way even at the top end of my earning potential for me to repay these loans. It has made everything in my life stressful if not impassible. I can't get a business loan to grow my business because my debt to income ratio is so out of proportion. For the same reason I can't even think about buying a home or apartment. I can't even get a frequent flier credit card. It's demoralizing and ridiculous that this is how our society functions. I completely understand that taking on debt is something that shouldn't be taken lightly but it should be easier to pay back and the interest rates should be reasonable. The real kicker is that this stress will be with me until I die because as things stand the balance once the loans are "forgiven" will count as income. That taxable income will be so much that I will be on an even more difficult payment plan in my 70's when I'm supposed to be considering retirement. This whole system is just shameful and emblematic of how disgustingly profit driven it is. We only have a short time on this Earth and we choose to treat each other with contempt and vitriol rather than care and compassion. If I knew then what I know now I would have made different choices. But I shouldn't have to pay for those choices for the rest of my life.
Zachariah	Strickland	CA	I have a family now, wife and daughter and am living with my mother in law because we can not afford our own living space. There is no way in heck I would even be able to pay off this loan while keeping my family supported.
Christine	Nash	OH	<p>I have been laid off work over and over again since 2010. I went back to complete my bachelors degree then decided to get my masters because I was struggling to find gainful full time employment. I am a female age 56 and still can only find contract work with outrageous insurance deduction rates, almost \$800/mo just for myself. I am a single mother, my daughter is 20 and in college herself. I do not want her going through what I did and we are doing our best to pay her way so she incurs no debt.</p> <p>After taking my initial student loans for my bachelors degree, the Republicans passed a bill to increase the interest rate on all student loans and my payments became so high. I have robbed Peter to pay Paul between jobs and my penny's are stretched due to all my debts incurred and the extreme interest rates. I'll never get my student loan payed off. I have no retirement and my future seems bleak.</p> <p>Please give us some relief.</p> <p>Kind regards,</p> <p>Christine Nash</p>

First name	Last name	State	Comments
Jonathan	Wonson	MA	<p>I originally took out student loans in the late 1970's. Attended technical college. Recieved an A.S. in analytical chemical technology. Employment during the 1980's was touch and go - major company I worked for reacted to labor action, moving all manufacturing to Asia. By the early 1990's I came down with a serious illness - so serious I was qualified for SS disability with very little difficulty being certified. After many years of attempting to return to work - retraining in a less physicaly demanding field. Despite my efforts, I was unsuccessful at returning to work.</p> <p>At that point my medical specialist filled out the paperwork so that I was able to apply for discharge - in fact, it was successful. A number of years pass and I recieved notification from Navient that my discharge had been overturned (no given reason) and going forward they would be attacking my SS Retirement for 15%. I had nowhere to turn. Appealing to navigate did no good.</p> <p>I had my loans forgiven, navient sent notices I was required to respond to - to a long closed post office box, however, they had no problem delivering notice that my loan had been reinstated to my current address.</p> <p>Crooked, corrupt, unfeeling organization put in charge of people's lives and future.</p>
William	Paradis	OR	Full relief of any student debt for those that attended any Art Institute is need now. Thank you Mr. President you have earned my vote for reelection.
Christy	Rinderer	AZ	As a teacher I nearly make a decent wage to pay my student loans. Congress need to visit the Teacher Act instead of pay sports athlete millions of dollars
Zachary	Rymniak	CO	Please forgive All student loan debt!! Thank you
Manuwa	ogiri	TX	The interest on my debt is higher than my initial best
Vicky	OHara	OR	<p>Please go back as far as 1999. I still owe \$59,000 for a 2 year degree, that I have not received. School went out of business. No promised job. Only income is Social Security. I'll be 80 in July.</p> <p>Vicky OHara</p>
Brian	MacPherson		I am still paying off my student loans after 11 years. When I had to take out my loans, the interest rates were peaking 7%. Just a few years earlier, they were at 2%. Just a couple years after I graduated, NY state made in state tuition free for the first couple years at public school. I also was not in any of the loan relief groups up until now, so I have received 0 relief as a result.
Zak	Ream	DE	<p>Not even close to thinking about kids or house due to \$75k undergrad loans. Middle class blue collar family first gen college attendee, federal aid maxed out based on my parents income and I had to take private loans with high interest.</p> <p>I owe more now than I took out because of high interest. Federal and private.</p>
Shari	Hershey	IN	Mohela made errors, failed to contact me, and failed to correct errors on my accounts causing lasting impacts to my credit score.
Pamela	Cordon	WA	At 60 years old, I owe over half my annual take home and am also paying off thousands of dollars of medical bills due to breast cancer.
Jay	Bean	CA	My daughter is weighed down by her student debt. She is a school teacher who works hard. She makes her students loan payments, but the principal barely goes down. If she didn't have all that debt, she would be able to afford to buy a house.
Lynda	Martinez	TX	Cancel All student loan debt!
Elizabeth	Andersen	NY	I send as much as I can and my balance keeps going up. I will never finish paying this debt.
Joy	Draginis-Zingales	WI	My children's future is compromised with theses loans!!
			I'm drowning in financial aid loans. I have not been able to find a good paying job with my degree. I must have my debt cancelled otherwise I will never be able to pay all of it back.

First name	Last name	State	Comments
Marie	Gaertner	OH	I am a first generation college graduate. I have been faithfully paying on my student loans for over 14 years and there is no end in sight. The interest is obscene and no one has monitored any of it for too long! We should not be punished for wanting better than our parents and the generations behind us!!
Cecilia	Lahiff	MA	This whole student loan has been a burden for my sons. Nelnet has screwed up our payments. The interest is crushing us. We have Stafford and Parent Plus Loans. We are deep in debt
Cherie	Watts	WI	Please help
Janine	Phillips	NY	The people who haven't been able to make payments the whole time are the ones who need relief most desperately and we have been completely overlooked. I am a 61 year old three time cancer survivor paying off medical loans and trying to save something for retirement. I tried since October 2023 to apply for the SAVE program and kept having issues. I finally applied for consolidation in January and got stuck there. My loan was sold to Mohela and my bill went from \$50,000 to \$90,000. I originally borrowed less than \$30k. I owe fouble what I make a year. The anxiety is killing me. They want \$1000 a month. Theres no way i can afford that.
Tabetha	Gayton	FL	With increased housing costs and inflation, relief is crucial!!!
Nikayla	Caple	MA	I went into undergrad planning on going to law school and with my student loans i had to have to afford my undergraduate degree already, while working full time as a student full time to afford the cost of living. The cost of law school makes it seem like occurring more debt to achieve my dreams and a higher earning salary. I look at my future and do not see how achieving financial stability is a possibility.
Sarah	Clarke	MD	I work for the Federal Government full-time and am still having a hard time stomaching the the \$847 monthly student loan payment I have. It's so discouraging to see how much my interest grows - it's like my payments don't make a dent. I am raising an 8 year old and I wish I was more financially comfortable to be able to send him to a better childcare facility this summer. Imagine how far that \$847 would stretch!
Jennifer	Holmes	CO	I cannot afford to live and pay rent and bills and buy groceries and everyday needs with an extra bill in the mix like a student loan payment! I have been in deferment for years because of financial hardship.
Jennifer	Arndts	MI	I am a nurse and I am living paycheck to paycheck. I am the one working and between all the bills, house payment, car payment, home improvement loan due to needing a furnace, I have nothing left to pay on a student loan. They dont even have my name correct. We will sink if I have to add another large bill payment.
Jessica	Paez	CA	My family lives paycheck to paycheck and my student loan adds another expensive.
Marla	Costanzo	RI	While you're working on canceling our debt, maybe you could also shine a light on police accountability and abuse of power rather than blaming protesters for reacting to it.
Elena	Villa	OR	I'm a community college instructor classified as part time so I don't qualify for PSLF. Because I have FFEL loans I don't seem to qualify for any loan relief. My original loans were around \$27,000. I have paid over \$20,000 in interest and I still owe over \$24,000. I'm 55, low income, and can't afford to save for retirement. I pay over \$300 a month and I feel trapped. It seems like we get punished for getting an education in this country.
Brienne	Higgins	OK	I will be in debt the rest of my life for a worthless degree I obtained at the suggestion of adults I listened to as a child. I was only 17 when I went to college and was assured I would get a good paying job in my industry. I did not. The debt gets bigger every year. I have no hope of living debt free. My life has been hard and there is never enough money. My credit is destroyed. There is no light at the end of the tunnel and I can never retire.
Richard	Weaver	NC	I signed for my daughter and I am being charged for the debt. I am on social security and I don't have the money to pay on the loan.
Jill	Peck	KY	We don't want or son to struggle with paying back student loan debt as we have.

First name	Last name	State	Comments
Roxanna	Armstrong	AZ	Student loans have been a hardship for many years now. I would say since 2010 period I wanted to go back to school to be a nurse and because I still owe so much. I couldn't and I didn't know. There was a cap on the amount that you can borrow. So I feel like education in America so expensive. Something has to be done.
Fontay	Jones	NV	I'm a single mom who got screwed over by university of Pheonix .. I can't finish school ..
Sara	Anderson	MS	actually it was a long time ago and Idid not really have this type of loan but i had a rich uncle who personally paid for my grad school tuition when I was in my thirties. I just believe in this because it is the right thing to do!
Kathy	Edelin	PA	My husband is on disability as of last year I've been paying since Covid hit but in small amounts I just don't see how I'm going to pay this back in the amount my mim payment will be I'm at a lose with my husband just getting a ssi check ?
Aimee	Dellemann	WI	I am a single parent who owes more than 70k in student loans. I've been unable to pay even the interest. I haven't been able to make any payments in the 12 years since I graduated due to having kids right after graduating, and only being able to find low wage work. I need forgiveness.
Stephanie	Hix	IL	I've recently been receiving emails that my student loan is past due but when I go to their website there's no way to make a payment. I'm also currently not working due to having a baby recently. I know life happens but I wasn't prepared for the student loan payments to start back up and with there not being a way to make a payment on their website I'm worried it will default on my credit.
Claudette	Walker	MN	I'm 67 and I want to retire and live comfortably without these student loan debt creating hardship for me and many seniors. Wipe them all out Mr. President. We voted for you. Give the American people help that believed in you when we elected you.
Aaliyah	Rechetnikov a	NC	I graduated from college 24 years ago. Please cancel this old loan that I've faithfully being paying on.
Sarah	Hayden	NC	I signed up for forgiveness after 10 years and it never happened
Jax	Sprague	WA	I was forced to decide between dropping out of college or choosing a 12% interest rate loan. I chose the latter, and it still plagues me.
David	Martin		I as a parent borrowed significant amounts to finance my three children's education, and I now owe considerably more than I borrowed due to capitalized interest during forbearance periods. None of these programs so far have addressed student debt relief for parents, especially those who survive on Social Security and modest annuities and have difficulty making these large payments which are based on more than we originally borrowed for our children's education.
Sarah	Joseph	MA	I will never be able to pay off my loans and be financially secure, choosing a career of service in social work which requires a master's degree.
Kenneth	Sharp	OH	No doubt I will die with this burden without change.
Amy	Furrow	MD	I have been paying on an income driven repayment plan since my loans went into repayment in 2012 hoping to eventually get forgiveness. I am a single 36 year old female who pays more than \$1200 a month on student loans. I am unable to buy my own house because of my student loans unless I get married which is a shame that I work hard and am not able to buy a home for myself. I owe more than what I originally took out and am forced to pay \$1400 a month in rent every month while my student loan balance continues to grow. I received pell grants and came from a family that had nothing when I went to college. I work in the clinical research industry seeking cures for all kinds of illnesses for the betterment of human lives and that is not eligible for loan forgiveness.
Andrea	Freeman	WA	I have massive debt from my social work degree that I'll never reasonably be able to pay off in my lifetime.

First name	Last name	State	Comments
DONNALEE	MINTZ	PA	I'm a 66 year old widow who went back to school to earn a living as a social worker My student debt is way above my income I have paid my daughters student loans and most of mine and should be retired without this student debt burden Ty DONNALEE MINTZ
Carola	Tschiemer	FL	Both grandkids in college, they are having a hard time paying for college, living expenses, food!
Sharon	Crisler	MD	I'm a divorced 59 year old woman with many health problems. My loans were taken while I was married to a successful engineering project manager. My husband abandoned the marriage and my alimony just barely covers the bills. I need help. Thank you
victoria	hartman	WA	When I went to college at a state school tuition was more affordable. I was fortunate. We should be doing everything we can to assist college students to access higher education.
Chelsea	James	AL	I am a nurse and still owe 29,000 dollars for my Degree. It would really help me and my peer nurses to benefit from these high interest loans.
Jonathan	Williams	MA	I had student loans through Navient and they were corrupt and eventually caught. They deliberately wouldn't count my payments correctly.
Nicole	Hahn	AZ	I have been out of school over 20 years and no progress has been made. I can never get ahead.
David	Raucci	KS	I attended classes and completed my degree while working full time. After graduation the pandemic hit and shutdown hiring, as well as needing to care for family during that time. It has been difficult recovery to paying off debt after experiencing many obstacles.
Eileen	Harrington	CA	I knew that due to the amount of the loan and out of control interest I would never be able to buy a condominium let alone a house. I am 61 years old . This debt weighs heavily on my retirement at 72 (earliest) and prevents me from getting unsecured loans at lower interest rates.
Kirsten	Townsend	OH	My loans are more than double what I borrowed due to interest applied. If I sign up for the SAVE program, I will have an additional \$100,000 in interest applied to my loan balance. We are living pay check to paycheck and my income based loan payments are in deferral because I cannot afford to make the payments, so interest continues to be applied. At this point it would have been better if I didn't go to college to get the degrees I was told I needed.
MIke	Kelly	CA	University education should be free, like it is in more civilized countries, The wealthy profiteers in education are not teachers. They're greedy, pampered, tax dodging, spoiled ass little rich boys.
Anita	Aplara	OK	It is very stressful and makes my abxiety go through the roof, can't sleep or eat from worrying about how I will pay this back the interest is outrageous and makes it worse. Currently looking for a job to use my education with so I can make my payments is equally stressful. I find myself even more stressed and depressed then before trying to figure out how I am going to pay it back, it is physically making me sick, it also makes it hard to function knowing I have this huge debt.
Patricia	Smith	TX	I had to take out Parent Plus loans for both of my daughters to be able to afford getting a college education. They graduated in 2018 and 2020 respectively. My daughter who graduated in 2020 had the hardest time finding a job because of Covid. My husband had to retired from his job which means our income decreased. He is now having to find a new job, so we can at least try to ourselves treading water. My Federal Student Loan servicer will not help because they claim our income is "too high". We need help fast.
Tia	Ewing	MO	I think Mohela is predatory and is not helpful, I have been on pslf and they have changed the amount I owe so many times. I'm sick of the games and it's unfair the interest that has accrued over the years.

First name	Last name	State	Comments
Erin	Sullivan	MN	I've been a homeland security officer for 22 years I've been making payments for many years I should have gotten PSLF but mohela makes it impossible for me to get a count of my payments. I couldn't get them to approve my employer signature. I've applied over and over and I just get led circles. There is no help no guidance. I was misled and told to be in forbearance and in IDR and navient and Sallie Mae should have transferred ALL my records over. I should have access to all my student loan records. I've been misled and let down. I have earned loan forgiveness through service for my country. This isnt me asking for a handout I want what was promised to me and what I earned.
Knarig	Geuvjehizian	CA	Been co-signer for our kids. And they don't even make enough money as college kids. We don't even make a living. It's too stressful and much pressure on our old age.
Daniel	Teore	CA	I think i left school with about 12k in loan debt. Its now over 80k
Angela	Boyd	IN	Over 14 years of education, I borrowed 14 thousand dollars. I have paid back 64 thousand and I have a remaining 74 to go. The math of compound interest and other nasty practices used to take advantage if young people who do not yet understand what they are promising and are in a desperate need to reach their educational goals in order to improve their lives and the lives of others whom they will be able to care for through obtaining an education is beyond disgusting. This country needs desperately to stop these loan practices and to provide better educational opportunities that will neither take advantage of or limit the ability of students to succeed.
Dana	Garcia	CA	I have actually been helped by the Biden administration with my loan. I am super thankful and I really want a win for more borrowers. Having this debt relief has been a huge weight off my shoulders. Besides my mortgage, I am now debt free, and can start saving money. I am so thankful and I really want this for others, plus I think the Biden administration needs a big win right now.
Carol	Dearman	LA	While going to school my husband was injured on the job. I had to drop school and get a job with all intentions of going back. My husband was disabled and not able to work and died a few years later. I never went back to school because I needed to continue working we had no life ins. I was constantly getting a forebearance and now I am 66 years old on the IBR program I will never get this paid off especially since interest keeps accumulating.
Rhonda	Mathes	IN	I don't remember the name of the first student loan servicer I had was, it was probably around 1990, I went to an extremely hard college for 2 semesters, then dropped out in the 3rd. I should have never tried there, I was a high school drop out and that school was a private college with very difficult academics. Too late, a student told me that state colleges and universities have easier curriculum. Soon after I dropped out, and didn't know how to do that properly either. I was a single mom, later I married, and had 2 more children, one with asthma problems, hospitalizations, and the other with autism. I could not work during all of that. I ended up defaulting on my loan because I did not know what else to do. Sometime later after default, another company took it over, and someone added so much interest, fees, penalties and whatever, that it doubled the amount I originally borrowed. It went from 6,000. up to 12,000. automatically. I stayed home for my kids to be there for them and help them get through school. I never found work I could do, due to chronic pain, and at 61 years old, still with chronic pain, I have been applying for jobs to work at home, and still can't get hired. So this debt has weighed on me for decades. I have major depression, and my debt and unemployment make it extremely hard to fight my illness. I'd like to have some weight lifted off of my shoulders and my mind. For once. Thank you for your consideration. RLM
Lakshmi	Hackett	CO	This is true for two of my kids.
Lisa	Ely	CA	How are we going to live?
Michelle	Launder	OH	Quit my waitressing job in 2016 to take care of my dad. Haven't worked since. He just passed in January 2024. My health isn't good. I have diabetes, high blood pressure, anxiety, depression, fibromyalgia And can't stand long - feet/legs swell up. With fibromyalgia I sometimes can't lift my arms or use my hands. I am 62 and unable to work.

First name	Last name	State	Comments
Amanda	Nash	AZ	The whole educational system has become a money making scam and we should be shamed of businesses for taking advantages of families trying to create better futures through education.
Erin	Bless	PA	Please cancel my debt that is over 25 years old
Margaret	Lewis	AL	Please do something
Allyson	Girouard	RI	I cannot buy a home,
Jessica	White	WA	I am the only one working in my household barely making my everyday bills and going to LPN school. So I am having a hard time paying my Back student loans.
Teresa	Dewitt	WI	I can't pay my student loans and my rent because I'm a single person and what the price of inflation I can't even pay this thing back and it's over 20 years old! The college that I went to has been closed and can't get no help with the degree I got.
Jasmine	Smith	NC	The interest has piled up over \$30k more than what I borrowed and that is with me paying on it for 14 years steady. I will never get this loan paid off at these Interest rates!
Erin	Mortimer	CA	Removing the interest could allow a lot of borrows to make their payments more easily and maybe truly re-pay their debt!
Reginald	Williams	NC	I need financial help...asap
Chris	Linzey	PA	Paid for 3+ years pre-Covid. Still owe more than the original principal.
Sharon	Pauley	MO	My daughter borrowed money under Navient. Betsy DeVos bought her 11th yacht while my child is charged daily interest and will never be out of debt thanks to this.
Lorrayne	Quintal	WI	My story is simple, i went to school to get a degree so i could take care of my family. I gave the school all my information that was asked at the tike of enrollment. After 2 years i was assigned my last class. The day of class i went to log in and was denied axcess. I called the school and they informed me that they dropped me from the class. When asked why they said it was because they were lacking paperwork for financial aide. I informed them that i did not receive anything for two years. Because of this i am unable to finish school for they wouldnt release my transcript of the classes i did take and finished unless i paid for the class i never attended.. Now i am paying for student loans since 2006. Barely seeing a dent, having to live pay check to pay check. I am 51 and will never be able to buy a home.
Kelsey	Austin	NY	Student loan debt has kept me and so many of my friends from building equity and saving for retirement. I truly fear that there is a generational crisis coming because of how many people will be saddled with student debt and working through retirement.
Hannah	Conway	MN	Borrowed 20,000 now owe 53,000 after paying for 16 years
Joseph	Gamble	CA	I completed my undergraduate degree in 1996 but due to lack of dependable employment in the social services industry—a job that is selfless in its very pursuit, but is horribly under-compensated—and ballooning interest rates, I am still paying off this debt almost 30 years later, making the idea of pursuing an advanced degree a ludicrous concept.
Michael	Green	VA	Due to my 5th layoff from work, my income was drastically reduced.
Beth	OBrien	NY	Although my student loans were paid off years ago, at times they were extremely difficult to pay. I want current debtors to have an easier time of it.
Sadie	Calero	PA	I'm a single mother with student loan debt
Sonia	Hedge	IN	Without nurses where would the state of healthcare be?
Nicole	Augustus	OH	The interest over the years has made it almost more than the original Loan just in interest. We recently lost our home in the Ohio tornado at Indian lake and we were barely making ends meet before this now there's definitely no way I can repay the student loan with interest .

First name	Last name	State	Comments
Evelyn	Pape	IL	I have paid over \$80,000 for the still \$100,000+ of loans I took out, as a single teacher mother, to help put my 3 sons through college. It caused me to sink deeper in debt, so that I've declared bankruptcy more than once in the last 30 years, and now I am behind on the student loan payments, living now on a teacher pension at 70 years old. Help!
Crystal	Wood	MT	I'm going to go homeless with this bachelor's degree, education has been exploited into a scam
Martha	Ferguson	CA	I've always made payments even the first couple of years of the pandemic. I seem to owe more now than previously and at 73 yrs old don't know what to do. I'm told I'm eligible for public service loan forgiveness, but it seems to be next to impossible to get it done. Please help me with this.
Maureen	Dostert	MN	I owe more than I borrowed at this point. I have had nothing forgiven while others with two incomes and young have had all of their 70k loans paid off. It should not all go to the young. It should be based on ability to pay. I had signed up for save program and it was listed on my loan, I went in to check status and it was removed from my service provider Nelnet and it disappeared from dept. of education site. The government should not even charge more than 1-2 percent interest. Might help keep the crooks out of the servicing business. Nelet added 3000 interest, which is more than i borrowed. Between great lakes and Nelnet, I am very unhappy. I am 66, had a concussion at work within three months. I finally found a full-time job to help use the public service program. They fired me at 66 for a concussion that I received at work. My plan was to reitre at 70.
Christie	American Horse	WY	I have spent the majority of my adult life working for nonprofits, teaching preschool and elementary grades, working as a teaching assistant, as a pastor and in churches, as a CNA in a nursing home and elderly home care, and working for organizations that work with adults with developmental disabilities. I neared completing my doctorate but could not finish due to a concern for more debt. Thank you for listening to my case.
Lynn	McCrea	CA	For,our daughter just graduated from graduate school,with a Masters in counseling Psychology and beginning an associate practice . I am advocating for loan forgiveness for all who are entering the much needed mental,health, counseling . Crisis intervention. Medical and nursing careers
olukunle	Fagbenro	NJ	I can't even afford to pay anything since I borrowed the money due to the hardship I'm facing and other private loan I have. The future looks so dark from my ends because this has drastically affected my credit which prevent me to live a better life.
Robin	Goodman	AZ	I took out the original loan in 2006. Through a divorce and work layoff the loan has tripled. I am going to be going on SSA and looking at another 20 years of payments into my 80's with no relief.
Morgan	Gribble	FL	There is no way I will ever be able to pay back the exorbitant amount of interest and loans that I had to take out for school. I was told all my life having a Master's degree would give me a six figure salary. I have a MA from Johns Hopkins and my loans are more than twice my annual income. There's no hope in being able to pay this off after being pressured into something that was not needed nor delivered what was promised.
DeRhonda	McClellan	FL	I am being crushed under the loans. Interest is more than the original amount. I was misled by servicers also. They said I'd be eligible for PSLF and others when I was not. I have a disability and only able to work part time. I will never be able to pay off the loans. I've been in repayment since 2004. Twenty years now but for some reason they are only counting 8 years of payments even though I have consolidated and done everything possible.
Lionel	Mares	CA	I urge the Biden Administration to find a way to "forgive" student loans for low-income alumni.
Noelle	Webb	IN	This is a constant stress in my life I cant sleep I constantly worry as to how this debt is going to be taken care of. I will be paying on this until I die.
Arlynn	Goines	DC	I am almost 66 years old. My retirement income in very low. Please cancel my student loans.
Tyler	Arthur	AZ	I became a father during Covid and I also have medical condition. When the student debt gets erased I'll be able to provide for my children as well as continual paying for my medical.

First name	Last name	State	Comments
Lukeshia	Cottrell	MS	It's affect my credit n garnishment
Cheyenne	Johnson	MI	I would love to do all I can to help
Maire	.Wahosi	WA	My son in law was told by ITT school that his credits were transferable - they weren't. ITT was one of the schools shut down. We are still paying even tho his diploma was worthless. It's a huge hardship.
Trina	Moon	NH	Having support systems is crucial for success... Having been in a mentally and physically abusive relationship it was not the road to success and put road blocks on my life... now I'm left with broken dreams and a bill ?? yay me...
Mary	Callison	OR	i owe more than I borrowed due to interest rates. It's overwhelming. Please provide relief
Dora	Ramos	CA	Extremely difficult to start an adult life with enormous student debt with highest interest.
Francis	Vega	CA	The payment amount is more than I can afford
Pamela	Perry	CA	Owe 5,000 more than when I took my loans out 24 years ago, but have made payments for more than a decade. Now loan payments make buying a home more difficult.
Donald	Tomlinson	PA	I am in a situation as a parent plus borrower of still paying on this loan, which has interest that is higher than the original principal, because of financial hardship earlier in life related to working in non-profits as a social worker. Now In 77 yrs old paying off a student loan on Social Security!
Kristen	Funk	OH	I'm unable to purchase a home due to my student loans. I'm a social worker. I needed a master's degree for my profession in order to receive a "decent" salary. It's unfortunate that the helping profession lacks resources in order to receive forgiveness. I'm only eligible forgiveness if I work for a nonprofit agency. Unfortunately, social workers make next to nothing working at nonprofits. These menial salaries aren't conducive to pay for expenses due to the increase in the cost of living.
Randy	ODell	UT	I am a disabled wartime veteran. I have been saddled with student load debt for over 20 years. Any debt relief would be very welcome. It would allow me to be more financially independent. Allow me to be able to have more spending power. For meds,food, fuel etc.
Tasha	Guidry	LA	I went to school to have a better life for me and my family. This debt is a nightmare. I struggle monthly to pay a bill that has tripled due to interest and it never goes down. I can't buy a new car and now with I flation can barely afford to eat anything healthy so I have to eat frozen dinners. I'm tired. I'm literally working for student debt.
Mike	McHugh	MA	I am retired prosecutor and after 40 years of state service I will be paying back my three kids college loans until I'm 85 or dead !
Mary	Nielsen	AZ	I started work on my masters to make a better life. Unfortunately, the school lied to me saying I would only owe a few thousand. I had to quit because the loan amount was too high. It ruined my future rather than helped it.
Khris	Gaines	CA	We need wide spread relief from student loan payments. We all have a unique story but it's actually the same. Hoping to pay for college and live out our dreams. However, life may have other plans and then you're faced with debt you can't pay, because your jobs through out the years do not pay enough. Please help.
Tracy	Feldscher	NJ	I am never going to be out of student loan debt. I am 50 plus years old, and my income from my degree does not make me enough to pay my loan, however because my husband makes good money (but is financially responsible for 3 adult parents, 1 adult child and we still have a teen at home) we have no money to spare! But my loan payment is based off of his income, not just mine! It's impossible to get ahead.

First name	Last name	State	Comments
Cheryl	Basta	MT	Will not be able to afford the payments
Sara	Mizner	CA	I was the fist in my family to pursue higher Ed. We all thought it was the way out of poverty. I have never stopped working hard. Worded through my bachelors, masters and doctoral degree. I thought I was making sound financial decisions by only taking federal loans. Now with the state of the economy, wage stagnation and the cost of housing, I am worse off financially than my parents. I cannot afford to put money towards my retirement, housing and pay my Student loans. I am seeking forgiveness so that I can contribute to society, and build a responsible future for myself.
Elizabeth	Feavearyear	IL	Due to a plethora of health issues that doctors couldn't see because of the nature of the diseases I ended up unable to graduate from college and am now at a job that, while I love it, just barely pays enough for me to live before factoring in my student loan debts. Debts where the repayments would make me unable to pay my rent and utilities properly each month. And if I were to try to move to an area with a lower cost of living I would be out of work for months and unlikely to find a job that paid enough for both even there.
Peter	Miller	NY	Daughter is underwater after a Masters in Public Health while working at a hospital.
Nancy	Gabriel Maynard	OH	Our son is suffering from physical and emotional illnesses but does not qualify for social security disability. My husband and I are retirement age but have had to assume his financial obligations, including student loan debt.
Olivia	Erickson	OR	My payment isn't even that big, but it's big enough that we can't move on to the next step in being adults. My husband and I can barely afford the rent we split four ways in a shared house, how are we supposed to get our own space, even just RENT our own space, when everything I should be saving, all the "wobble room" is going to paying down a massive student loan that I'll never get out from under? I can't even fathom the idea of kids, god so help me if we have any sort of emergency. I work an industrial job, nothing NEAR what I went to college for, what happens if I get hurt and can't work? We might make two months of rent if we penny pinch before we lose our housing, and the loan officer isn't going to give a thing about it. Pay or penalty. It's just so stressful.
Lionel	Mares	CA	I am living on paycheck to paycheck and the student loan debt is weighing on my mind constantly. I urge you to help me by forgiving student loans.
John	McConville	CA	I have worked full time through my graduate studies and, as a recent PhD graduate, I realize that I will have student loan debt for the rest of my life.
Randiea	Mangos	MT	Please erase student debt. I'm a disabled college student with a life long medical disability with no cure. I care for my disabled mother. I can only work part time. I am barely making meds meet. All students need student debt relief.
Brandon	Henson	IA	I can't get a loan for anything because my student loans dropped my credit score a lot
David	Bishopp	IN	Please and thank you this debt will outlive me
Felicity	Grigsby	OH	Single mom of 6+8 in need of debt relief Needing this help so I can continue my education and get on my feet to build stability for my babies
Laurie	GODWIN	OR	Can't retire especially with inflation. Victim of fraud from 3 schools attended and still waiting for the remainder of my student loans forgiven. Can't buy a new home
David	Bishopp	IN	This debt is over 20 years old Please and thank you
EURY	RAMOS	CA	I am a senior 78 years old. I paid my student loan for over 20 years and I still owed money.
Shareika	Wallace	MI	I graduated college in 2017. I've been making monthly payments, even while student loan payments were supposed to be deferred. I continuously made payments because I didn't want the interest charge to pile up, and then I'm left owing more and more than what I borrowed for my education. Automatic relief is crucial for not only me but everyone, even those to come in the future. It'll be an overall benefit to the economy, because we will yet I'm still spend that money into the economy.

First name	Last name	State	Comments
Kevin	Milam	WA	My kid has student debt!
Rae	Jeffrey	AZ	Student debt is keeping so many millennials and Gen Z Americans from buying homes, starting families, and otherwise having the lives and opportunities that other generations have had access to; it is directly impacting our ability to believe in the American Dream, let alone to go after it. My husband and I have not yet had kids and have drastically changed our plans to have a family due to our student loans and the worry that any children would never even be able to go to college due to ballooning costs. Our country will be much better off if this weight is lifted.
Kathleen	Araiza	CA	Will have to start repaying soon. Will be way too hard. Need loan forgiveness.
Colt	Smith	UT	Being told that going to college was mandatory for a good job while growing up in a poor family means I had to take out loans for all my education other than grants. This led to a lot of debt I was told would be ok because I'd get a good job. Then I graduated into a market of no jobs, and low wages that won't ever make a dent.
Michelle	Miller	MI	I was unable to complete my degree because I ran out of student aid. My student loan debt has always been so high, and my income is so low, I've never been able to pay (forbearances, deferrals, income driven repayment). I'm now 55 years old and this weighs on me because I know I'll never be able to pay it off in my remaining lifetime. I don't want to leave this debt for my loved ones to have to worry about.
Michelle	Miller	MI	I was unable to complete my degree because I ran out of student aid. My student loan debt has always been so high, and my income is so low, I've never been able to pay (forbearances, deferrals, income driven repayment). I'm now 55 years old and this weighs on me because I know I'll never be able to pay it off in my remaining lifetime. I don't want to leave this debt for my loved ones to have to worry about.
Susan	Lyman	MA	We are drowning in debt and cannot afford to pay our student loans.
Eileen	De las Alas	CA	I barely make enough living paycheck to paycheck. Having to repay student loans from 1999 is a burdensome hardship.
Desiree	Zamora	CA	I went into Social Work to help others but I need help too!
Jennifer	Leever	IN	I have carried student loan debt since 2010. I enrolled in school as a single parent, and when I could no longer afford to work reduced hours, had to withdraw. I have lived with the debt from this ever since. I have lost a number of federal tax refunds over the years due to the offsets to pay my loans. All for an education I never received.
Evelyn	Riche	CA	I am almost 70 years old and I don't want to go through my golden years with debt from schools preying on unsuspecting students. I was promised careers and a pie in the sky future and was never able to complete their programs because of either... technical problems with the online school's platform or changes in school curriculum and the school wanting me to start all over again with no credit for past years spent in their college. I have been scammed by these recruiters and their tactics at for profit colleges. Also the loan servicer that placed me on forbearance without being asked for many many years incurring outrageous interest. Sincerely, Evelyn Riche
Daniel	Rutter		Retired on fixed income under 12k annually. interest has nearly doubled original debt. Will be in debt for the rest of my life unless debt is forgiven.
Orestes	Feas	FL	Going to graduate school should not be a punishment. Having to pay high interest rates to get an education is cruel. By crediting all the paid interests to the actual student loan, my son's life will be easier.
Daniel	Lyman	MA	I am 78 and have been paying loans for 20 years and still owe \$120,000, more than I borrowed. Interest is killing me.
May	C	GA	Over \$100k in debt and don't have a degree to show for it because I had to work to survive. Because of this, it feels like I have no future

First name	Last name	State	Comments
R.M.	Jackson	MO	Have a family member who has been affected
Christina	Plange	AZ	Please erase all student debt and let us start over. Let us contribute to help build the economy for our country.
Dianne	Blankenstein	TX	Affects my daughter
Elijah	Portugal	CA	I am fully employed as an Environmental Scientist with the state of Ca and can barely afford my mortgage let alone my student loan debt. I have two young children and we are barely able to support them. Please do away with this unnecessary debt.
Scott	Coahran	CA	As a college professor I hate to see my students saddled with a debt that will take a lifetime to overcome.
Jamie	Partusch	NE	Schools have added fees and not corrected items via administration without reducing fees or loan amounts
Natalie	Kerns	TX	I complied with the hardship program, making all payments on time. They continued taking payments after I met the requirements. None of the payments were applied to my balance. MY debt has been sold and the original creditor will not even confirm which company actually has my debt, I can not even make payments or participate in programs because I can not confirm who currently holds my debt and have already been scammed. By now, interest has blown the debt out of control and I wasn't even able to complete my degree program. This holds me down into poverty been further with no hope of escaping this nightmare.
Melissa	Epley	MI	When I was in school my counselor convinced me to borrow more than I need to use money to live on while in school. I owe about \$35,000 more than I did when I graduated. I cannot purchase a house because of my student loan debt. Misleading information contributed to some of the issue. Please help me get free from this burden and hardship.
Isaac	Smith		Hi, my student loans have been a major issue for myself and my family. I can not save to buy a home because of the debt I have.
Chris	Budo	NV	I keep getting contacted by many organizations and said he can help me but they want to fee
Mary	Leath	FL	If my debt is forgiven then I might be able to get a home.
Alison	McGinty	CO	I'm a therapist and work hard with underserved communities, but as a single person in an expensive urban area, I live paycheck to paycheck. Any amount of debt relief would be a great help
Vilma	Peccin	CA	Parent Plus - it takes money from our retirement.
Stat	Hunt	CA	Back during the recession many of us had to go back to school to try to learn a new trade. In order for myself and my teenage daughter to survive (since I was only making \$10 an hour) I took out student loans with the hope that I would be able to continue my studies and get into the RN program BUT in 2012 they changed the Pell Grant to only 6 years and since I had prior years from way back when I was a teenager I was unable to continue my studies. I also did not know until the last semester of school that it would take 3400 hours of internship within 5 years in order to get my license. I was unable to find a paid internship and I couldn't work for free because I had a daughter to support.
Camellia L	Taylor	VA	I have been on disability since 2003. I make less than 1,600 a month. Can barely take care of myself.
judith	Gallagher	FL	THE INEREST IS WHAT'S OUT OF CONTROL I WOULD LOVE TO PAY MY LOAN JUT TAKE ALL THAT ACCUED INTEREST AWAY, I AM ALMOST 69 YEARS OLD AND STILL WORKING AS A NURSE FOR JUST TO MAKE A MORTGAGE PAYMEN, HOUSE AND CAR HURRICANE INSURANCE HERE IN SOUTH FLORIDA IS OUT OF CONTROL BANKS WERE BAILED OUT AND THEY LEFT WITH BONUSES I RETURNED BACK TO SCHOOL FOR A BACLELORS DEGREE WAS NEEDED, I DON'T GET PAINE MORE BECAUSE I RECIEVED THIS BUT MY STUDENT LOANS ARE OUT OF CONTROL. PLEASE HELP.
Amber	Morris	CA	When I was a first time borrower, I was not properly explained many of the terms and conditions (such as capitalized interest), nor were these made easy to understand for a young, first-time borrower. Ballooning interest and other difficulties paying down a high balance is contributing to a bleaker future of affording and obtaining assets, supporting a growing family, and retiring comfortably.
William	Kelley	VT	Please consider stopping interest!
Janea	McIntee	MI	My student loan went to collections, help

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Linda	White	CO	This impacts my daughter most. She will absolutely never be able to pay anything on that debt. College did not lead to a good paying job at all. She now has serious health issues and makes very little money.
Lisa	Turner	CA	Please help! I owe more money than I originally did when I graduated in 2008. This weighs so heavily on myself and my family. It gives me such angst knowing that I am paying towards nothing and am in more debt than I was when I started. It's so hard making payments and dealing with the loan companies. It's a terrible, dreadful feeling that I feel I will carry with me to my grave
Calandra	Johnson	OK	I've been in public service since I was 19. I grew up in a single family home and was not afforded the same opportunities as many of my peers. If I wanted to attend school, I'd have to pay for it. My parents were trying to pay back their student loans. My Mother to this day is still paying. I'm 33 years old now and work with the VA. I knew I wanted to finish my degree. I worked full-time and attended college full-time from 2014 to 2019 and obtained my Associate, Bachelor and Masters degrees. I currently due to raising inflation am not able to pay my student loans, my credit/loan payment and other bills. I'm requesting your help in breaking the cycle of living or barely living paycheck-to-paycheck. I need assistance immediately. I will be delinquent next month with my student loans and 3 other loans.
Aimee	Costello	IL	Teacher with parent plus loan of \$62,000 for my son who can't find a job in his degree.
			<p>Prior to this financial hardship, I paid back my undergraduate student loans. I have not been able to pay off my loans for my Master's degree. I graduated at a time with limited job opportunities and I faced age discrimination. Some of the jobs I got after I graduated with a Master's degree in a very competitive job market were working for nonprofit agencies, programs that served underprivileged students, , and others. Several of the jobs were full-time, project based, or limited term placements. In 2013 and 2018 I had major health events putting me in the hospital and in intensive care. Each required lengthy recovery and I was unable to return to my job after the 2018 crisis. I had a few temporary jobs after that. I am 75 years old and need to work but find age discrimination has interfered / and is interfering with my job search. My only income is Social Security. It is a great help but is not enough to live on.</p> <p>I have been on income based repayment at \$0. I keep going further into debt because the interest keeps growing. I will never get out from this debt without relief from student loans.</p> <p>_____</p> <p>I have no life insurance or dental insurance because they were linked to my employment. I maintain additional health insurance that is necessary because I have pre-existing rare health conditions that require specific care.</p> <p>I have a small home with a mortgage. To make repairs on my house and to make accessibility modifications - the outstanding student loans will block me from securing loans to make repairs.</p> <p>_____</p> <p>I am very worried about getting a job at 75 so I can pay off the student loans.</p> <p>Like me, other people living only on social security and owing student loans need help. The ever growing interest is crippling.</p>
Sue	Taylor	SC	_____
Robert	Hall	MI	I'm permanently disabled 64 years old and the loan are more than my social security check
Ruth	Cooley	OR	The monthly payment means that I cannot save for retirement.
Amanda	Adriansen	WI	My loans are soon to be forgiven from art institute and want changes to happen so future students are not led into this same type of situation.
Alba	Rubio	FL	It is a weight that lingers and holds me back from living. It's hard to keep up.
Mikaela	Zuniga	CA	My debt is 180k there's no way I can anything with that. I make 4,800 before taxes each pay period. With a doctorate degree. But 1400 goes to mortgage, 500 to student loans, 500 to credit card debt because I don't have the cash flow at times.
Annette	Cox	VA	I can't afford to pay back my student loans. Trying to make it in life and pay bills . Going pay check to pay check and still never caught up

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Brianna	Baylis	WA	I enrolled in Cornish University in Seattle. At my time of graduation the overwhelming mantra was if you didn't get a four-year degree your future outlook was not going to be good. I did get a four-year degree from this university, and they promised placement and all kinds of other things that never materialized. Now I ended up seeking alternate employment because my degree was worthless.
diana	turner	MT	my mom was blind and diabetic, when my father passed away, I had to care for her full time for 23 years. I find myself \$48,000 in debt , being on disability I have no way to repay my credit card debt, interest rates too high. I would never regret one second I got to spend with her , I'm stuck in a hole with no way out. I need help also
Mandy	Loftus	FL	After many years of trying to get ahead in my career, I was faced with adopting my step grandchildren whose mother had disabilities. She turn to drugs to cope with her mental health, which took her life. Both of my adopted children have disabilities and I had to give up my career to care for them. During the COVID crisis, I suffered an accident that left me partially disabled. We are now a one income home, and barely getting by. We are left with the choice to either pay on my student loans or feed our children. Due to the rising cost of food and everyday needs for our children with disabilities we are having to forgo paying my loans and are suffering credit damage from being unable to pay. .
NINA	JOHNSON	TX	I graduated University of Tennessee almost 30 years ago. This is ridiculous!
Brittany	Howze	CA	Between mine and my husband's student loans we have over 300,000 in debt. And we have decided not to have children and are unable to buy a home.
Denise	Self	SC	Has prevented housing and caused loss of children and so much due to a error on original owner of that loan and they sold it over and over again what ever they did I just know 4 companies have had the loan and I did what was asked some were supposed to be deferred and they did half and let other one default while I was in a coma .. and it was on deferment found out a year later when I could do things and comprehend what happened it was to late they refused to correct the error and I owed it no matter what destroyed my life and my kids lives I'm a single parent trying to get a life for my kids and ended u losing everything I loved due to this mistake and still years later still can't get it fixed I pay my bills have a good job but this loan needs to be removed it is wrong and many error since on providers side .. this would rectify the error and give me some of my life back
Azalia	Diaz	NY	It's hard as a single mother to make sure payments , bills , rent and my son and me have what we need the money that I have to pay monthly can provide else where in my home . Then to say my income can pay the amount due monthly not knowing what that's taken from is ridiculous. This was the biggest mistake I've ever done taking a loan out for school although my degree did open doors for me I' m still paying for the choose to better my life and further my education !!!
Christine	Phillips	WA	I never had time to catch up. It was impossible. The loans were predatory.
Terry	Tomaszewski	OR	I am 62 years old, an only parent and have been unable to work the past 2.5 years due to injuries from a car crash. One son is I college and the other disabled. If not for the car crash and pandemic, I would be looking at paying off my student loans next year. I paid on time for 14 years while struggling to balance work and family as I addressed my oldest son's medical needs. It's uncertain whether I will be able to work again. I don't want to be a burden to my sons and this will help a lot. Thank you!
BRIAN	LINDBERG	WI	I will never get out of debt without help. I filed bankruptcy with \$300,000 in unsecured debt but that does not cover student loans or past due taxes. My student debt has weighted me down my entire adult life. I have no hope for retirement.

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Ruth	Berman	DE	I'm 53 years old & still burdened with student loans from my attendance to the Art Institute of Pittsburgh 1990~1992. I have a degree that means nothing, school lost accreditation years ago. Eventually all campuses closed. Known to be a scam school & I feel left out in the dust because blanket forgiveness was just announced for students of A.I. schools but not for years I attended. They were doing all those illegal things back then that they were caught doing later. The only difference is physical proof. My attendance was before you could track conversations through emails etc. I was lied to & manipulated into taking out loans from their financial aid office. I was never able to find a job in my field & had to settle for lower paid positions & a fear of going back to school & accruing more debt. This remaining debt is like a punishment & leaves me unable to advance in my life.
Ciji	Wright	TX	I have 95K in student loan debt because I went to out of state schools and didn't have help from my single mom to pay for school. I didn't know there was a cap on financial aid. By the time I figured out what I was going to focus on and in my final year I ran out of aid and did not complete my degree. Now I'm here struggling in my career because I can't advance and struggling financially. Please help me clear this debt so that I may go after the career I should have had years ago. Please!! ??
Brenda	Robinson	IL	I am seventy three on social security, and the payments and me getting less than twenty one thousand a year makes it hard for future living
Alison	Svitzer-crochran	NY	I am a parent who has a parent loan. I wouldnt mind paying the loan but the interest is bringing the loan higher and higher. Im retiring in 2 years. I xant afford this growing bill.
Dana	Walker	NE	I have already been screwed regarding my oral surgeries even after paying for four different insurance polices and on full Medicaid and Medicare I am looking at a 5th oral surgery and there is no way I can afford to pay all my expenses
Tania	Malven	AZ	I paid my student loans off 50 years ago when it was much easier to do. Students should get interest free loans!!!!!!!!!!!!!!!!!!!!!!
Aline	Carton-Listfeld	WA	Mohela has been an absolute nightmare. I qualified and applied for PSLF in Oct 2022 and they completely botched the calculations even though it was plain as day. After countless conversations they are finally counting my 172 payments. Let's see how long it takes to forgive and refund my overpayments. What a complete bureaucratic nightmare.
Bernesha	Buckles	TN	I am a college graduate & I don't have a job right now & have no idea how I'll pay it back. My mom passed from cancer a year after I graduated. I haven't had any luck being hired in my field of study.
Brianna	Bishop	OH	Please grant automatic relief. I borrowed for my student loans as young, dumb kid... thinking I would earn more than enough to pay it back. But I didn't, and I still haven't been able to. I am a divorced, single mom raising my young daughter on one income after I left an emotionally and mentally abusive marriage. I have struggled to get loans for cars, get apartments, qualify for a loan for an emergency, etc because of my increasing student debt. Every time I look at how much I owe, I am sick to my stomach because it's getting bigger and bigger from interest compiling. I struggle to make ends meet for my daughter and I on a daily basis, despite working full time, and my loans will never be paid off at this rate. I don't have money to save for an emergency, let alone to pay down or off my student loans. Getting relief from these loans would mean my credit would finally be good enough to to get a car or a place to live without a co signer or sky high down payments because of my debt to income ratio. It would mean finally a chance at financial freedom for my daughter. Having these ever-increasing student loans hanging over my head for what will likely be the rest of my life is extremely frustrating and discouraging. Knowing that I will likely never qualify to own a home, take out a loan for my daughter's college one day or even have a credit card is extremely upsetting. Please help us and help me be better able to provide for my daughter by canceling student debt!
John	Kersting	WA	I spent 23 years teaching and never recovered from the slow start due to discrimination against men and former felons who had clearly redeemed themselves. I was given the wrong information putting me many years back for forgiveness and because I am not teaching now, retired, I do not believe I qualify. The system is so complex and unfair including prohibiting years teaching before the program, I have given up on anything but a lifetime of debt for teaching. Financially, it was my biggest mistake.

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Sandy	Graves	MI	Our son couldn't afford to buy a used car after his was totaled in a hit a run due to his student debt, which he has been paying steadily on. He is a nurse.
Rebecca	Peralta	AZ	I have work for public service for over 15 years and my student loans are not allowed forgiveness because now I do not work in public services. I only make 52,000.00 a year and am stuck with 80,000.00 dollars of debt that will not be paid for 20 years and I am 53 years old. I will most likely die before the debt is paid. I do not want to quit my job in hopes of getting a public service job that pays me less. Please help! I have also started a GO FUND ME in hopes of some help.
Zachary	Holochwost	WI	Can't make any payments on loans when grocery prices have skyrocketed. Wages are stagnant. How can I save for my kids' futures if I have crippling debt waiting for me.
Mackenzie	Kearns	TX	Yes
Alexa	Safer	WI	I owe \$90,000 but I only borrowed \$50,000. Some of these loans are almost 25 years old. This amount of debt has handicapped me financially. It brings my credit score down, which affects everything. I can't get approved for a mortgage, a car loan, or even a credit card. I live paycheck to paycheck, but I never miss a bill. I'd like to be able to save (currently, at 42 years old, I have none) and prepare for when I can no longer work. I'd like to buy a house. But I can't do any of that with this debt hanging over my head.
Laurie	Thompson	NM	I started paying back my student loans back in 2003!. My balance has gone from \$23,000. To almost \$60,000.!! HELP!!!
Dana	Walker	NE	Yes Nelnet gave terrible advice that was inaccurate
Djamila	Millien	NY	It's making it harder to save for homeownership
Blanca	Garza	CA	Went back to school at 52 years old. Please help us with our financial hardships.
Benjamin	Scott	OR	It's difficult to make student loan payments and keep up with bills and rent.
Catherine	Queen	CA	I'm on a fixed income & can not afford to pay for my ballooning student loans. I am >65 years old.
Devin	Desmond	NY	I'm 38, I've been paying for a while and never missed a payment. I make a really solid income, and yet while I'm married, my wife and I are constantly worried and waffling on having children. Can we afford them, or one even? I'm well passed the age of when most people historically have their first child, student loan debt creates this lifetime of anxiety.
Fhyre	Phoenix	CA	Mohela won't let me sign up for the SAVE program. Had loan for 34 years. Been homeless four times. Am now 70. Work part time as a Community Ambassador. Can not repay my student loan. Will never be able to re-pay it.
Carina	Allen	OR	Interest is the worst. Even if we can't have our loans forgiven, please please PLEASE do something about the interest. Forgive anything over what we initially borrowed and minimize interest on all loans moving forward. If you're feeling extra generous, make it 0% interest. Please, we want to pay these off.
Cecil	Weems	MI	I applied and they said I was approved. Then it just disappeared.
Bunny	Welle	AZ	My son has been paying for 13 years. Almost impossible to pay rent or buy a house. He is living with us now. Please we need relief!
Celeste	Fiore	CA	I have shared my story many times, but my wife's student loan burden is beyond crushing. And she is 67 years old and will never be able to pay it off.

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Amanda	Sinnott	OR	I was misled by City University of Seattle. After I completed my entire masters program for “working adults” they told me I couldn’t complete my degree unless I quit my job and did 40 hours of student teaching. I had a school that would allow me to do student teaching and they denied any options or accommodations. I had to quit the program after spending 2 years getting grades. They didn’t disclose this to me until they took my money. This was a scam school and program. They also wouldn’t let me re-enroll to complete my student teaching (my job, AT A HIGH SCHOOL said I could work nights and weekends to accommodate city Us outrageous demands.) they had told me the entire program requirements had changed and the only way I could complete my student teaching was to finish the 2 year masters program all over again. I ended up enrolling in another school, but the constant and ongoing deception by this school was despicable and almost kept me from wanting to be a teacher.
Joshua	Jones McKay	CA	I’m a medical assistant going back to school for my associates degree. It’s been hard to get approved for anything with the amount school debt I have. Now I going back to school it’s gone up and my credit has dropped more. I feel like I will never be able to make it in this society on this rate with continuing my education.
Katherine	Moss	NM	My daughter has a student loan and has only been able to pay the minimum interest for almost ten years. The loan amount is the same as when she graduated and likely to remain so for the foreseeable future.
Rebecca	Sobin	MT	I had taken out loans for my bachelors and masters, then I went back for my clinical doctorate in acupuncture and Asian medicine, I, like many were told we could work in research or teach and that we would be so much better off than those with their master’s degree. After I graduated (as an older student in my 50s) I was being passed by for research jobs, hospital jobs and teaching jobs because they could pay someone less with their masters. It did not help me one bit no matter how hard I tried, and my loans kept growing. Then the colleges began offering a different doctorate for less. When the pandemic hit, I couldn’t see patients one on one anymore for safety’s sake, so I ended up retiring (with no money coming in). At that time, my loans ballooned well past the large amount I had already taken out, to over \$600,000 with my combined degrees. Recently I consolidated and went on SAVE, as did my husband. A bit of my interest was wiped out in the consolidation but I still owe over \$400,000! My husband’s loan of \$53,000 was just forgiven, but I am still hoping and praying mine will be too. I’m not bringing in much money and we are living off my husband’s social security and small pension. We live mostly check to check. It would be so good for us to have my giant loans forgiven. My stress over this is so high especially with the cost of living skyrocketing.
LaSharon	Davis	IL	My current amount due doesn’t reflect the payments made over the past 11-12 years, but the Dept. Of Ed. wants me to keep paying an additional 10 years and through age 77. Payments improperly applied and no one wants to fix the problem, just keep asking for more money. I’am retired with a fixed income.

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Darrie	Walton	MO	<p>I am the parent of a student (who did all the right things. Stayed on Academic honor roll kg- college). I was financially unable to provide for college, but helped when loans were being applied for. My daughter's graduating debt from pharmacy college was over \$110,000. She immediately starting paying on her loans. I took one and paid on it. The pandemic happened. Loans got frozen. During pandemic hardship happened to our family. We are only a 2 family unit (mother and daughter/I am a single mother). My health took a hit and I lost a job I had. My dependency on daughter became necessary. Further hardship came when a pipe burst in my home. It was a massive destruction. Insurance company caused us grief by trying to deny claim. Won that battle. Then they refused to fully adjust damages. No money given to assist. We fought this battle , but the house mitigation and restore fell in my daughter. So financial ruin has come to a middle class family. Loan repayment started Back. With the interest that built while loans on mandatory freeze. Why punish any debt repay or on these loans with pandemic fodder. Eliminate the built up interest 2019-2023. That's a start to helping those who did the right thing. Went to school. Obtained degrees. Sought work. Started repaying loan obligations. Life happened. Hardships eroded finances. Now government / economic issues have prolonged or effected these loans. The circumstances from 2019 of this country is grounds to eliminate interest build ups and some of if not all loan debt that has been incurred</p> <p>For those students who have handled loan repayment responsibly. Help them. Stop looking at where they have achieved financially since graduating. Look at the start and inception of loans</p>
Xandolynn	Hoover	AZ	Yes!! I went to a school that offered an associates degree that is completely worthless the credits did not transfers to anywhere and I was hoping they would I assumed they did that's what the recruiter told me that it was like a community college
Lungelo	Kuzwayo	IL	I had to leave the country and work in Africa to survive. I simply can't afford these heavy monthly payments in US dollars.
Erika	Sanchez	TX	I'm a single mother, very low income - living on survival mode every month
See	Lee	OR	Not having found jobs that enabled me to pay back my loans and live normally has been a struggle. Also, not being able to get relief from the debt has been discouraging me from even trying to go forward with life thinking all my money will have to go towards paying the loans and not even to creating a better life for me and my children. I want to tell my kids to go to school but it doesn't seem like a great thing if you get out with loads of debt.
Gabrielle	Zimmer	CA	I haven't made over 40k a month since graduating and can't really afford to pay any back. I'm struggling just to pay taxes and my bills living paycheck to paycheck. I want to go back to grad school but hate the thought of adding to how much I already owe on top of interest. I'm afraid to even make more money bc if I do then student loan payments will take it all. I can't even afford to save for emergencies. This economy has been crushing.
Ayan	Majidova	IL	Loans and interest are so pricey that i'm seeing my mother still pay off her college loans as I watch myself graduate with my degree. Thanks to inflation, mine are substantially more than hers, so my future kids will have to watch me pay for a lifetime. There are millions of people in my position, however access to education should not be a burden.
Toni	Granado	IL	I'm currently a college student and I don't receive any financial assistance. Myself & those who are college students thriving between work and school need financial help. Respectfully, T. Granado
Laura	Phillips	TX	I'm still paying on a loan after 22 years. I only borrowed \$30,000. I also worked in public service and was denied relief in 2018.
Caroline	McIntyre	NC	I consider myself a hardship because my income is not enough to meet my needs. It is no doubt due to my being single - a one -income household and I work 2 part time jobs- actually three. President Biden, you are the best. Thank you for understanding the needs of graduates who do not have high incomes. I respect you and Dr. Biden so very much. Thank you for being the best president of my lifetime! God bless you! ?
Loren	Gayden	IL	My loans have changed providers a few times and some are more than 20 years old

First name	Last name	State	Comments
Peter	Suchmann		My son was laid off and is still unemployed with 30,000 dollars in college debt. My wife and I can't afford to help him- Can you keep your promise to do just that?
Constance	Chapman	CA	At 78, I don't see a future when I can actually relax and enjoy the time I have left as I have to keep additional income coming in to pay the student debt.
Doris	Sigg	OH	I don't have the income to re-pay.
Ann	Smith	OH	I am 61 yrs old and have student loan debt that will likely keep me from being able to retire when I should be eligible to do so. Please help!
Joseph	Scott	FL	I was not able to complete my program because of work /life balance issues, now I am 100,000 in debt due to ballooning interest, and the monthly repayment amounts are higher than my rent!
Wolodymyr	Protsenko		Americans live in misery and hopelessness due to crippling and destructive student loan debt. Their lives are abject misery just like mine because they are so hopeless and don't know where to turn. Corrupt student loan servicing system is pervaded by graft and abuse. The worst thing that it is allowed continue to function abusing million's of Americans on a daily basis without any impunity and for no reason at all. The perpetrators are never punished or held accountable for the misery they caused. Hard working people of our nation deserve so much better and it is a complete travesty that our elected officials are allowing this abuse for want nothing but to live a quiet lives raise their families and work hard to make our country even better. Wooster Peter Protsenko
Melanie	Cognetti	PA	With the price of preschool and rising prices in general it makes it difficult to pay for my student loans.
Wolodymyr	Protsenko		Americans live in misery and hopelessness due to crippling and destructive student loan debt. Their lives are abject misery just like mine because they are so hopeless and don't know where to turn. Corrupt student loan servicing system is pervaded by graft and abuse. The worst thing that it is allowed continue to function abusing million's of Americans on a daily basis without any impunity and for no reason at all. The perpetrators are never punished or held accountable for the misery they caused. Hard working people of our nation deserve so much better and it is a complete travesty that our elected officials are allowing this abuse for want nothing but to live a quiet lives raise their families and work hard to make our country even better. Wooster Peter Protsenko
Cheryl	Farr	MI	Since covid I have been taking care of my mother daughter and grandchildren who all sustained problems pos covid. Therefore I am hardly making ends meet
Natalie	McDonald	LA	I am 64 years old and have been unable to discharge my Parent PLUS Loans in Chapter 7 bankruptcy. I have been physically unable to work for over 2 years but my Social Security disability claim just sits in limbo so I cannot get a TPD discharge. If by some miracle I ever became able well enough to work again, I would be expected to make payments of \$475.01 per month for the next 25 years, at which time I would be almost 90 years old. It's time for this insanity to stop. I will never live to pay this debt, so just discharge it now.
	Givans Lander	CA	I will never be able to pay this massive student loan with mounting interest!!
Christine	Milne	CA	I borrowed \$15k over five quarters in 1999-2000. In 2001 at the end of my Americorps year, I paid the \$4,725 education award on my student loans. I have not been in a financial position to make any further payments, and now owe something like \$32k. Thank goodness for IBR (\$00.00 pmt).
Joan	McClanahan	CA	The time is now! The economy is terrible. We cannot afford these loans and their horribly large payments.
Chantay	Diggs	MD	I owe more than I make. I've never missed a payment and it seems like the more you pay, the more you owe.
Ricardo	Ablaza	CA	Please relieve us of student debt. If you do we will vote for your reelection.

First name	Last name	State	Comments
Robert	Becker	MO	Both of our daughters and a son-in-law have many thousands of dollars in student loans that they are struggling to repay. My wife and I help as best we can but a few more taxes on billionaires would go a long way to relieve the burden on young graduates, many of whom are trying to start families and buy homes.
Seth	Miller	CO	You're killing us.
Aubry	Berlin	MN	I'm going to be in debt from student loans for over 20 years make so I'll be nearly 50 which doesn't make it easy to have much of a future and be able to have a family or live life when paying such high interest and monthly payments for loans. It's incredibly frustrating how loan vendors take advantage with extremely high interest rates creating a feeling that it is impossible to get out of debt. I went to college to create a better future and I am starting to regret it because I could've gotten to where I am in my field with out it and wouldn't be in so much of a financial burden.
Donald	Rabin	TX	As a first generation, BIPOC, LGBTQIA+, Vietnam Veteran Father, and Filipino Immigrant Mother Doctoral of Music and Masters of Arts Leadership candidate, I have been impacted by the financial stress caused by loans. In America, you need to take out loans to go to a higher education institution. Especially with someone from my background, how can you achieve without funding? This is where taking loans is essential and in a society where we want to partake in consumerism, why are we prohibiting future young generation Americans from living their dreams and pursuing positive impacts for their future? Truthfully, this is where we must draw the line and take a stand on the problems that come from society. Immigrants must work harder and more hours to be successful. First Generation students need MORE resources to be successful. Therefore, for people like me, it is time to make a difference by speaking out and speaking the truth. IT IS A RIGHT TO LEARN AND IT IS A VALUE TO LIVE BY FOREVER. THE FUTURE DEMANDS TO BE EDUCATED AND MAKE THE WORLD A BETTER PLACE!! Therefore, THE GOVERNMENT should encourage the future! We are the change embraces and the decision-makers of the future. I cannot wait to get to the top because we deserve to be there now. Past generations have ruined our world. We are here to take it back. One step at a time!
valeria	Soto	CA	I was unable to continue school because the school moved and I was holding multiple jobs to feed myself. Now every month I have to pay for plans I was unable to use to fulfill my career.
Liam	Power	VA	Cancel it as you promised, bad way to start life after college with debt for millions
Carla	Peters	MD	We have a student loan and a parent loan that we just can't afford to pay right now and we need forgiveness and debt-free.
JENNIFER	CARTER	LA	I started school but did not finish. I made awesome grades and was on the top of my class. But when it came time to do internship, I got disabled and could not finish. So I feel I deserve this hardship relief because I did not graduate due to a disability.
Petrea	Delich	MN	I am A Hospice RN, however even with the income of myself and another adult, the Cost of Living has become so inflated and I am a single female with no children so my tax burden is high, basically 25-33% of my income is directly taken from my check. We barley pay bills. Put food on the table and keep gas in my vehicle which is essential as I am an on call overnight home hospice nurse. If I cannot keep gas in my car, I cannot get to my patients. I am 45 years old it is impossible to pay back the \$70,000 I owe in student loans before I myself will need a hospuce nurse and that is if I am blessed enough to die of old age.
Marjorie	Brancel	NC	The \$100,000 Parent Plus Loan I hold along with a significant decrease in incomes will hold me captive for my entire life, The rules for repayment do not take into consideration other living expenses and it makes it impossible to have a healthy abundant life.

First name	Last name	State	Comments
Liliya	Lifanova		<p>President Biden, I borrowed student loans to attend graduate school but if I had to do it again, I would never. How was I to know, as a first generation immigrant? I had no advisors.</p> <p>I loved my education in Fine Arts, it truly made me a more understanding and compassionate person but securing a teaching job after I graduated proved to be very difficult. As an adjunct, I am paid very little, and keeping several low paying jobs, at the age of 41, I have no savings, and I struggle to make ends meet every month. I sacrificed my desire to be a parent, I do not own either a car or a house, I cannot help my aging parents who are now also very sick. I feel like I failed. My student loan amount is now more than double of what I originally borrowed in 2008, 2009. Honestly, the student loans are crushing, some days I don't want to go on. Thank you for your amazing efforts to relieve borrowers. I am inspired by the lightness of my friend whose loan has been forgiven. Sincerely, L</p>
William	Evans	TN	I want the world to know that student debt sucka
Chiara	Clemente	NY	Financial uncertainty and burden which affects investing in a home and family
Cheryl	Robbins	MA	I am turning 65 in less than a week; I have student debt at close to \$30,000 dollars. This debt I have paid on for almost 10 years now and due to interest rates, the principal hardly lowers. What does a person who will be going on Social Security in a few years do when they can't afford the student loan payment? What does the person do with the worry of how they are weighed down with this debt, living off a smaller income and trying to stay in the home they love do? Relief would be such a weight off so many shoulders. As long as a person has been paying, why not forgive debt owed?
Rebekah	Lasko	KS	<p>I have owed about the same amount since I took out Student Loan and one the loan Companies I had Navient, Had several lawsuits against them and messed up my credit at one point. I didn't even sign up for Navient. I had to consolidate my loans for it to get off my credit</p> <p>Rebekah</p>
Anthony	Hawrylicz	IL	My student loan plus is truly hurting us!! We live pay check to pay check! We are over 60 years old and took out the student loans to help my kids to succeed and not to be in debt. The interest rate is very high and it seems like we are making no dent in repaying the loans.
T	H	CA	I am a former adjunct Prof. of English and when I went to school years ago public colleges were basically free! I want this to be true again!
Michael	Sidaway	GA	I took out several student loans to change my career due to a poor economic situation in 2008. I recently had a heart attack and had to quit working due to heart failure and cannot physically handle working at this time. My student debt is still hanging over my head and my wife and I are barely making ends meet. I was told I would pay only 8% interest on the loans, but the loan company and school took 8% of the loan off the top before I even spent a dollar of it for tuition. These guys are thieves.
Marva	Jacobs	GA	I'm a 73 year old and still owes student loans. I live on social security monthly check.
Katherine	Cannell	NJ	Student loans have increased almost 15,000 due to interest and working full time and trying to live a life where I am able to pay rent and eat I haven't been able to make full payments. When I do the interest goes up. It's nearly impossible to keep up. Working with special needs children I don't make nearly as much as I can to support myself. This is detrimental on my wellbeing and my family.
Jaime	Zaragoza	NJ	I'm retired, age 60, still paying loan.

First name	Last name	State	Comments
David	Holley	CA	Have this debt since 1986, two loans one was paid off the other got down to like 8k now its four times more then that and financial hardship it's only getting higher with all the interest it's killing me
Lady LaShaunda	Wilson	IL	I was told by Navient that my loans would be forgiven in 10 years of on time payments in 2014. Well it's been ten years!
Johnine	VanBeers	NY	I've been paying my parent plus loan so my daughter started in college balance. I was like \$22,227 with an interest loan it's up to \$45,000..i've been paying my parent plus loan so my daughter started in college balance. I was like \$22,227 with an interest loan it's up to \$45,000. when I complete pay this loan, I'll be 80 years old the \$168 is very hard for me to make each month the plans that Biden has for the parent plus loan there's nothing for us plus people are forgotten like always we need help also.
Preston	Hart	GA	I graduated college owing 17600, several years i was unable to make the payment and the interest ballooned to 40k plus. It's hard to buy groceries much less student loans.
Martha	Shepherd	ME	I have a parent plus loan. Im unable to switch the loan over to my son. And he can't afford the payments either. I'm a widow and a senior citizen, I can't afford the payments and by the time it is actually paid off I will be 90.
Patricia	Taylor	IL	I am currently 63 years old. I went to school after having my daughter in my early thirties hoping to be able to support her better. The income possibilities promised never happened and I sunk deeper in debt. I currently owe over \$40,000 for a bachelor's degree. I losted my job when covid hit and after it was over,, was not able to obtain a new one, so had to file for my social security early to support myself, losing additional money.
Andrea	Adgie	GA	I am paying my son's loan, because as a journalist he makes very little and when the pandemic he lost his job and has had trouble ever since. Even though he had never been late with a payment he still owes as much as when we started repaying ten years ago - help, please!
Lurvia	Prohias		It is incredible how I have been transferred from borrowers to borrowers. Trying to to pay but the interest and many factors are not helping.
Maxine	Hogan	FL	I am about to retire and owe for my parent loans I took out for my daughters. It is a burden on me
Court	Potter	MI	Student loan debt for a social worker is crippling, especially with inflation. I qualify for PSLF, but I am concerned im not in the right programs for it, and every time I speak with someone nothing changes.
Melanie	Hogan	FL	I am a teacher at a school for children with autism and have student loans. It is very hard to make my payments every month. Teachers do not make a large salary
Lawrence	Boltz	NY	Teachers are under a crushing debt and need automatic loan forgiveness NOW! This was a campaign promise that should be kept
Arlene	Brinkley	FL	Too much for monthly payments. Over charging and ho back and reduce interest. Too much!
LaGinna	Morris	FL	I have been paying student loan for over 30years. Since I first started school
Rose	Velasquez	NY	I advocate for my daughter who works in the healthcare adm. field & my grandson who has been in the army for 7 years so far... She went back to school to find a better source of income as a single woman & to try to get out of debt - while also helping out her mother; a senior & stuck with a parent plus loan on top of her loans.
Kathleen	Wilson	SC	I'm a recent therapist graduate struggling to make ends meet having a large student loan payment. I went to school because I want to start a non profit to help those in the social services and juvenile systems to prevent recidivism and not having a student load payment would allow me to start that process a lot sooner and with more resources to ensure success.
Kathy	Lawson	MA	I'm writing for my son. He graduated last May w/ his masters. He CAN'T find a job in his field and has \$60k in debt!! Please, please, help him and others in this situation. All he wanted was a good education and a better future!!

First name	Last name	State	Comments
Pablo	Fontan	FL	<p>To my representatives in Congress,</p> <p>As a 39-year military service Veteran I urge you to support President Biden using executive action to cancel student debt. The President has the authority to take immediate action on student debt which would be a lifeline for students, parents, and their families. The government seems to be fine with bailing out the Banking corporation and the Car Manufacture's corporation, however when it comes to the American people that need the help, it is very easy to say NO. This is a onetime request, so I urge you to support our President on cancelling student debt this time.</p> <p>The COVID-19 pandemic is a health crisis like we have never seen before. Adding the heavy burden of student debt is a recipe for disaster for millions of families. Student debt cancellation would provide much-needed relief during the COVID-19 pandemic, it would stimulate the economy, and it would tackle racial disparities.</p> <p>Canceling student debt in response to the COVID-19 crisis will help over 40 million people. Economic harm, lost wages, and medical costs will impact families for years to come. Permanent relief would free up hundreds of dollars each month for families to purchase necessities: food on their table, a roof over their head, and critical healthcare.</p> <p>Student debt cancellation would also stimulate the economy when it is needed most. I'm exhausted, overburdened, and scared – because of the massive student loan debt. I played by the rules, earned my degree, and now I find myself in the position where sometimes I have to choose between supporting my family or paying my student loans. I choose my family, of course, but at the cost of never seeing a light at the end of the tunnel</p> <p>Debt cancellation will help tackle systemic racial inequality. Black and brown communities are facing the brunt of the economic harm caused by the pandemic. On top of that, people of color carry more student loan debt and have more difficulty paying it back. Canceling student debt would alleviate this burden and close the racial wealth gap that holds people of color back.</p> <p>Many of your constituents support canceling student debt. Recent polls show a majority of voters support debt cancellation during the pandemic and they found strong support from both Democrats and Republicans. Plus, over 1.4 million Student Debt Crisis supporters have signed petitions to cancel student debt in response to the pandemic.</p> <p>I strongly urge you to support President Biden using executive action to cancel student debt.</p> <p>Very Respectfully, Pablo R. Fontan</p>
Matthew	Kelty	HI	<p>Because of poor customer service (I often waited for hours on hold -- I once waited on hold for 5 hours before being cut off), a wave bank/servicer mergers (at several points, I literally didn't know who owned my loans), and misleading advice (advising me to go on deferment rather than forbearance, or telling me that neither option was available), I now owe literally hundreds of thousands of dollars in interest, penalties, and fees. At this point, my income-adjusted payments don't even cover my monthly interest; I will never be able to pay off this debt.</p>
Matthew	Stone	RI	<p>Please forgive us this debt. We want to build a better life and future. In paying to hi a price for our education we have mortgaged our future. I was too young to know what I was selling when I went into debt. Now 15 years on I know.</p>
Deena	Weathers	TN	<p>I need my student loan debt to be forgiven and canceled. I do not have the means to pay any loans outside of normal house bills.</p>
Dale	Uvino	FL	<p>I've been paying my student loans for 12 years and have barely put a dent in the total. These high interest rates make it incredibly hard to pay these off.</p>

First name	Last name	State	Comments
Melissa	Philbrick	ME	At the age of 18, I began borrowing student loans. My college financial advisor told me I should take the full amount available. By the time I graduated I owed \$28,000. While I worked for nonprofit agencies as a Registered Nurse, instead of being educated about programs that whatever allowed me to have my loans forgiven, I was encouraged by my loan servicer to take forbearances. Due to many periods of forbearances and unpaid interest, I now owe \$65,000. At the age of 48, I've come to the conclusion that I will retire and still have student loan debt. I've also thought a lot about the fact that I will likely not outlive the period that I have to pay my student loans and the life insurance I've purchased will need to go towards paying student loans off.
Dwayne	Thomas	MA	I am 65, and would like to retire and still be able to afford to live.
Cindy	Hatcher	TN	I cannot start the career of which I had dreamed because the Bachelor's degree I obtained was not enough to continue onto a Master's program. I am stuck without options except to try to repay my loans while working a minimum wage job.
Marguerite	Grandberry	NE	Parent loan hanging over my head. I've retired and on set income. Son is not able to get work in the field that his degree is in.
Lynanne	Lawhead	VA	If our taxes paid for education then there would be no debt for students and instead our country supports warmongering and politicians that do nothing to turn students into independent citizens. Change the way students learn will change the future of our country!
C Elaine	Smith	VA	I got a loan through my bank and earned my bachelors. Then paid it off in two years once working a full time job. My AA degree I paid for immediately after high school when education was very reasonable including buying books for it.
James	Nadeau	MD	I've been misledpre than once!
rebecca	farina	NH	Student loan debt is hindering my livelihood in a number of different ways. It's destroying my credit, and can't get into the 700s no mater how good my payment history is with my loans. I'm trying to buy a house, but due to my monthly payments, car, etc. I don't want to take more high interest debt (mortgage), so I'm stuck there. The amount of interest on my loans has skyrocketed, and originally i took out \$60000 in loans and it's now over \$150000 that they say i owe (i'm not sure how the hell this is possible). Thankfully i have a decent job to support myself, but i want to get into real investing and start businesses for myself to create a better life and contribute to the community, and create more societal impact. Getting rid of these student loans would allow me the peace of mind to be able to do this 100%, because i won't be forced to have to work a job i don't like to pay off these loans. I can focus more on building my ideal future.
Jodi	Gates	OH	My economic situation has changed and I am no longer working.
Sharon	Vincuilla	NY	I am a LSW/MSW and have been working for nonprofits not for profit for 31 years this year. Social workers do NOT make enough for the work we provide to families, youth, children and the community. I also helped my kids go to college knowing the importance of a higher education and have not only my loans but parent plus loans. I can't afford payments in this economy with my salary and life. I love my job but really need relief from this student debt.
Danielle	Baker	WI	Student debt makes it impossible for me to save for my future and has been a burden on my family for decades.
Danielle	Jones	FL	Between the inflation and current recession, having student loans, actively on unemployment looking for work, paying for a divorce, not succeeding in keeping up with basic needs, etc. I am drowning further each day! I will never be able to afford to pay back my student loans. I'm existing rather than living. Going to bed at night thinking what else can I do. Also, being a young heart patient, I have 18 meds I take daily. I can't afford all every month. I'm robbing Peter to pay Paul. I can't get loans or credit cards. I have reasons, not excuses. I'm scared I'll be homeless at my age while others might be able to sleep easier. I need this to pass. I will be demolished if denied. HELP! PLEASE!
Ann Marie	Schrecengost	FL	I am a woman in my late 50s and have owned my own businesses the majority of my life I had to shut them down during covid and due to health issues I can only work about 20 hours a week I make less than 20K a year and have a growing student loan debt. My future is Bleak due to having other building Financial Obligations as well. It's overwhelming and stressful and relief is truly needed.
			Please clear all debt not just some. Idk how I will pay it on disability

First name	Last name	State	Comments
Patti	Hurley	IL	Student loans were down to about 17,000 and are now up to 60,000 because of interest Do you want a country where no one can educate themselves and support themselves We need to make higher education accessible for all
Michael	Henry	TN	The student loan payments are very very hard for the average to low income person to pay them back. I would love to see some debt relief as this has created a struggle on my home for many years now and effected my credit negatively.
Kelly	Banowitz	IA	The interest on my loan is ridiculous. I battled cancer 2 years ago and am still in active treatment spending \$2500 + over the next 3-7 years and getting hit with interest rates that are highway robbery.
Kimberly	Watson	VA	God has been so good to me. He made a way for me to complete my education earning my Doctorate degree! But no one should be punished for seeking higher education. Most of us that do have every intention of paying back every penny we borrow. However, the market changed, Covid happened, inflation took over, and even those of us who worked through the pandemic suddenly became hindered by these debts. We want to pay the money back but we could not help the circumstances that took over because we are not God. We ask for forgiveness so that we can get our lives back and stimulate the economy. We can't shop, buy more property, etc if our debts weigh down our debt-to-income ratios. We need relief so we can participate in this global economy. After all, we did not set the prices, we did not set the interest rates. We just needed help to become more educated so that we can contribute to our communities in our places of employment, start businesses, and provide for our families. Please help us! God Bless you!
Michelle	Norden	FL	The amount of interest on my loans for a degree that doesn't give me a job that pays me more than 42k is ridiculous. I will never pay them off. Make is so I can file bankruptcy and have it removed from my credit like billionaires can do! Let me write it off on my taxes as a business expense! Something!
Sarah	Wattar	IL	I'm disgusted that this country will send billions of dollars for weapons and destruction but won't post off its own people's debt
Iris	Ortiz		Tengo 70 años y creo que moriré y no podré saldar mi préstamo estudiantil.
Terri	Everhart	GA	ALL FORMS OF STUDENT DEBT SHOUT BE CANCELED
Nicole	Saccardi	NJ	The loan is in my parents name as I was too young. They have been under extreme hardship and even though I solely maintain the payments, it's affecting their credit negatively and they aren't able to refinance their house or get a fair rate on a car.
ANGELA	JACKSON	PA	I am a healthcare professional. I do not qualify for loan forgiveness because my loans are through a private servicer Sallie Mae. Student loans are a burden that creates financial hardships.
Carla	Warren	NJ	Parent plus loan is to much on my budget
Cassandra	Hargitt	NM	The gqp hates educated voters, as intelligent educated people don't vote for them!
Laura	Carney	MA	I have enrolled in an income driven program and my servicer has made the payment too high that I cannot afford to pay
Dick	Buttkiss	NY	Got my degree for exercise science. COVID hits and I forget all my training and anatomy because the gyms are closed. Take my bachelors back, I'm financially better doing my new job. Take my loans off me.
Thomas	Barrett	NJ	I have been paying on my student loan debt for over 25 years. My debt is well over \$240,000, but I only borrowed \$60,000. No matter what I do or who I contact at my loan servicer, Nelnet, or the Department of Education, I have not received any reduction or imitation of this debt. I am 71 years old, and believe I will take this debt to my grave!
Vanessa	Thompson	KY	This a tremendous burden to repay right not. I'm barely feeding my family and pay my needed bills and my son was advised to take a semester off then quit during covid so it's now on me. And I just can't do it. Especially when a lot of minorities get it for free ! That makes no sense to me !
N	B	MN	I graduated w an architecture degree, and paid on my loans, I found out years later I was not to be charged while I worked on my 7 yr internship.

First name	Last name	State	Comments
Jessica	Coven Stenson	OH	Lower the interest rates please!!!!
Dorthea	Johnson	GA	I am a single senior raising 2 children 1 with autism as well as both with intellectual disabilities, and ADHD. I was a caregiver for my mom with no help who just recently passed of Alzheimer's & Dementia as well as a caregiver for the children's mother who is intellectually disabled. I do all of this on my own with no help from family. However, I do get encouragement from my friends. I can't really work a full time job because of school and therapy for the children so I basically have to live off of my social security check which is not much. Therefore it would be wonderful me and the children if my loan could be erased. Thank you
Belinda	Jass	WI	I have had my loan for about 2 1/2 decades. I was unable to complete my education due to back child support which kept me from getting the grants I needed to finish. I still owe close to \$3000. I am now retired and on a fixed income so payback is impossible as there is no money left after my monthly bills are paid. Please cancel student loan debt.
Gina	Romanelli	IL	I want to have a family & be able to save for their college & my retirement. It is unfair & criminal how much interest affects us all! I have no problem paying back what I borrowed but the interest is killing me.
Lucia	Arguello	RI	It has been very hard trying to provide for my family while repaying the student loans
Jerrod	Daniels	IN	I couldn't afford my house if , I have to pay back my school loan. As a disabled Veteran, I would hope that the government would release me from my School loan debt.
Gabbi	Paul	MI	I completed my Master's degree in early childhood education in 2021 and graduated with \$50,000 in student loan debt. My monthly payment would be close to \$500 a month, and the field does not pay enough for me to afford that. I can't consider working for any employer that does not qualify for PSLF because I would need to be paid more than any employer in the field can afford to make my standard payments. I'm also restricted on my options on where to move because I am tethered to cities dense with nonprofits and free ECE programs, and because my income doesn't meet the standard of the housing market.
Rosa	Romney	DE	I am 70 years old and still working because I need to pay \$687.00 per month for a loan I incurred for my daughter's education.
Christine	Skogseth	IL	I am a survivor of domestic abuse, breast and thyroid cancer. Divorced for 9 years from abuser. I still finished school despite trauma and ailments. Took care of my dying mother and teenagers during my bachelors as I had double mastectomy. My credit was ruined can not get a home with owning \$133k student loans. I worked 80% of the time. I'm still unemployed. I need help please.
Aimee	Bailey	PA	Ed Financial has misled me, over billed me, not applied payments to principal and has added an inflated amount of interest. Ed Financial did not properly or in a timely manner notify me of student repayment restarting after the student loan. I have perpetually been late due to this fact. They continually add late fees to my payments. I have tried to straighten this out several times with no solution. Their automated pay system is constantly inoperable and I've spent several hours trying to reach out to customer service with no luck. Ed Financial is a fraudulent lender and causing borrowers financial hardship and stress and inflating the interest rates adding to their principal. There needs to be a serious investigation through the department of education to see the financial that this lender is having on student loan borrowing. Thank you Aimee Bailey
Erica	Krakovitz	NY	I owe over half a million, I only borrowed a couple hundred thousand-it's been a 7.7% compounding interest rate, because of my loans I have trouble renting and I will likely never be able to purchase a home or get out of debt for the rest of my life, my credit score is terrible due to my loans, I can barely earn enough to pay what I owe monthly plus my living expenses
James	Seaberg	IA	Many people who had loans from The Art Institute had their loans forgiven but those of us who owe the most where not.
Monique	Holzer	PA	Paid over 144 payments and still owe same as I borrowed! Crime and I am a nurse.

First name	Last name	State	Comments
Tyrone	Lecour	GA	Dear President Biden, Please keep doing what you are doing to give life changing relief for millions of Americans as soon as you can. Thank you so very much!
Gina	Minutella	CT	The weight of debt, ballooning interest and the rapidly increasing cost of living is delaying my husband and I's ability to start a family.
Hazel	Alvarez		There is an amount on my loan from a university I never attended. Loan has been changed from one vendor to another and they cannot trace the error
Tamara	Hoke	ME	I am 48 years old and while I pay over \$300 every month, I have not made a dent in 20 years of paying back. I received my master's degree 20 years ago and the amount owed has barely decreased.
Debra	Moreno	NJ	When my son graduated the student loan advisor made him sign loans saying he was to repay them over 300.00 per month .he was in college with no job. He has interest now over 30,000. The education secretary sent him a letter forgiving 10,000. But nelnet has no record and he misplaced the letter. My son can't pay that back and I can't afford to help him. He was totally mislead in school.
Donna	Gerez	IL	I was told my debt would be dropped if I worked for a low income school for 10 years but 8t was not dropped. I am still payingc20 years later.
Michelle	Alvarez	NJ	I have been in public service for 20+ years so CANCEL MY LOAN!
Holly	Carter	ME	I feel completely trapped by my student loans. The interest alone has doubled what I owe. It took me years to graduate and when I finally did it was in the midst of Covid. Now with things expected to be paid again I'm stuck between living or paying my loans.
Timothy	Russell	KY	I'm a single parent raising my son by myself. His mom passed away in 2022 when my son was 2. My student debt is stressing and it makes me choose between taking care of my son and paying my loan. I need help Mr. Biden
Lomikia	Gerling-Douglas		I'm so in debt, I can't start a family and that is devastating.
Emma	Jamail	TX	I work only part time in order to care for my young child, so every penny counts. Debt cancellation would bring such a relief and peace of mind to my mine and my children's future.
Danielle	Hanley	NJ	I was told my remaining debt would be erased after 10 years in my current repayment program, turns out that was a lie and the payments are increasing and the balance remains the same as when I enrolled in the program
Kristin	Marsh Shepard	NC	It has been 30 years since I completed my bachelor's degree, and about 25 since I finished grad school with about \$33,000 in debt. I could not find full time work & have been earning poverty wages most of my adult life, so I was unable to pay the amount billed. Only option then was forbearance & interest was 8.9%. Even after refinancing for a lower interest rate, my current balance is \$97,000. This is a state public "affordable" school. My child is starting college in the fall and he will go to a local university & live at home. In spite of his high grades & perfect ACT score that earned him scholarships, I cannot afford to pay for him to live away at school. Our higher education system has been rigged to benefit the banks. Education should be a public service. The wealthy will continue to get the best degrees and best jobs while the rest of us remain mired in debt unless something changes. Forgive these debts and invest in higher ed so more people have access.
Jeff	Gavin	MO	Because of the high interest rate my loan is almost double with the original loan was. I tried multiple times to contact Mohela what's no avail. Now mohela Is telling me part of my loan is being sent to someone else.
Deborah	Dondzik	VT	Please help me and read my story that I have shared with you previously.
Kim	Erslev	MA	a parent of a 2 students with loans
Scott	Halvorson	WI	None of these apply to me.

First name	Last name	State	Comments
James	Doorlag	MI	I paid on my loan for years and y debt only kept rising. I was misled when they told me by combining my accounts was in my best Interest I, also meant I would lose my lower rated and obtain my highest rate of all my loans. Im struggling being a single family income with 2 dependants, cant afford vacations anything fun because I work to live it sucks.
MARY	ARNAUD	NJ	I am a retired School Nurse (RN, BSN, NJ_CSN) and live on a limited income, All my healthcare expenses: including medications go up every year. I have Psoriatic Arthritis as well as other autoimmune diseases that limit my ability to get job at age 70. I worked in an urban area and have received a service relief however I do need additional relief because of my age and health issues. I am single so I support myself.
Vania	Pryor	IL	My student loans weighs a great burden on my life. The student loan keeps my credit score from going up and that's keeps me from being able to buy a house.
Rosemary	Ventura	MI	I've been in repayment since 2004. And had to consolidate in 2006 due to my husband being deported. No matter how much I pay it seems like the balance hardly budges.
Kim	Newberry	VA	I'm a teacher struggling to pay my living expenses.
Kim	Pecorella	FL	I took out a Parent Plus loan. Retired as a teacher after 44 years. I converted it to a Debt Consolidation Loan only to find out that you still had to be working to get PLSF Now, I will be paying this loan forever. This does affect my retirement.
Keith	Corneille	DE	I had a loan in 1981 and was paid by the insurance on the loan thru the Bank of NewYork. Years later I was notified by the Dept of Education in 2004 that my \$2500 loan was now over \$22000 thousand dollars. I was hooked up with Nelnet and have made payments according to my income base pay. I was 27 years old when the loan was approved and now I am on social security and will be 71 in July. I have been burdened with this loan since 2014. I shouldn't be in this position in 2024. Please cancel this debt it was paid back in 1982 thru default insurance
Karen	Thompson	NC	It is time to show some relief to the middle class. The cost of living gas, food etc. is high and some help with student loans debt would be greatly appreciated.
Laura	Halle	MD	My student debts make me worried to get pregnant, and have a baby because of finances.
Emmy Lou	Cholak	MI	None of above. I went to college when last year g rad school cost me only \$1000 and i worked an extra year and paid it. Besides not loans given to girls.
Tyler	Buckius	OH	I have had a hard time finding a job after graduating, and am not able to make a payment. My wife and I took in my baby cousin when he was a week old, and we both have student loan debt and it is hard to make do without worrying about paying off loans.
Maggie	Hodge	MI	I have worked in non pro fit for 9 years my loans have never came down and I have been paying the whole time. I have only been paying in interest. I have been helping the less fortunate. It is now my time for help when the probes of everything is so high and I am having financial difficulties. Please give back to those who have been giving to those in need for years. Thank you. Maggie Hodge
Courtney	Vanderlaan	MI	The only way I was able to afford to buy house was due to the student loan forbearance that we experienced during the pandemic, which allowed me to save for a down payment.
Roselie	Bright	MD	I don't have a student loan hardship story. I paid off my modest loan many decades ago.
Wendy	Myers-Meyer	IN	Please help, President Biden!
Esther	M	FL	I am not able to buy a house or save for retirement. It is increasingly difficult to pay rent and groceries with each year and the rising inflation.

First name	Last name	State	Comments
Jeanine	Gilbert	SC	I'm Elderly almost 70. I decided to go to massage school and graduated in 2014. We all paid money to the school that we had to so I could start. I did my part and paid again and again. Then hard times happened, and Covid and I had to close down. However interest was added on way more than what I was fair. Then the school closed down where I attended in York but interest still increased. I am now retired living on limited funds. I really need this debt to be gone. It's hard just living on Social security from small wages as a Massage Therapist. Please help me to have a better life. Jeanine Gilbert Greenville sc.
Joyce	Mayer	IN	I have tried through the years to make payments and was told it wasn't even enough and they wanted me to make payments that were more than my car payments together. I would not be able to live if I had paid those amounts requested by the long server navient
Vivian	Quintero	NY	It's sad that earning a College Degree is another way to keep people in Debt with outrages interest rates.I started my associates degree , earned my Masters degree bu was never able to test out because if owing \$4000, lost my degree they kept me from taking my state exam. Many of us students at this school just have a huge debt with no degree. The university New York college of health professions, I attended started raising tuition from about \$250 ended up paying almost \$800 per credit each class at that level is worth 5/6 credits, each semester 4 to 5 classes in order to graduate . The university has bylaws and lawyers that three is no ability to win . We had a group of near 50 students who tried to fight the scamming prices of tuition at the university. We could not win the multitude of lawyers. This school New York College of health of Professions, lost accreditation , than regained accreditation, truly deceiving students with teachers who are from other countries with no license to teach at school , they fired people like a revolving door that way students had no one vouching for us.
Albert	Laya	IL	I am semi retired and I am paying my daughter's studen loans. It is a financial burden on our family. We need to make repairs to our house, but can't afford to do so.
Esther	M	FL	I have been in repayment for more than 2 decades with no end in sight. I consolidated loans 10 years ago but ballooning interest rate from original principal as navient the original servicer of loan kept suggesting forbearance which keeps me from ever seeing these loans come down or be paid off.
K	B	DC	I struggle with the fact that when I was trying to move further in my program, I expressed that the health of my mother was not conducive to continuing at that time. I was instructed to move forward and continue the program. I have emails to prove it. When the funds ran out, I was left with bills and no degree. The people who pushed for me to continue are no longer there but my debt remains and continues to grow.
Gabe	Kleiman	NY	I cannot get a mortgage because of my debt to income ratio.
Robert	Murch	OH	I'm retired and on Social Security and can not afford these student loan payments.
Deb	Postma	FL	As a Senior on social security income (less than \$1700/mo) only with over 20 yr parent plus loan, laid off due to many country economic downfalls, list 401k, & savings trying to keep up & never file bankruptcy, 2008/09 housing mkt, Covid, & hospital etc medical issues. This constant worry at not being able to pay has been further destroying my health with no hope in sight to escape this burden. Please help, President Biden. Thank you!
Reuben	Johnson	VA	I am a senior citizen who is on a fixed income and rising prices are making repayment of my daughters parental loan impossible to pay off and have enough to survive in this economy.
Mehidanil	De Jesus		Please help!
Ilia	Bailey	AR	MOHELA illegally consolidated my debts 8 times in 4 years so instead of owing \$10,000 I owed almost \$30,000 and have paid it down to \$24,000. I will only pay back what I have borrowed. Not a cent more. You shouldn't be breaking the banks of 18 year olds to fund your military industry
Mariah	Walton	IN	I don't know how I will be able to ever afford a house, or how I will even manage to survive paycheck to paycheck

First name	Last name	State	Comments
Sarah Ann	Owen	OK	Repaying loans are making my finances unmanageable. I was forced to retire last year due to back and hip arthritis and only have my social security and retirement checks to live on. Paying bills month to month is a struggle.
Cindy	Powers	WA	Single mom living pay check to pay check. I'm in my 50's and will have no chance of ever retiring.
Erica	Hicks	NY	As a hospital discharge planner during Covid-19 pandemic and surviving, It would have been a nice gift for the student loans for workers in ALL departments during 2020-2024 to have been forgiven. Just wiped off! The new payment plan is almost an extra \$400 a month and with the high interest rate, it feels as if I am making payments without a debt. It is unfortunate that I am still paying for my education that was over 10 years ago and I cannot get forgiveness due to loan servicer changing or boss changing and documents not been sent from previous servicer, although consistently paying not being included, soo much red tape! The process is soo frustrating. Being unable to find all previous employers because they have moved on?, etc. instead of just forgiving the student loans and making realistic plans for others to avoid this struggle in life to get an education. Please help we would appreciate it!
Susan	Whitener	MI	I am 73 and owe 65000. I have been paying on it for years and can't retire. I went back to college in my late 40s
Darlene	Dukes	FL	I took out my loan in 2007, I now owe roughly \$35k more than I borrowed. I paid faithfully for over ten years at a very high amount because my husband and I both made good money. Then about 5-6 years ago, my husband was forced to retire due to a disability. He was awarded social security disability. And Covid hit, so everything was put on a hiatus. I have renewed the IDR program a couple times. I also had to leave my employment since I then had to become his full time caregiver. I was told that my husbands income no longer was considered because he was on disability. My pension is only \$668 per month. Therefore I had no payments due. My husband is now full retirement age, so social security has switched him over from disability benefits to full retirement benefits. (Same money) but now the loan servicer will include his income in our household income. My loan has been sold and changed servicer multiple times and the balance seems to continue to increase. Since Covid, the cost of living and monthly expenses have increased significantly and our fixed income has not increased. I do not know what to do? I have applied for loan forgiveness, but will probably be denied since he is now on retirement benefits, even though the money didn't change and he is still disabled and cannot work. I was told originally that after 10 years of making full payments, the loan would be forgiven...well, I made over 10 years of high payments that should have come close to paying it off, but now almost 20 years later, I owe more than originally taken out. HELP!!!
Truevelia	Moody	TX	I can't afford to make payments and deserve debt relief like others
Kathryn	Walsh	PA	My husband and I can't retire.
Rhonda	Turner	GA	Been paying on the loans for 25 years
Joe	Rodriguez	OH	Been paying for many years with no end in sight
Donna	Machon	NM	I had to quit working to care for my sick elderly parents, and therefore could not complete the requirements for forgiveness. I was a teacher and had to quit working.
Birdie	Dagostino	ME	My student debt to income ratio is so great that I'll never be able to afford a home of my own. I am a single mother in my 50s and have been paying my student debt for so long that I haven't been able to provide a secure home for my children nor does it look like that I'll ever own my dream farm. Unfortunately, master's degree gave did not give me the leg up in the world of education that I had hoped for.
Candace	McLeran	FL	Yes! Predatory practices and interest more than doubled the original amount
Kimberly	Valkenaar	MA	At the rate of my interest I will not be able to send my children to college because I will still be paying on my own student loans. I don't want my children to struggle financially with college debt like me. In order for me to move forward in my career I need to go back to college and get more credentials but I will not do this until my loans are paid off. So I am stuck in my current job position.
Shannon	Moore	NC	My student loan payments are as much as our house mortgage. This leaves no money extra money for anything extra for my family of 5. We live paycheck to paycheck. This is absolutely ridiculous since I work at the hospital and saves lives for a living!!!

First name	Last name	State	Comments
Andrew	Catullo	FL	I am destroyed by the debt. I am autistic. I have no good job prospects.
Patricia	Hensley	GA	I'm a 64 year old borrower and does not want this debt hanging over me through retirement
Edith	Sievers	MD	My daughter and my son in law are a young couple professionals who pay their debt, but it seems as they will continue to pay until their 60's. It affects their lives and supporting their children for their futures.
Jennifer	Gutierrez	NC	Student loan debt is the only debt I carry. After close to a decade of making payments, I still owe over \$70,000. Student loan forgiveness would be such a huge relief and at the same time I understand that student loan financiers want to make a profit, even if that means that future generations are so financially strapped that their future hopes and dreams are lost. My only request is that I not have to pay back more than what I actually borrowed. Carrying this debt has made it difficult for me to buy my own home. This is the only thing that I want. My very own home.
velvet	Cook	MI	Congress gave the Department of Education the ability to modify student loans without needing Congressional approval. Wiping out all student loans for those of us who are unemployed, make under \$50,000 a year, and/or were misled by our colleges would help millions. I'm 48 years old and haven't had a job in 22 1/2 years. I was lied to by the college I attended. I was unable to find a job in my degree field (paralegal) at the time. I have had various medical and mental problems that have prevented me from holding a job. Forgiving all of my student loans and the accrued interest would be a blessing for my family as we would be able to save for a home, pay for repairs easier, and maybe afford health insurance.
Sheila	Gallant	MA	I have a parent plus loan that I took out for my daughter to attend college. Since covid I lost most of the hours at my job, my husband passed away in January and I lost his pension, which was the bulk of our income. I can't possibly pay the amount they want every month. I'll be 69 years old in September and very few job skills so my options are very limited. Situations change over time, I can't afford this loan anymore and don't know what to do.
Morgan	Jamison	PA	My loan amount is more than double what I originally owed. My devices failed to get me on an IDR plan years ago when I applied. My college major doesn't even exist anymore. My life has been held back in every way because of this debt.
Elle	Pag	NY	I'm a low-income person in Gen Z. I had to take out a loan for graduate school because getting a job is nearly impossible now and some career paths are only open to you once you get a masters. Now I am over 100k in debt. And though I'm in the SAVE program, I'm worried I will never be able to pay it off, which will impact my ability to buy a house, save for the future, and more. I'm scared and drowning. And I feel helpless because I wanted to invest in my future, but investing in your future here in America is like signing on to be an indentured servant. We've taken so many steps back in how much we seem to care about the freedom of our citizens. Education, and thus the progress of our country, should never cost more than a working class person can afford.
elizabeth	welsch	PA	Daughter is carrying debt because I got Cancer, etc., and became disabled. She will be a Healthcare provider carrying a lot !! Thanks President Biden for trying.
Kesha	Neely	NC	I'm unable to make regular payments due to increase groceries, gas and over all cost of living. I got my degrees to have a better life but my debt is crushing me and I'm unable to purchase a home. If I was able to have my debt forgiven I'd have financial freedom and could purchase a home and pay the rest of my debt down. Please tell these universities to stop making college tuition so expensive and out of reach for people.
Susan	Pallone	OH	I'm also qualified now under PSLF.
Shannon	Shumaker	KY	Please allow hardship during anytime of the loan to count. Please re-consider allowing school deferment time during repayment.
Katherine	Bailey	FL	I graduated the year before income-driven repayment, and though I've worked in public universities as an adjunct for substandard pay, year round for twelve years, I can't make a dent in my debt.

First name	Last name	State	Comments
Jessica	Brandt	OH	After graduating I never got the job that would allow me to pay off my student loan. Now I have a disability so I can't pay it off. Unfortunately I wasn't approved for disability. Not sure what I can do.
Lyndon	Hiy	LA	Help!
Dorothy	Selvaggio	PA	We owe over \$90k for my son's loan and would love to map out retirement in the near future. The amount is a huge burden for a degree my son did not achieve;19 credits to go! Thank you
Mark	Worsham	TX	This has gone on for so long now. I'm 54 years old and can't imagine how this could happen still.
Laiel	Stansel	OH	We live paycheck to paycheck my children are unable to do typical activities and therapy.
Laura	Spence	SC	My daughter is graduating high school and I still owe my student loans. I want to help her but have mine to pay.
Tom	Hayes	FL	My son's student loan has been hindering his financial position for over 10 years. It would truly be a blessing for this loan hardship to go away so he can afford to raise his children and send them to college.
Orialia	Forrester	IL	Please help wit h this astronomical payment. I am a retired public school teacher that has been struggling to pay this loan off.
Natalie	Hanson	PA	If I dont get some relief from these loans after having them for over 25 years, I have resigned myself to the fact that I am going to die with a student loan balance. These loans are so mentally and emotionally exhausting and with the interest going up and up, I will NEVER get these paid off without some assistance. Thanks Mr Biden!
usman	hameed	VA	cant buy a house bc of loans
Julio	Pelaez	FL	I bought a house and I have had to repair it and I practically can't afford to pay all my debts. I paused my payments because I can't handle all the high interest rates.
Jane	Jollie	GA	Student debt payments mean less opportunities for self care, travel, and vacation because there is less money after all basic and essential bills are paid each month. My student debt comes out to over 260K, and it's a huge burden to carry, when my income is only a fraction of that and I've had to incur additional parent's loans for a college student this year, and possibly for a second child next year. If we can bail out big companies, we can certainly give Americans who have striven for higher education to better their life, an opportunity to stay afloat during these harsh economic times.
Elysia	Sorensen	IL	My loans leave me with no space to afford any extra necessities. Inflation is already high and it feels like we are drowning with no extra to spare.
Kate	Lenthall	NY	I don't have student debt, fortunately. I went to a two-year community college (the best in NY state for several years running!), and was able through scholarships and FAFSA to not have to pay a single cent. But I have friends who have student debt, and it's a huge amount of worry for them. People in my generation and younger were told that in order to succeed, we had to go to college. Many of us did, and got nothing for it except thousands of dollars in debt. No one should have to work three or four jobs just to try and break even with their debt.
Audra	Curtis	CT	I was kicked out of my program because I relocated to another state in which my school did not provide schooling in. I had six months left to accomplish my goal and receive my associates degree. I now owe over \$12,000 in student loans for nothing.
Dawn	Goodman	NC	Yes.
Jennifer	Gilmore	TX	My type of loans are illegal to give now and yet I still have 30k in intrst for a 2 yr degree plus the 30 I originally took out.
David	Rizor	NC	When I became unemployed at the beginning of COVID, I did what deemd to be responsible and sought updated education. THen, being over sixty, ageism appears to be preventign me from becoming employed in a job fitting my education and experience. My quality of life and retirement are now in jeopardy. Please cancel student loans for people over 65 who have worked and paid taxes all of their lives.
Wendy	Ambrose	WI	I have been paying over 20 years. With the zero interest it helped but I'm still at \$37000

First name	Last name	State	Comments
Angela	Bradshaw	TX	My husband and I are retired. We have been paying on school loans for our daughters since 2004. Our payment is taking a huge chunk from our limited income each month. We have been paying school loan since 2004! Enough is enough.
Michele	Jordan	WI	I have paid a lot of money. To find out that the person didn't finish the paperwork. I'm now 67yrs old and now can't afford to pay back this money. I now owe almost triple what I borrowed.
Tammy	Moline	IA	I have been paying on my student loans since 2001.
Jaime	Ferguson	TN	I am in grad school now. I owe \$100k in student loans. I am single so I am my only source of income. Some relief would help!
Ellen	Tarby	NY	I graduated 13 years ago, and due to low wages in early career and the recession, have been in IDR programs ever since. With an interest rate of almost 7%, my loan balance is now almost double what it was when I graduated.
Scott	Morton	AL	never ending...just drags you down
Daphne	DeGraffenried	OH	In 1995 is when I started taking out loans due to prerequisites courses that took mostly all the funds for my major that it's hard to even get a job without the experience. So this relief would benefit tremendously
Linda	Pennix	NC	Please give me grace I have had looming interest over 20 years not allowing to get out of debt I have tried to continue in school to earn a degree but could not afford to work and care for my family and go to school. I'm now 60, with a child getting ready to go off to college and will still have to help, her father is deceased it's just me Please forgive my student debt. Please. I have worked in non profit since 1995 with people with disabilities. I am a peer who has a mental illness but still works to help others.
Michelle	Trail	PA	I'm retired and still paying on student loans. I worked in public service but because I retired my payments are no longer good under the public service relief program. So I am no longer eligible for forgiveness. This is not fair. Please help me
Laura	Orsini	PA	My adult grandchildren are struggling and will not be able to buy homes.
Kate	Hansen	MA	I have been paying student loans for 20 years. I have worked at nonprofits the whole time, and the unnecessarily complicated and ever-changing technicalities of payment plans and forgiveness requirements seem to be insurmountable. I have two young children and need to be saving for their college tuition, but instead I spend time and money I don't have trying to pay off my loans from two decades ago. I have dedicated my career to helping others, and am not receiving help myself.
Morgan	Jent-Dillon	KY	I went to a for profit college that closed down not long after I graduated. I have been homeless multiple times and I am currently living in a bad situation because I can't afford to get my own place. I can't leave an abusive relationship. I don't make enough to pay any of my \$45,000 student loans. I'm stuck.
Kat	Fitzgerald	PA	Really tired of funding war after war over seas, with no relief at home. Every month it's a struggle to pay the rent, bills, decide what medical services I can afford... what kinds of healthy foods are in my budget. It's disgusting to see how our younger generations are being tortured and told that this is the only way. My tax dollars fund our shitty politicians salaries, while they sit pretty and insider trade and vote against my best interests. What you're seeing is younger generations who are FED UP of being taken advantage of and gaslighted on top of that. We deserve better. Take the knee off our necks already. I'm 11 years out from graduating, even with making payments, I CURRENTLY OWE MORE THAN I EVER BORROWED. I also minimally took out loans, only thru the fed government and not thru private loan sharks... and then you went and sold my debt, data, information to these assholes...
Barry	Considine	MD	I told my child to get good grades and you'll get a scholarship. WRONG, only jocks get scholarships because America needs another used car salesman that almost made it to the NFL or NBA or MLB. No they are \$200K in debt for getting a Master's Degree. Not only did they graduate every level of school with honors, they've been working in suicide protection since they were an undergrad.

First name	Last name	State	Comments
Colin	Longeway	MI	After graduating from college, I was able to obtain a job using my degree with the University. However the University closed last year due to low enrollment. I ended up having to move back home. I have applied to so many jobs in my field but have not had any luck. I'm currently working a job just to make some money but this job doesn't have anything to do with my degree. I need this burden of debt off my shoulders so I can focus on the future and continue looking for work in the field of my degree. My parents have helped with some of my college loans while I was in school but since then my dad has retired and they are now on a fixed income and can not afford to help pay off my student debt. Any and all help would be greatly appreciated.
John and Linda	MILLER	TN	Had to retire from injuries 2 Surgeries to back and wrist 66 years old . Living of ss. Only
Patricia	Lewin	PA	I am a widow and retired. I live on a fixed income. I pay my student loans using the income driven program. I have seen my student debt rise to 80,000 and that is thirty thousand over what I originally borrowed. I realize this is my debt. I feel I will never get this paid off at this point.
Tawnya	Simmons	TX	Sallie Mae sold my student loan to Navient. Due to unemployment caused by lay-offs and financial hardships, my \$23k loan is now at a balance I'll never get it paid off, well over \$200k. For the longest time after the transfer of my loan which I was not aware of until Sallie Mae advised me they sold my loan Navient was unable to provide my payment history, now they just show I have paid 52%, but due to all the ridiculous interest added it's out of control. I'm again facing another layoff and have not been able to pay on my loan due to financial difficulties. I believe that there should be a cap on how much interest can be collected on a single student loan. Please help I'm drowning in student loan debt. Thank you.
Danielle	Stapleton	IN	Trying to live and still pay my student loan payments is not easy. I am a nurse and make a decent living but I'm struggling to make my loan payments
Desinor	Pierre	FL	I am 65 years old, cannot afford to pay it
Cathy	Scanlan	CA	I've been paying for over 10 years and I can't seem to get the balance down at all!! I am 76 years old and I'm still working!! I can't even retire at all!! This is making me more depressed
Mike	Mclynch	RI	My family cannot pay our needed bills, house, taxes, insurance, utilities & food and come remotely close to the payments needed. We have suffered with pay cuts over the years and the fact that the degree does not warrant a pay remotely close to living.
Dale	Stephens	GA	I'm drowning in debt my loans originated back in 1980. And have grown out of control I'm a disabled cancer survivor senior citizen.
Richard	Honeycutt	NC	I had to get my Ph.D. in order to keep my job, starting in 1997. By the time I had received the degree in 2004, the college administration had forced me to retire early, and I had student debt of nearly \$150,0000.00. I have kept up payments, often with an income-based repayment plan. At 75 years old, I find that my consulting business is declining, and my state retirement and Social Security barely cover essential costs of living. Student debt cancellation will bring an great improvement in my financial status!
Alli	Watkins	DE	I am unable to save money for my children's future educational aspirations because of my own debt standing in the way
Alice	Eckles	VT	I'm a mother, and I care about the overwhelming debt that the next generation is saddled with as they begin their lives.
Kathy	McElveny	CO	I consolidated in good faith then MOEHLA turned my entire account over to credit bureau after years of Navient mismanagement. I'm a senior stuck with inability to pay please help.
AM	M	ME	Years ago I used my retirement funds to pay off part of my son's student loans. Now I'm retired. Need I say more?
jd	malonson	MD	the loan ins double because of interest...I will die in debt
Sue	Gribovicz	OH	On social security and still paying off my parent plus loan.
Emily	Bienvenu	FL	Forgive student debt for seniors on social security. I paid my original loan.. this is all interest and penalties.
Nicola	Davis	MI	My children are weighed down by the debt and not earning what was expected after 2020

First name	Last name	State	Comments
Paula	Canepa	CO	Deliver the promised relief and stop making sensational term life jobs with full benefits or tax cuts for rich .. mincing of that hejos the community
Sarah	Albanese	IL	I graduated from college in 2012 with a modest amount of student loan debt, around \$32k. Unfortunately, the job I got paid \$10.74/hr, despite requiring a bachelor's degree. Despite making the payments required with my income driven repayment plan, my debt grew due to high interest. I decided to go back to school for nursing on 2017 due to my low income. My income is much better now, but I had to take on an additional \$150k in student debt to become a nurse. I qualified for Nurse Corps Student loan repayment, so my debt is now finally under \$100k. Had I been able to pay off my original student loan debt, it's unlikely I would have ended up in this position. We need student debt forgiveness and a significant reduction in interest rates now.
Sandie	Osga	MI	I've been buried in student loan debt since I graduated with my masters degree. I was told I would get a great paying job and can't find a job as I'm over qualified for job but under qualified when it comes to experience so I'm in a lose lose situation. Paid a company to help with Obama student loan package but still so far in debt.
Elyse	Mickalonis	MA	I'm living paycheck to paycheck and have fallen behind in student loans. I'm worried I won't be able to get groceries or buy a home one day. I have a full time job and a part time job.
Jayne	Taylor	CO	I graduated with my bachelor's in 2009. That year was a very hard year to graduate to try and find a job. I found very low paying jobs and my husband and I have struggled for many years. With my school debt we never could afford for my husband to go to college. My \$30,000+ debt remains the same despite making payments since I graduated. I unfortunately have very high credit card debt as well. My student loans seem like they will never be paid off and I will paying on them the rest of my life. It is very stressful to always have that payment due forever. The debt has prevented me from going to graduate school and then has prevented me from higher paying jobs that require masters degree. I worked for a state university for 5 years and was told that doesn't help anything for my student loans. I now again on the job hunt for PSLF help. Those jobs are high demand and high competition. I feel like I will forever be in debt and die with debt. Help is really needed please
Rebecca	Hall	NY	I am 72. I am in a debt resolution program, but it does not cover student loans. I have about \$34,000 in student loans for an educational program that I did not finish. While Betsy DeVos was still Secretary of Education, I sent in a Borrower's Defense to Repayment - but she refused all, and apparently destroyed my letters. I have since tried to re-apply, but there is so much fear and sorrow that I am having difficulty. The school was deceptive, financially irresponsible, and of very poor quality. But the loans I see being forgiven are from large for profit schools and affect large groups of people. I don't know if they will ever forgive loans for a school that is smaller and not so many people complain. It is a for-profit school, but it is small. The school. Sofia University, mainly has students whose costs are covered by their military benefits or students from rich families In countries where the parents want to secure student visas for their children. China in particular is the place if origin for many of these students. The accreditation for Sofia University has been in question for a long time; and they are not at all accredited by the American Psychology Association, even though they offer a PsyD degree. I am in treatment for cyclothymia and complex PTSD. I have been told that I cannot have my loans forgiven due to mental illness. I am too old now for it to be considered disability. I have fallen through the cracks on loan forgiveness, and I am on a fixed income and deeply in debt. I want to reapply for the Borrower's Defense to Repayment, but I am so depressed that it is very difficult. I need student loan forgiveness. I am on a fixed income, primarily social security, and unable to work at this time. I have almost no money saved for the future. I live in rural Upstate New York, with no family nearby, and I am hoping to be able to move closer to my adult son and his family. The place where I live is a healthcare desert, and i have no family here. I worked in public service, at a County health care agency, fir 30 years - but that does not count for a public service loan forgiveness. Please consider that elderly people like myself need help, too. Please forgive my student loans. Thank you.

First name	Last name	State	Comments
Deborah	James	TX	This debt is ridiculously high. I was told thousands of dollars ago, if I provided services for a non-profit I could get some relief. I did that for 7 years to no avail. The amount they say I owe continues to grow. When I attempt to pay, the interest eats up the payment and the amount rises. They have me responsible for the same loans my children are paying. I stay on hold for hours attempting to speak about this.
William	Harned	NH	I took my parent loan out in 1989 for my daughter. I have made payments since when I was employed except when I was laid off for several months several times. When can I get relief, I;m now 77 yo on 1500/mo SS and work as a janitor. I just can't handle it.
Alison	Van Arsdel	VT	I recently looked at my account and I've paid \$24,000 over the years, but only paid off \$5000. Started at \$55k and owe \$50k. Actually now I owe \$52k because of interest. I'm 53 years old and can barely put away for retirement. I'm literally terrified of the future. I fear I will be working until I'm 80 and I'm already tired and miserable. America was promised to me back in the 1980's, promised that I could go to college, work hard and life would be no problem. It has been nothing but problems and gets worse every year. I have been working for 40 years since I was 13-years-old. I worked almost full time both times I went to college. My salaries for the college required jobs have always been so low I could never get ahead. I yell as loud as I can to EVERYONE now, DO NOT GO TO COLLEGE. What kind of a world will we live in 10-20 years from now if persons just opt out of college? But that is my take. It's not worth it. My advice to anyone would be to just get any old job and live with your parents as long as you can. Save as much money as possible. The world is unsafe. It feels impossible to plan a future. I'm literally staying in my home in the country concerned about a possible civil war at the end of the year. I don't want to make any bold decisions. Student loans are just one of the many troublesome problems in this country. For profit industries should only exist in the luxury market. No need based (i.e. food, shelter, clothing, education, transportation, healthcare, childcare etc) should be allowed to profit off it's people. Capitalism has killed this country and I fear with all the oligarchs running things, it is too late
Les	Rout	MI	Having to pay \$230 every month is a burden.
Earnestine	Simmons	CA	I am senior, who graduated by in 2010. This loan is a never ending burden
Beth	Mcpeek	WV	I will never be able to repay this loan. The interest is incredibly high.
Melanie	Washington	IL	Education should be free. People wanting to further their education should not have to be bogged down with debt for the military industrial complex. Care about your constituents, not your pockets.
Debra	Baynes	GA	I will be retiring next year, and I won't have any extra money to pay for the student loans. I am also, married and my husband has been disabled since 1991, so I went back to school, after raising ur children to hopefully get a better job. That has not been the case.
Briemann	Pasko		I was also taken advantage of by a loan servicer that was not paying my loans, and in a class action lawsuit, I received \$147
Kelly	Wusler	WI	I was sold the idea that I needed to go to the best school for my Masters and increased my debt exponentially. I don't even make enough money for warrant payments yet on my IBR plan so I just watch the interest grow. How is anyone supposed to ever get out of debt?
James	Rogers	MD	I have been paying my student loan debt for many years now, but the amount I owe doesn't really decrease due to interest.
Anne	Misak	CO	Pray that the President students with this hardship debts.
Amy	Hawkins	MO	Because of high interest rates and the fact that I have worked for non-profits my whole career trying to do good in the world, I currently owe more than I originally took out.
Linda	Pennix	NC	Increased fees for proving therapy services to pay student debt makes it difficult for many individuals to receive mental health services. I went to school because I had to in order to do what I do (LCSW); however in order I pay back my student loans, I have to set a particular fee structure that doesn't always fit for many individuals/couples/families.
			Please help us

First name	Last name	State	Comments
Jareth	Arcane	TX	I'm a veteran teacher with over twenty years of experience and am pursuing a doctorate in teaching and teacher education. I have raised two children and struggle under over 100,000 in student loans
Kelly	Harris	OK	I was told in college that the loans would be easy to pay off. That \$1000 a month would be easy on a teachers salary. Through the life of my loan, I have been lied to repeatedly and now own more than I started with.
GISELE	DELACRUZ	NY	My student loans have caused me financial hardship. It would help immensely if they were cancelled.
Tammy	Ponticello	FL	I have been paying on my 10,000 dollar loan for almost 25 years and it's still not paid ofg
Patty	Sysow	MI	I was a special education teacher for the emotionally impaired population for 32 years and I worked in the urban school district of Grand Rapids Michigan. During my time of being an educator, I took pride in being a teacher that I would want my own children to sit in front of, I also became a single mother raising three children while I went to school and worked. Student loans interest kept me from being on time with my payments and even making the payments because the interest was so high once I became more established and able to make payments my servicer would not work with me to lower the payments so that I could make them on time, so fast forward many years and my wages were garnished, which was sort of a blessing in disguise because they were reasonable payments that I could live with. I changed employers, but remain in Grand Rapids and I tried to be proactive with the garnishment and contacted the department of Ed, letting them know that I would be, changing district and wanted to give them the information so that my payments would not have a lapse in time. Department did not take my information. They said that they would follow up and they would know when I changed lawyers and I insisted on them taking the information to where I was going and they still refused so I contacted them again and they said that they would intern be notified and then they implement the garnishment once again. Then Covid happened and I remained in the district and contacted the department of it again they again refused to take my information. I have since retired but prior to retirement. My youngest of three daughters was a survivor of a catastrophic accident of where I drunk driver hit her while she was walking with a friend, she is now a C4 C5 quadriplegic of whom I care for both physically and financially my loans have become something that I think about not just daily all day they have consumed my life having my loans dismissed would be a freeing of being able to care for my daughter in the way that she needs to be cared for as she requires 24 /7 care. I have tried to do what is right & just to no avail. PLEASE PLEASE PLEASE HELP ME BY DISMISSING MY STUDENT LOANS.
Guillermo	Villoria	NV	I'm a 67 yo and retired. My health is not that goo. I still owe student loans and worried about the student loans payments are going to affect my financial future. Mr president please help us with your loan forgiveness. God bless you
Anthony	Carlton	TX	AnCar.
Linda	Murphy	MD	When I was in college, I had to work two part-time jobs to help my family pay for my education.
Suzi	Love	MN	My family is barely scraping by. We have no savings, and I fear there will be nothing to leave my child when I die but insurmountable debt and a burning planet.
Diane	Pummill	MO	I have been making payments for 13 years. I've already paid off the principal with interest but I am still not free of the debt because of the interest. My payments are much less than they used to be, but in the current economy I'm struggling to even make these smaller payments
Pamela	Noyes	OR	I'm 77 years old, on social security, and the DOE used to garnish my social security. Now that the SAVE program has been implemented I still can't pay the \$28,000 owing. I live alone, and my social security pays for my rent and little else, and I get letters and calls from two different services. Its extremely depressing.

First name	Last name	State	Comments
Hannah	Thao	MN	I have experienced being passed around to get answers through loan services. Most recently I have been serviced through MOHELA for PSLF; it's not even been a year of being with them and they are already being brought to court for accountability reasons. It is hard to trust any servicer at this point. My husband and I are looking to buy a home; receiving forgiveness for the both of us would alleviate our debt to income ratio and increase our opportunity. I know others are in the same boat. Relief is crucial.
Kalliopie	Lewellyn-Moon	MD	I will most likely die before I pay off my student loans.
John	Dorbish	OH	I'm saddled with parent student loans that I have been paying for years! Now retired on a fixed income and is now a struggle to keep up with!
Saundra	Windom	GA	In the early 2000s I was a single parent who had three children in college at the same time as a teacher. I worked three jobs, trying not to take out student loans, but I had to with all three of them being in college. I definitely didn't understand the impact of forbearance when I would be offered that or other options that compounded the interest to the extreme. My eldest unfortunately passed away from a hypertension hemorrhage. My other two children are grown with their own family/life expenses and also have their own student loans. I'm retired but have to work part time still with the school district because my student loans through Sallie Mae/Navient was going up to \$1000/month. I refinanced through SoFi not knowing that I'm really through Mohela. I'm still paying over \$700/month for the parent loans I took out around 2003/4. I received an email from USDOE November 2022 saying that "Your student Loan debt relief application has been approved". Two weeks later I received another email sent saying - Correction, that my loan Forgiveness approval was an error sent to me and letting me know that there was ongoing litigation which is impacting the debt forgiveness. Can you please help me so that as a 71 year old I can really retire.
TALENA	GILMORE	TX	Yes to all of the questions above.
Lizette	Cervantes	TX	Originally, this loan was from 1991, it was consolidated in 2002, & have been paying on it for years, then a service called me & enrolled me in an IBR repayment plan that charged me \$350 & was added to the loan on top of that, when I renewed this year, I assumed they would automatically put me in a SAVE plan, but they didn't, instead they put me in a higher pymt. plan.
Dorothy	Washington	GA	Many of the jobs that were available to college students in the U.S. are no more. One is considered lucky to find suitable employment that pays the bills and keeps food on the table. However, living is a necessity people do not choose to do while creating great suffering. End this debt and allow students to move on, rebuild their lives, and possibly receive better training so we can work and take care of our families.
Sally	Davies	FL	My daughter is unable to purchase a home at age 34 due to \$50K plus student debt. She has made minimum payments (all she can afford) but the principle remains unchanged after over 10 years. Interest rates charged were the main reason for this.
Rami	Walston	VA	I have been crippled by student loan debt and my degree has not yet secured me a position, I am unemployed & cannot find a job that pays enough to support myself let alone pay for a worthless degree.
Janice	Thomas	IL	I have Parent Plus Loan from over 10 years ago. The principal is paid but they I'm still chipping away at the interest. I was laid off last year so it's challenging to pay this old debt when I could be buying groceries.
Jeanne	Byers	KS	I need help please
Dave	Calvert	PA	It will relieve the stress of how am I ever going to get out of this debt.
Jeanne	Byers	KS	We need help. Tristan Byers Trey Byers Jeanne Byers

First name	Last name	State	Comments
Antoinette	Silva	DC	I just lost my job in January.. I've had over 10 interviews but still struggling to get a job. I have asked MOHELA to stop interest and lower my payment. They cannot stop or lower interest and my payment is still fairly high... I don't know what I'm going to do, I just paid off roughly \$6K last year and I am about to have that all back to pay off again because of interest!! No more interest! No more interest!! End it! Let us pay what we only took out!
Priscilla	Sol	NY	Always bouncing between being underpaid and being paid just enough to lose any extra money to my own payments.
Latania	Williams	IL	Hello I am a single parent and I am on disability it really stresses me out when I think of my debt I have a parent plus loan and a loan for myself it's so hard to survive the life now with the economy as high as it is It will be very much appreciated if we can receive some type of assistance surviving in this world thanks in advance
Stan	Conrad	ID	I am in the PSLF program but due to age and medical condition have retired. Now my payments do not count towards loan forgiveness. I'm retired on fixed income and need the relief.
Amanda	Martinez	OK	Owed \$12,000 25 years ago and still owe \$12,000. Only been paying interest.
Lindsay	Mckenzie	CA	I am one of the many people who were messed up by a misleading university. I spent 5 years with University of Phoenix working on my dual masters, trying to work full time as the primary breadwinner for my family, raising 2 young kids, and going through pregnancy and childbirth of a 3rd, moving multiple times. When I was almost at the end getting ready to start my capstone, I learn that UoP doesn't have an affiliation agreement with my organization, so as I work through that process, the university tells me they are no longer going to offer the program that I was working on to get my degree, and I won't be able to finish my degree! Yet I am required to pay all of that money I took out for a degree with UoP I never, and could never, receive. This caused me to go into a deep depression and I'm still trying to get myself out of this insurmountable hole I am in. To have debt cancellation in this case where I tried to receive my degree, but was told by the school I couldn't because they no longer offer that program, would be such a blessing to my family, especially now that I have 2 senior children which I can't pay for their college because I still owe \$158,000 for my education
Francilla	Riley	IL	Hello and help please, I know age may not matter to you but I'm 62 and currently with student loans, growing up I have always lived in poverty not knowing then of the loans but knowing now with a fixed income I can't afford it. I have always been a person that try but at this point it is too much for me to handle I won't be able to live comfortably even at retirement because I have no money saved for myself, I ask that this loan please be forgiven. If there's any help of any kind that can be given thank you in advance.
Joni	A LeViness	FL	I owe so much and despite being on time, I have no idea how I'll pay it all off. I had to move out of state to care for my mom almost 10 years ago, Unpaid 24/7 care. It's a huge debt for me for only an associate's degree. I have enough to deal with trying to cover supplies and increasing cost of living expenses. Both of us on social security which doesn't pay much.
Nora	Bishop	MS	Please help!
Luigi	Toth	FL	I'm a 83 year old Italian immigrant, I became an American citizen in 2006. I got a parent loan to help my son. At my age I am really struggling to pay every month. I am a musician and I stopped to work in 2020 because of Covid. I cannot go back to work and my wife has to keep a part time job to be able to stay home with me as much as possible since I have some health problems. I don't think this is fair. I wish I had sent our son to study in Europe where almost everywhere college is free or tuition is very affordable. USA is a very rich country, I don't understand why college is not free for everybody. I apologize for my English. Please help!

First name	Last name	State	Comments
Kazem	Shafinia	KS	I wish I had never borrowed student loan I was naive young borrowed about \$5000 maybe \$6000 I had just started working right out of university earned my Master of science major in manufacturing construction technology/industrial technology early morning some guy knocking on Apt. door asking for me my spouse answered the door I was getting ready to leave for work serving law suit we had our new born son student loan is suppose to give 6 months wife was disappointed she was not happy I said it's ok I thanked the guy serving I knew it's his job to get paid \$50 to \$75 by the attorney I went to court student loan attorney didn't show judge told me contact the attorney I called the attorney I don't remember exactly but he said I owe 5 or 6 thousand we had \$3000 saving I took \$3000 cash to attorney he handed me a small receipt with all this and that bogus fees, late payment with high interest rate of 9 percent I have paid and paid it's a scam very unfair loan shark if I would have known better I would have never borrowed student loan also one of the loan documents papers student loan has my name with a different S.S.# and a different birthdate I tried to explain over the phone the Rep. Agent was so rude yelling at me you have to pay the total amount not payment as I said Loan Shark the Government should reinstruct this nonsense student loan program with a fair low interest rate for future students borrowing I have given up scammers Loan Sharks rude agents unfair interest rate burned it down
Robby	Howard	TX	Suggestion of volunteer to assist non-profits in exchange for debt relief where community service is also given back where it is needed.
Angela	Toth	FL	Mother of a student who's struggling to repay his debt, and wife of a gentleman who got a loan to help his son and now, at 83 year old, struggles with the payments. Please help us!
Jeanne	Johnston	FL	<p>After divorcing an abusive ex--who then failed to pay child support and alimony (for 20 years! --my son and I both managed to graduate college--in debt--and despite perfect grades and attendance, failed to find jobs in our fields. We've both struggled to survive since and are still struggling in low-paying jobs. I had done acute care transcription for 15 years but that job went offshore (another huge complaint about greedy oligarchs).</p> <p>Given that the cost of living has skyrocketed (my housing now costs almost FIVE TIMES what I was paying when I managed a divorce and then lost my house due to missing alimony). This is not sustainable and we can't even afford to leave the state.</p> <p>Meanwhile, my school (Keiser University in Florida) did nothing to help find me a job in my field and their overblown tuition gas done nothing but pile on interest. We're struggling to keep a roof over our heads, scrimp on the food budget, battle transportation issues and other costs of just surviving, and are generally panicked about surviving.</p> <p>It is discouraging to see that forgiveness of student loans--one of many campaign promises that largely fell by the wayside once elected--have only now started happening--and likely will never reach us.</p> <p>With the righteous anger over the US abetting Israel's genocide in Gaza, Biden's failure to legalize cannabis, deal with guns and other issues, as well as the treasonous rot within Congress and the SCOTUS, this is a bad time to turn off young voters.</p> <p>There is no reason a criminal should be allowed to run for office, let alone win because the "good guy" insists on ignoring the problems that matter most to the largest group of voters who normally would render Cheetoh Mussolini nonviable, but here we are. There us a huge danger that young voters will not vote at all--now exponentially bigger because of Gaza.</p> <p>Now is the time to make good on all those campaign promises from the past and to change our egregious backing of Zionist Israel over everything else. You need to pull out all the stops to minimize the threat against our democracy, the stakes haven't been this high since the fkg 1700s. Don't screw it up!</p>
Donna	Brandsema	NJ	Getting some sort of relief should not depend on who services your loans!!

First name	Last name	State	Comments
Pamela	Washington	GA	At almost 60 years old, I am trying to buy a house so that I can leave something for my children and this is a major obstacle.
Valerie	Verini	NY	My daughter is still paying off her graduate school loans and in 2 years she will be faced with tuition for her twin boys! This is untenable! She needs help! Thank you for listening!
Lynn	Castiglione	AZ	Following many years of poor financial advice, I now have ten+ solid years of repayment but I have also retired. Still owe 20,000 Will there be any help for teachers like me?
Denise	Baumann	KS	It is so hard to get caught up even with the interest that was stopped during COVID. If we have relief from student loan debt we can use that money in other areas to help the economy.
wendy	Fuller	NY	y daughter is dissabled with a mental health problem and cannot work. Her student loans continue to grow due to interest charges.
Bruce	Lyda	MI	My original loan went from \$ 2800 to over \$ 10,000. My wages were garnished, my tax-returns taken. I was refused admission to a retirement home due to ' Bad-Credit 'that I was on their list for 2 years.
Sandra	Roldan	NY	I am 40 years old and I have over \$60K in student loan debt. I was the first person in my family to attend university in this country. I come from a modest, working class, immigrant family. I was told that I needed a college degree to succeed in life, so I took on thousands of dollars of debt as a 17 year old, thinking I was securing my future. Instead, the student loan debt has followed me around, making me unable to buy a house, have children, own a car, or have any kind of emergency fund. I have had medical hardships, including cancer, on a below average salary because I work in education publishing (but not education directly, so I don't qualify for forgiveness). I did what I was told would secure my future, and I am severely behind instead. Student loan relief would change my life dramatically. I would be able to invest my money into property or funds for the future. I would have more income available to spend for necessities and to help my family.
Andrew	Sloan	NY	I'm an elementary art teacher living on Long Island. That means I had 4 years of undergrad and then 2 years of grad courses to get my masters. Im still taking courses in order to advance my career. I was advised by student loan counselors in my grad school to take loans that included money for living expenses and things beyond my coursework. At the time they were very convincing and I was young and inexperienced with financial responsibilities. I have tried to pay back my loans as much as possible but my credit was negatively impacted by my inability early in my career to make payments on time. It is only because of the pandemic that I have been able to build my credit back to an above 700. I have been able to stay here on Long Island where my extended family still lives, and to keep the house where I live now with my wife and little 8 year old girl only because of the freeze on loan payments. This house means a lot to me as it was my grandmothers when she was alive and I spent a great part of my childhood here. As a young teacher living on Long Island was always on the brink of impossible. I had to work multiple jobs to make it and was never able to put anything away. I am 20 years into teaching and I am still pay check to paycheck. Forgiveness of my student loan would mean the world to me and my loved ones! I can't stress that enough. It would completely alter the course of our future. It would change the opportunities that I could give to my daughter and improve our quality of life immeasurably. Otherwise I will be paying this back for the rest of my life and create even more debt in other areas of my finances that my daughter will inherit, I don't want to leave her beginning from behind the starting line like I am now that my parents are gone and I've inherited some of the financial obligations they were unable to fulfill. Help us please to end this cycle and revitalize the economy. These student loan companies will never get the money they are coming after us for. We will all die before it gets paid.
Deanna	Elias	OH	I went to a for profit scam school now owe alot of money.
Megan	Thomley	FL	It is near impossible to afford to live without education in this economy however education costs are not affordable by families paying all the bills to survive so more and more people must borrow. Then those that borrow have to exist in an even more costly economy to live and can't afford to pay student loans and survive. It's a never ending cycle. It feels impossible and dis our aging that no matter what you do it is simply to costly to live. Debt relief is needed.

First name	Last name	State	Comments
Brittney	Watson	AR	<p>My original loan was 39,376.00. I have paid 36,591.12. I should only owe 2,784.88, right? NOPE! Thanks to interest capitalization on a FEDERAL LOAN I still owe 24,357.79!!!! I understand that some interest is to be expected but I will end up paying almost double what I borrowed. It should be illegal for the government to make this much money off these loans.</p> <p>When I started my repayment plan I couldn't afford the large payments wanted right out of the gate. So Great Lakes offered me a repayment plan that would start with low monthly payments that would go up over time. I didn't understand the plan, I was young and happy to have a reasonable amount to pay each month.</p> <p>I payed that plan as it went up over the years thinking that the end must be in sight.... I am ten years into payments that will now be over \$800 a month when they start again.</p> <p>If you do graciously decide to forgive 10,000 (much less than the 50,000 you ran on) I will still get to pay the government over 11,000 more than I borrowed. My husband and I are a one car family that recently bought our first house. We were only able to do that because loan payments stopped, and we were told they would be canceled. We have no family money/generational wealth, and we have never been able to build a nest egg or save for retirement. The American dream is a nightmare under this loan that I apparently will never be able to pay off. I am so angry... Please help</p> <p>* I just finished applying for your SAVE plan, and I have to say that I am incredibly disappointed. To go from campaign promises that would have completely wiped out my loan, to a plan that has lower monthly payments but has me pay back all of your compounded interest is crazy! It seems incongruent to me that you can acknowledge the compounding interest was wrong and cut that off but still have those that were brudened by it pay what you added to our loans amounts. Again I will get to pay you \$20,000. over what I originally borrowed</p>
Justin	Harrell	OH	Do you what you promised old man. You haven't even tried once, and have moved the goalposts from your 2020 election cycle promises and guarantees that were lies. We all know who you work for.
Madysinn	Kingery	IA	As a teacher who needed to further my education to continue being the best professional I can, I will be inundated with heavy loan payments that will affect my family and ability to provide for my children once repayment begins
Mary	Travis	FL	I am 75 years old. I have this debt that weighs on my mind. I intended to repay and for 8 years made \$595/mo payments. Sadly the 2008 financial crisis turned my world upside down. I just kept owing more and more. It reminds me each day how foolish I was to believe that degree would bring success. It brings hopelessness and self recriminations.
Jodi	Jones	OR	My loan amounts sky rocketed due to lies from servicing companies. My interest rate was 3% and is now over 8 % and I'll never be able to afford payme ts on 125,000
Thomas	Grube	NY	I have Parent Plus student loans that I cannot afford to pay back. I am living entirely on Social Security and barely getting by.
Jackie	Donahue-Woods	OH	Back when I graduated from High School and went off to college they never explained the concept of how student loans worked. I was told you have the option to get this additional money to help you live and pay for books and other expenses while you went to school. Even just having the interest removed would be a huge help!

First name	Last name	State	Comments
William	Davis	MO	I have been a Registered Nurse for 45 years and a Nurse Practitioner for 25 years of that, taken care of a multitude of Medicaid and Medicare patients over that time. I have worked a majority of that time in hospitals and facilities that are tax exempt and some private health care facilities, always taking care of all patients seeking care. I essentially still owe as much as the original amount and retired at age 71 now. I tend to doubt that my application for loan forgiveness with regard to teaching Registered Nursing in a qualified State University for 2 years was evaluated by MOHELA appropriately. The whole process is too complicated and I really don't know where I'm at except for the monthly bill. I just know something is no right.
Margaret	Tolliver	LA	I have a larger amount student loan and plus parent loan for my son. i always wanting to finisher my educating. Don't have the money
Sandra	Del Castillo	CA	Higher education serve democracy. It should not be that only the elite can afford higher education and the rest of us go into debt that is an impossible ballooning burden-causing an untold stress for a lifetime! Save our democracy by making higher education for all people!
Kathleen	Mireault	MA	My student loan debt was forgiven early last summer. As a disabled senior citizen on a fixed income, it was a considerable burden to manage. Am grateful for the break!
Sharon	Lacy	GA	I am on social security and have never had enough money to make payments. The interest is so high and as is we can hardly make it on social security.
Cheryl	Dillon	MO	With the cost of living so high I either save my home and expenses or make a payment on my loan. No question it goes to my home and family. I worked all through Covid but am not a health care worker.i feel I deserve the same forgiveness you are wanting to give them. Bank employee.
Connie	Hernandez	UT	I've been paying my loans for 16 years and I owe more now than what I originally borrowed. I had hardships a few times and was able to pause it just extending the time.
Dawn	Gable	MD	Stop taxation on forgiven loans!
kim	walker	MN	As a single parent, I could not afford to put my children through college. They are saddled with debt and makes it hard to afford housing, etc. It causes me great emotional distress
Tameka	Coleman	TX	My son was attending college when Covid forced everyone to return home. Online learning was not the best option for him and his depression worsened causing him to medically withdraw from school, however we are left with a student loan.
K	D	VA	Since graduating in 2020, job security in my field has been scarce. This has caused me hardship when it came to paying bills, including student loans.
Shannon	Stiles	NC	I have been paying for a loan for a degree never used for over 20 years.
Alexis	Grucela	NY	MOHELA PSLF NIGHTMARE
Kevin	Leslie	TX	I borrowed \$200K. Been paying off for ten years. Now I owe &311K
shenea	Wallin	KY	I have paid on my 30,000 student loans since 2015, aside the forbearance during Covid. I choose to continue my education to become a waiver case manager to support and advocate for those who cannot advocate for themselves. At this time, this required a bachelor's degree. Since Covid, the need for employment in my role has grown desperately. Due to this fact, the state of Kentucky has reduced the required credentials to an Associates degrees. The majority of my loans were accrued by pursuing my 4 year degree to qualify for a role I knew I had a calling for. I am an excellent advocate and case manager. My plan was to work for a non profit organization so that I would qualify for student loan forgiveness. I could no longer maintain my financials only make 30,000 a year and with the inflation that followed the pandemic left my work family to pursue a position with a for-profit to be able to support my family. I feel that this is a great injustice to many in my field who are in debt, made their payment only to owe 20-30% more than the original loan. Al least that's the situation in my case. I would have never furthered my education if the credentials to qualify was an associate degree. I hope my story reaches those with compassion and take action for those who continue to struggle financially.

First name	Last name	State	Comments
Shari	Hinkel	LA	I was fortunate in that ALL of my loans were forgiven with the first sweep of loan forgiveness that Pres. Biden got passed. Now it's time for others to have that debt lifted from their shoulders. I had owed \$75k yet I had only borrowed \$25k. It seemed I could never get out from under with my loans. Total forgiveness gave me peace of mind knowing I no longer had that hanging over my head. A big thank you to Pres. Biden and his Administration. Now it's time for everyone else to get relief.
Hannah	Anderson	MN	I have been paying back loans for 20+ years. It shouldn't take a whole lifetime to pay this back.
Jonathan	Zhin	CA	I do not have to pay anything yet under SAVE but I would rather not have my debt entirely forgiven so I can concentrate on paying off daily expenses and credit card debts.
Marisa	McConnell	CA	Between my husband and I we both have a lot of student load debt. Relief would help us so much. We are both very hard working people and my husband was even working in the ER during the pandemic. Please help us out and others too so we aren't drowning in debt
Elaine	Herscher	CA	Yes, I've had ballooning interest so very much appreciate your initiative to wipe out interest debt. The debt is still enormous and shortly after graduation my university went out of business, rendering the degree useless. Thank you for everything you are doing to reduce student debt.
Denora	Edwards	NC	I am retired and I barely get enough money to live on. Let alone have to pay this absorbent loan. I'm 71 years old
Brenda	Praz	CA	I am a parent with two parent plus loans. Covid destroyed small business. I am facing bankruptcy now I'm scared I will be homeless. I found a job but it pays only 20 dollars an hour and doesn't pay my rent and utilities. I apply and interview constantly. I lost my retirement money trying to pay bills during the shut down. I feel the US gas let us down. They created a disastrous situation that did not help us survive the loss of business. I'm scared. I am 61 almost 62 and k have worked so hard and have nothing now. Brenda Praz

First name	Last name	State	Comments
			<p>My student loan story</p> <p>I'm in my 50s and paying off my student loans is still a distant dream. As a first gen student with a single mom who couldn't give any financial support, I had to take out all the loans I could get even if they were unsubsidized. At the time (early 1990s) rates were 8-10%. I also worked multiple part-time jobs to survive. I couldn't keep up with everything and had to drop out, leaving me with rapidly accumulating debt and jobs that paid \$5-8/hour. I went into income-based payment plans that didn't even cover all the interest. Eventually I found a charitable elderly woman in Chicago who rented me a quirky place in her attic really cheap. I went to community college, paying it out pocket the first year and getting a full scholarship the second. Then I cut back to part-time work and finished my bachelors via a partial scholarship and a bunch more loans. It was only way out of low paying jobs for life.</p> <p>I found myself really dedicated to biology research. I continued on for a master's and then a PhD. During that time I taught anatomy and genetics to pre-med students, many of whom are now doctors, but the interest on my unsubsidized loans was still accruing. I specialize in understanding how immune function in wild animals (especially bats) keeps viruses from spilling over to humans and causing disease outbreaks. My career is fulfilling and valuable for society, but not high paying relative to my debt. I have been in the PSLF program since 2016 (now transferred to SAVE), but have had many months of unemployment when a grant ended and I got laid off and had to find another job. Jobs with the federal government in particular take many months from accepting an offer to being onboarded. Right now I've been on unemployment for months waiting to hear back about a start date at USGS so I can get my belongings out of storage and move to Wisconsin. Even when I manage to make payments during these times of unemployment, they don't count towards my forgiveness. I will still be making payments years after most of my old friends have retired. Meanwhile I have no hope of buying a house, and have very little in savings for retirement.</p> <p>I have worked hard for decades, continued to make payments no matter the hardship, been diligent about rules of deferment when in school or unemployed. I continue to work hard to find solutions for human and animal health, and hold out hope that this will make the world a safer place, and that somehow my financial situation will work out by the time I'm too old to keep working.</p>
Lisa	Powers	PA	
Elena	Cabrera-Zeitlinger	NJ	My son is a recent graduate, who will be starting out with a big debt-not ideal way to start a young working life
			Currently in deferment, but every time I check to see when payments start up again I am shaken. I am a single homeowner in a rural community where all necessities are inflated in price due to the convenience factor. This has put a strain on my wellbeing and looking to the future scares me. I am currently living paycheck to paycheck with NO savings. I have a good paying job, but it all must go to bills. Once I am required to continue making payments I may not be able to. With the interest starting back up, I've seen thousands added to my total already.
Allison	Fashing	OR	Please move forward with forgiveness and this plan.
Alison	Kelly	CA	I spent years paying student loan debt for undergraduate classes. Now in my 50s I still wanted to pursue my dream of being an acupuncturist and finally work toward a stable career that would support me and my husband. Now I still have debt over 25 years old plus my new astronomical student loans for acupuncture school. Having a large student loan payment prevents us from saving for retirement and paying off our home, not to mention taking care of day to day repairs with rising costs.

First name	Last name	State	Comments
			<p>Hi President Biden,</p> <p>I am writing to explain my story of student debt in hopes that you can relate to the impact it makes on my life - along with millions of others in my situation - and cancel student debt.</p> <p>First, I don't understand why banks and financial institutions were bailed out from the housing crisis in the early 2000's, yet now, we won't bail out actual people. It doesn't make any sense to me.</p> <p>Second, my story. I am a first generation collage graduate and felt so extremely proud when I walked across the stage to collect my diploma. However, I knew of the looming debt I had from out of state tuition at the university with the program I wanted to pursue. At the time of graduation, I had accrued over \$80,000 in debt. I graduated in 2008. We all know the economy for the following 4 years as a result of the Great Recession. There was no chance that I could get a job paying enough to start repayment on my loans. They accrued for 4 more years in many cases, totaling my debt to over \$120,000. At that point, I had been building my career and started earning enough money to payback some of my loans. It was almost 6 years out of college that I earned enough to repay all my loan segments at the same time. And, I chose a career that I could only have secured with my college degree and it was still hardly enough to make minimum payments and survive at the same time.</p> <p>Fast-forward to today. I am 39 years old without children or my own home. I cannot afford either one. I still owe over \$80,000 in loans and have been paying them for 13 years - I repeat - 13 years!!! Many of my loans will continue being paid through 2033, so I can't even see the light at the end of the tunnel. However, I know I can't be 48 years old and having children, so today I'm faced with either no children, or going into further debt in order to build a family - and that's assuming I'm even still fertile at 39 - fingers crossed!</p> <p>I have watched countless friends and family receive bail outs for their homes that they chose to overpay for during the boom leading into 2008. They have all recovered now. Why can't I recover? I have chosen an education path that led me to so much debt that I can't get out of, and no one seems to want to bail me out now.</p> <p>What this tells me is that you can spend money recklessly and receive support, but spend money to invest in your future and you will pay endlessly. Is this really happening? I earned nearly \$200,000 this year and still cannot afford a home or feel confident in having children. I have \$0 in savings and I still live paycheck to paycheck. This is a flawed system. It has failed me and millions of others. Yet, we can't get reliable support.</p> <p>Please, I urge you, please cancel student loan debt. It was accumulated for the right reasons and without malice. It is honest debt and deserves to be helped.</p>
Ashley	Field	CA	Kindly, Ashley Field
Cathy	Flynn	CO	Mohela has been extremely difficult to work with. Multiple attempts have been made to decrease payment amount. Now being told the minimum payment amount will leave me either taking a second job and or paying my mortgage with the student loan amount.
Ramona	Miller	TX	I am a retired teacher and widow living on a very small pension and social security. I still have a debt to pay for a small loan I took out to help my son in his last year of college. I could really use some help to pay this this debt off!
Christine	McCloud	NC	I need my student loan cancel. I am 65 years old, and I cannot afford to pay my student loans.

First name	Last name	State	Comments
Christina	Dadurian	NY	I've been to public schools my entire life, and now myself and my family owe over \$100000 in student debt.
Jillian	Little	OH	My student loans added to already stressed finances
Shae	Cunn	ND	Mohela has not applied any of the Dept of Educations programs to my loans correctly. IDR counts weren't supposed to restart to 0 if applied to consolidate prior to 4/30/2024. Mohela lied and said application wasn't received even though Aidvantage says it was forwarded to them. PSLF counts are also inaccurate.
Heather	Alsobrook	FL	My daughter was a student who was manipulated by finance companies who added 10k to her loan. I am grateful for you for trying to help take care of this.
Michael	Solis	TX	My school loan took years to pay back. Loans should be at a max of 1%.
Anthony	Urrea	CA	Injured at work. Will be on worker's compensation
Marguerite	Murray	NY	I really hope that all capitalized interest is canceled. I owe more than 20,000 more than what I took out because of that. Also, please expand relief under the PSLF.
Larry	King	GA	We are in our 80's, and we have Parent Plus loans that have doubled due to capitalized interest. We were solid middle class until the 2008 financial crisis wiped us out. Now we have no way to repay.
John	Scalera	NJ	Yes have been paying for years on my parent plus loans still owe more than I borrowed besides my children having to pay their own Stafford loans the high interest rate I can't retire. I'm 68 years old. I'll be paying for another 20 years or more. Unbelievable. I was told to defer payments and consolidate bad advice. It didn't help.
Janice	Agruda	MI	My employer basically told me if i didn't get a degree that I may not be able to keep my job as a head start teacher in northern Michigan. My work place recommended a degree in family life education would be sufficient. So I decided to start my bachelors degree in family life education. This degree did not serve me well as there are limited jobs in the social services field without a degree in social work. Of course Spring Arbor university was more than willing to give me all the money I needed to obtain this ridiculous degree. I did this in the evening, while married, with two children at home and working my full time job as a preschool teacher during the day, with the head start program. After teaching preschool for the head start program for 13 years I decided to move on. I was able to get an entry level position as a foster care specialist for about five years. In between that time my children grew up and left the nest and I ended up divorced. Now, here I am approaching my retirement years and saddled with \$10,000 in student loans. First with Navient. A terrible company who did nothing to provide services, options or help and now my loans are being serviced Mohela. Can I just say, what a joke! I've been paying more then double to try and get rid of these loans before I retire and I'm getting no where. It's frustrating and very disheartening. If I had known then what I know now about student loans I would have risked giving up the job that I loved just to stay away from student loans. By the way, I am no longer working in a nonprofit field so I am being told I can't get my debt' s relieved. Despite the fact that I worked for non profits for over 18 years. Please help!!

First name	Last name	State	Comments
Gabriel	Ethridge	NY	<p>Student debt feels like an extra appendage, something I will always have that is best to just ignore or lightly care for unless it becomes detrimental to the body. In this sense, I don't make enough yet to pay off any student loans, and in fact I have benefits with health insurance and food care within my tax bracket, but I feel stuck here. If I were to push beyond to make more money for my own security, I know I would quickly encounter the combatant of student debt. As my debt increases I know that once I make enough to exit the lower income tax bracket, I will have to fully bear the weight of my loans. This would effectively push me further into financial hardship, or perhaps just remove the curtain obscuring the hole I am already in, but releasing the sling would thereby make me poorer, but on per I would be making more money and would have to pay in kind. Any assistance to ease this transition is beyond helpful, it can be life altering. Having to pay off student loans has stopped many other friends in their tracks of their careers, and though I'm determined to keep pursuing my passions, I'm not naive enough to think I am immune from such tough decisions. Like is hard enough without tens of thousands of dollars in student debt waiting at every monetary breakthrough to push us back down. Those who have escaped often say "well you must go through the gauntlet to", and to those people I say, "your cost of living was lower, your wages covered a higher percentage of your expenses, and also, wouldn't we rather that money going to taxes or personal benefit rather than to Lon services who make profits off of debt." This is not to say this companies do not provide vital credit to students or institutions, but that is to say that our country has the tax credits to aid students, rather than aid foreign militaries, or continue to provide tax incentives for the extremely rich. Trickle down has not trickled down, and our wages reflect that. I am not asking even for a write off (though gifts are always nice), but rather I want my hard work to pay off. I want to see the fruits of my labor, rather than plant them in the fallow ground that is interest and a growing deductible. I understand someone must pay, but the overcharging of our institutions and the overburdening our students is one that has existed since Americas inception, and I believe we can do better. Do not give us help because "we deserve it", give us help so we may show you what we can do. Help us bridge the gap of our disillusionment, and help us bridge the growing pay gap that is continuing to grow as inflation continues in an extreme trajectory due to the increasing greed of those with money always wanting more. Help us to be at the percentage of wage to expense y'all were at when going to school, and watch how we work for it-watch how we create a better tomorrow-watch how we create a society that values gratitude over the grumbling stomach of greed. Thank you.</p>

First name	Last name	State	Comments
Vicki	Snyder	IN	<p>I was in a motorcycle crash while I was a college student. I have had pain from a tilted pelvis. I am not able to work. I can not afford student loan payments. I do not qualify for disability because I did not have a job that I received social security during the time I was going to school. I have no income to pay for student loans.</p> <p>My oldest daughter has been paying student loan debts for 20 years for a 2 year college. My son has been paying student loan debts for 17 years for 1 year of college. My youngest daughter has been paying student debt loans for 15 years for 1 semester of college on a college that is now closed. It is unrealistic to expect people to pay their entire lives on degrees that get them no where!!!</p> <p>I have submitted proof to Nelnet that my disability has lasted for a continuous period of not less than 60 months, or that can be expected to last for a continuous period of not less than 60 months.</p> <p>I submitted medical records from 2015 and I also submitted medical records from 2022 & 2023. This proves my injury will not improve and has lasted longer than 60 months.. My Doctor advised me in 2022 that if I start to do something that hurts to STOP or it could cause more harm. He also said I would continue to deteriorate and not ever be the same.</p> <p>I have not been able to work for 10 years. I will be 62 in October and wouldn't even make enough social security to pay for my student loans.</p> <p>I have received conflicting emails from Nelnet & AES stating what I owe, dates owed, and all of my student loan information.</p> <p>Thank you. God Bless, Vicki Snyder</p>
Paula	Baker	IL	I owe over 200 thousand which is more than a house, to serve the mental health community. Please help us. Have a young adult son on the spectrum and understand the financial hardships due to experiencing them.
Charisse	Benjamin	NY	I took at parent plus loans with Sallie Mae I had to consolidate. Now federal loans and the payment they want to pay monthly is too high . I can't afford and pay my mortgage .i want to retire but can't . I guess I have to work until I'm dead . I'm a healthcare worker survived covid . They should be forgiven for healthcare workers who put out lives on the line daily and were lucky to survive the pandemic
John D	Bowman III	PA	As a non-traditional student, single father and teacher it is difficult to pay bills and keep my home. I live paycheck to paycheck without being able to save money. Will increasing prices for gas, food, and other consumables it is becoming very difficult to crawl out from under the burden of student debt. You made promises about student debt and could not keep them. You as the commander and chief of the United States of America should put your money where your mouth is and do something.
Zeshan	Naqvi	NY	Education is a necessity not a luxury. Education opens the door to a better future. Student loans need to be interest free!
Kris	N.	OR	My interest is over half of the principal.
Corrina	Buxengard	MT	Not being able to make payments and support my family. I have worked for a nor for profit hospital for 17 years

First name	Last name	State	Comments
Lynne	Walker	FL	I have shared this many times already. My son was award two scholarships by Florida Institute of Technology which enabled him to attend the school. About a week into the semester, they said they had made a mistake and could only give him one of the scholarships and I would have to come up with \$10,000 or my son would have to leave the school. They talked me into getting a parent plus loan saying that, due to my financial status as a single parent at the poverty level, I would be able to get deferred payments and eventually loan forgiveness. I foolishly believe them and, because I didn't want my cause my son embarrassment, I took out the loan. I have struggled with payments, deferring many times, and tried on many occasions to ask for loan forgiveness to no avail - until I was accepted by President Biden's initial program. Imagine my relief to have that weight lifted and then to be crushed again by crooked SCOTUS.
Erin	Peterson	NC	I am barely getting by as my job doesn't pay well. I haven't been able to find a job in my field. Right now I can't afford to pay my student loan debt and really need the relief. I am so stressed out and trying to find a better job but haven't had any luck
Diane	Mottola	IL	Please.... The interest alone is stressing me out Bills interests not to mention all other bills.
Marvel	Cross	MN	I graduated from college in 2018. I am very fortunate. My debt is not larger than it was when I started. I have to pay about \$450 a month, and my debts are shrinking. But I still owe close to \$30k dollars. That's a lot and a long time still to pay. It depresses my buying power, which means that I will live with my parents into my 30s. This too is a solution that will work, because we get along. But I would prefer the ability to save more of my income, so I may one day possibly afford a house. Please, help me. Help every one of us. This is your job. You are the government, and you are here to provide services to me. To us. To all residents of the United States.
Eithne	Clarke	FL	Got a Federal loan of \$2000 in 1969 to go on a senior year Study Abroad (France). I had 5 years from when I got my first job to pay it off. I was able to pay it off in 2 years!
Elaine	Dearden	MA	I am 71 years old. I still owe about \$65,000 in student loans accrued when in my 30's when as a single mother I had to earn a teacher's degree so I could pay my bills and care for my two children. Teaching was the only job I could get that would give me the same vacations as my children had from school. I had both subsidized and unsubsidized federal loans and grants of different kinds of grants such as Pell. For a while the loans were with Sallie Mae, then, somehow shifted to American Educational Services. After I was denied cancellation under PSLF because they said I did not have a direct loan, I chose Sofi as my loan provider because the interest rate was lower. I do not know how many years I have been burdened with this loan. I had, at one time, to declare bankruptcy, but, of course the student loans were not covered. That was before I changed to Sofi. I'm sure I have been paying this debt for over 20 years. Maybe 30. It is my largest monthly bill and prevents me, at age 71, from retiring. I will always have to work part time to pay this bill, even with my teacher's pension. All of those years that I taught were in our public school system. I hope that these loans will be forgiven. It will so positively impact my life in these final years.
Veronica	McDowell	MS	I went to school to better myself for my family hoping that I could be financially stable. This debt has made life harder for me and my family. It is ridiculous how much interest is added to the loan. I can not afford to pay the debt and take care of my family! Please help me and so many others like me!!!
Kyra	C	TX	By the time I finish college, I'll owe around 15k in student loan debt which isn't much in the grand scheme. But it has me wanting to get a job immediately after college and using my entire income to pay off the debt in one year so that I don't become prey to predatory interest rates like my mother.
Stephanie	Sodak	PA	Student debt weighs on my child's future because he doesn't get paid well enough in the professional job he acquired after earning his degree. It also weighs on me as a widow, paying a parent plus loan that is more than I can afford every month.

First name	Last name	State	Comments
Mike	McHugh	MA	I retired as state prosecutor after 40 years of public service. I owe \$50,000 as I Co-signed my three kids college education. I want to retire but cannot due to crushing private loans. I will die before I Pay those bills. I think as a person who dedicated myself to public service I should be given some loan forgiveness.
Julia	Adams	MI	When I graduated collage I had one child and two incomes. Now we are family of 5 on one income. Try as we might, finding employment in this post covid economy is difficult to say the least. Having my loans forgiven would greatly improve the financial stability of my family and allow us to better prepare for the futures of our children.
			The focus has been on Federal student loans but we also need to do something about private student loan debt. I have been out of school for almost twenty years (May will be my 20th year since graduating). I have as much private loan debt as the day I graduated. Over \$100,000 in variable interest private student debt that I feel now, as an adult, was misguided into taking out. I feel that was misled and lied to about private student loans both by the financial aid office at my school and by Sallie Mae. I have used all of the allowed forbearance and 60 months of rate reduction plans, paid all during Covid, have tried my best to work with these loans and I just feel trapped and they I fell for a scam that has impacted my life for two decades.
			I just got off the phone with my lender, Navient, hoping they would extend the reduced interest rate program that made my payment barely manageable but they just doubled my payment. In these times when everything costs so much more, I cannot imagine being able to afford this and there seems to be no end in sight.
Matthew	Valero	RI	Twenty years and not a dent. Twenty years and over \$125,000 in payments and I feel defeated. Private student loan lenders need to be held accountable. Those who have been paying for decades to these types of loans need relief just as much as those with federal loans, maybe even more since there are very few options for reducing payments.
Tamara	Black	TX	I know I didn't qualify in the beginning for the parent plus loan because I was unemployed. I recently had to carry the cost to bury my 36 yr old son and know have to help in raising my 4 grand boys. This loan is a burden that I've been paying on for nearly 9 yrs
Gracie	Rigney	AL	I am on social security with medical bills and the college is closed I am 78 years old it's hard trying to keep a roof over my head utility food
CAROL	Sardoncillo	WA	I can not afford to pay my student loans.. Having them forgiven would be wonderful. My husband is disabled. He can work little jobs and gets tired. In the past I worked two jobs to make ends meet. I am 60 now and can not do that
Barbara	Dougherty	NJ	I have worked for a Title 1 school district for 18 years and have never made enough money to pay my student loan debts. I am currently in forbearance and when that ends at the end of this month I still will not be able to afford my monthly student loan payments. It is shameful that as a single, professional woman with 2 Master's degrees, I cannot afford to pay my debt.
Tahirah	Robinson	CA	I started my payments over 20 years ago. My balance is STILL more than what I started with. I am now retired and living on a small pension and social security. Life is hard!
Monicah	Nyokabi	WA	I have not yet started to repay my student loan because I have family and my old mum am taking care of back in Kenya. I am still going to school for my RN program and am still getting more school loan. Kindly help because am passing through a lot. I have morgage, car loan , hospital bills because am diabetic and also am paying school fees for my siblings back in Kenya.
Michael	Benson	TX	I literally cannot buy a house because of my debt and my loans. This generation was never educated and now we are penalized by seeking education. What a joke this country is.
Sally	Reibstein	PA	I am a retired special education teacher who taught for 20 years in Philadelphia at a Title 1 school. I am caring for my 96 year old mother with Dementia at my home. I have 2 loans taken out for my son that are more than the original loans. I am having a very difficult time paying my loans and feel no hope for my future. It causes much stress and anxiety as I am also caring for my mother, which is also very stressful. I am hoping you will cancel loans for retired borrowers.

First name	Last name	State	Comments
Melissa	Mazaeda	FL	I, nor my kids, have any student loan debt however I know plenty of people who do and would love to see them get our from under this incredible burden and have a shot at a fresh start. Thank you President Biden
Chris	Sullivan	WA	I was tricked by my school into getting a useless degree because I had no experience. They didn't help me at all to find work and I had to go back to school several years later with an entirely different career. I owe 30k for that useless peice of paper and I can finally start living my life, but this debt is going to be mine for another 20 years or more? only if I can pay 1400\$ a month for 10 months! I started owing 20k and now its 30k. Please help me. My husband and I just bought a house and want to make it our own but I am not able to help due to this looming debt that I don't deserve.
Jill	Finley	CA	My husband and I recently got married, after waiting years to postpone because of his student loan debt. Now his monthly payment will be higher since they are counting my income. It's ridiculous and unaffordable. He owes more on his student loan now vs when he started. He is a teacher and enrolled in PSLF, but it's not enough. Please forgive this horrible loan. Thank you!
Donald	Hiles	VA	I am even one of the lucky ones and had to put off buying a home for 20 years because I owed double the cost of my education and for a long time 70% of my salary went to paying student loans. Many of us elect not to have children because the spectre of corporate induced poverty is no way to raise a child.
Omar	Ingram	NY	President Biden I have a medical condition that makes me unable to work so please please help me
Shelly	Charlsen	CA	I've shared my story many times. My parent plus loans will follow me to my death. I currently am caring for my disabled mother and looking at retiring early to do so.
Joanne	hajrula	CT	Cancel Student Debt for All! Americans need your help!
Lisa	Martek	MI	Biden has lied & failed American citizens more than any other president in American history, If he can get the done properly & QUICKLY (after promising he's going to do this for 3& 1/2 years now!) he might actually get some votes he wouldn't otherwise
Stevie	Phillips	MO	Student loans have loomed over my head. I had enrolled in payment assistance planned but that caused the interest to mount even more.
Trista	Coe	TN	I am currently in college to become a nurse and while at Roane State Community College I had to take out two subsidized loans in order to pay my bills and other needs while in college.
emily	armstrong	CA	despite making payments since i graduated my total has never decreased
Lorna	Hill	TX	I am a victim of Walden University's online doctoral program. The US DoE has identified this organization on their list of student loan scam institutions. This program was designed with ridiculous, protracted assignments, making it impossible for working teachers like myself to ever finish the program. Due to the inflated compounded interest on my loans, I cannot afford the payments. Also, this liability has squelched current opportunities for me to pursue more practical college programs.
Noelle	Melton	AZ	My interest rates have made paying off my student loans a huge hill to climb with no end in sight. I attended Argosy University for a master's program and this school is under the EDMC umbrella. It is my understanding that students who attended the Art Institute are having their loans relieved. Since Argosy is also underneath the EMC umbrella, I encourage the Biden administration to consider relieving these student loans as well due to Argosy making pervasive and substantial misrepresentations to prospective students about postgraduation employment rates, salaries, and career services during that time. I received no help while trying to find out who could help me in that department and there was no one available to do so. I unfortunately had to return to my previous low paying job despite having a higher education while now having large student loan debt.
Carina	Campos	CA	I live paycheck to paycheck. I try to save money from every paycheck but I find myself dipping into my savings every month just to make it to the next paycheck. Relief from my students loans would be a huge lifesaver. I only make \$20 an hour & didn't finish school but have huge student debt that will take me 10-15 year to pay off and I have nothing to show for. Please help us by canceling all student debt.

First name	Last name	State	Comments
Maureen	Lott	NJ	I went to school for early childhood education and special education. I received my associate in science but never got my bachelor's because of the cost of student loans. I was a 42 year old mother when I decided to go to College. I was paying on my loans for years but the interest kept adding up. I owe er 20,000 now which is more then I ever borrowed. I'm on a fix income and it would be extremely hard for me to make the payments they want. I'm praying the loans are forgiven or at least all of the interest is removed and we could pay what's really owed. Sincerely, Maureen Lott
Charles	Prewitt	TX	Will never retire or live outside of a perilous financial circumstance and the ballooning debt infinitely spirals along with my financial bad health!
Yasma	Thomas	GA	My loan continued to grow interest during the pandemic, my original loan amount was less than 9000, now I owe 55,000.00
Michele	Guccion	OH	School loan programs need to be reformed, they are robbing the government blind. We should be providing training in the trades free to anyone interested.
Michele	Jackson	PA	My sons student loans, Marques Singleton are double what I borrowed. It's so sad. I have been out of college for over 10 years.
Doreen	McCall	NY	My daughters student debt is so high that even with a good job and having to give plasma twice a week to earn extra money she has a very difficult time trying to make ends meet.
Rosemary	Camilleri	VA	My 32 year old son , his pregnant working wife& daughter cannot afford a single family home in NoVa where they both work as government contractors with student loans from graduate degrees at Georgetown, car loans, daycare & a townhouse mortgage, which they have outgrown by
Vicky	Nearn	AR	I am a signal person with a signal paycheck.
Nadine	Campbell	NY	I earned my Master's degree in nutrition 2 years ago in order to try and start a new career. I am still struggling to get a practice established since this does take some time. I am barely earning a livable income at this point so have not been able to make payments toward my student loan. Due to the compounding interest, the loan amount continues to increase. I am also a senior citizen so I honestly don't see this student loan being paid off in my life time. I feel it should be forgiven so that I can focus on building a practice and also pay my basic bills and buy necessities like food. Right now I primarily rely on my social security which doesn't allow for much.
Chris	Luther	NC	Right the wrong you created.
Rachell	Frazian	CA	I can't afford to save for retirement because my original \$13K student loan is currently \$22K b/c of years of interest rate which went from 3.4% originally to double at 6.8%. I work in public service so I will never make enough to catch up with the years of ballooning interest.
Marie	Colvin	WA	My daughter has an outrageous debt from which she will never emerge. And the saddest part is that she was not able to procure her degree. This debt will drag her down for life and she works in a restaurant while her degree would have enabled her to work in social services. Somehow the system failed her.
Amy	DelaTerre	CO	I earned my MA in 2004, with \$60k in debt. I have paid \$40,000 in loan payments, but still owe almost \$40,000, because over \$20,000 has gone to interest. I'm being robbed by the government for my education. Also I'm a preschool teacher, and only earning \$21 per hour.
William	Martinez	CA	I have been paying my student loans for 20 years at \$1,400 a month. This has lead to massive credit card debit and bankruptcy.
karen	Cheguis	MT	Student debt weighs heavily on my future, I feel like I'm never going to get my student loans paid off,as it's a struggle to pay all my bills

First name	Last name	State	Comments
Angie	Mendez	CA	My rent doubled. Everything is outrageously priced. I am behind on loan payments. My hours have been cut at work. Thus is ridiculous!!
Jennifer	Al-Dosari	TX	<p>Contrary to popular belief, I did not get a degree in women's studies or gender rights or theater. Not that there is anything wrong choosing that path, but not all student loan borrowers take on high college debt with an uncertain job future. I very diligently chose an in demand field. I'm an occupational therapist. I worked throughout the pandemic. In order to practice as an occupational therapist, I needed a master's degree. Currently, more programs are switching to doctoral degrees. I am a first generation college student and graduate student. My parents could not help me with graduate school. I owed 87k for my master's and a bit of my bachelors. I now owe 107k after paying for nearly 11 years. The only chance of relief I have is nonprofit work, which I have been doing for the past 11 years. Unfortunately, I went from full time to part time to in order to raise my son. I just feel this enormous weight on my shoulders, and every decision I make financially is hindered by my student loan debt.</p> <p>Mohela gave me incorrect information regarding a reasonable repayment plan. I was on the phone with them for 3 hours when I need to be taking care of my son. I don't have time to call mohela and wait on the phone. I just feel so discouraged and lied to.</p>
Felicia	Hallums	SC	Growing up, I believed education was an escape from poverty. However, that dream hasn't manifested for many in the Black community, especially Black women, holding two-thirds of trillions in student loan debt. This cycle of debt that traps Black communities, needs to stop. Student loan forgiveness isn't just relief; it's a necessary step toward enabling homeownership, entrepreneurship, and wealth accumulation for us all! To be promised work after college is another let down and someone needs to stand up for the voices of all people... PLEASE CANCEL STUDENT DEBT!
Catherine	Fang	AZ	I was a non traditional student who returned to college to returned to gain a Post graduate degree in mental health counseling following a divorce. My current student loan debt has doubled since my graduation in 2016 and has been a factor in qualifying for housing as my loan/debt to income prevents me from qualifying for loans. I am Open to paying back the principle amount that I borrowed, however, the interest rate that is attached to these loans is crippling and the income driven amount that I have been able to pay has only gone towards that interest. I am older, approaching retirement age and have this huge loan/debt I do not foresee ever being able to get out from under with someone stepping in.
Lynda	Avoletta	CT	I have been paying student loans forever. I have consolidated and done everything possible to lower my debt. I have never been offered any type of guidance or help. I still feel like middle class never gets aid I have made numerous calls applied for everything zilch
Gina	Kelly	NY	I am a veterinarian and am very grateful for my education and career. However, when I signed all those promisory notes when I was 25 years old I did not realize that 21 years later I would still owe a huge amount of money in student loans. Because of my income to debt ratio it is has not been possible to pay off my loans. I cannot afford to buy a house or save for my children's education. I feel I was take advantage of when I was too young to understand the implications of my students loans
Gabriel	Barraza	CA	I am a professional trying to serve my community. I have been dreading repaying my loans. They have ballooned because of interest. My future is in jeopardy because of the debt I have incurred to become a trained professional. Education is not a commodity, it is a right and a benefit to society. College costs are astronomical today because student debt has been used to finance something that should be a partnership between government and the people it serves to better society. We need widespread debt relief to make this country function the way it should.
Teresa	Coppola	OR	I'm 70 years old and will never be able to pay off the huge loan.

First name	Last name	State	Comments
			I have worked for decades in public schools with all populations: BUT since I am a contractor I do not qualify for Public Service. I have also created a number of programs to provide arts and education in a variety of public and private institutions but again no relief.
James	McCarthy	HI	I think my story illustrates the difficulty many face. I would be glad to share more
Mike	Casner	RI	Original 10k loan in the 1980s is around 30k now.
Thelma	Floyd	NC	I AMA caregiver and student loan relief would alleviate a lot of stress
Pamela	Ainsworth	PA	I am a parent plus borrower whose loan was not forgiven. I was misled by the Art Institute of Pittsburgh.
Elizabeth	Bludworth	DC	I grew up in serious poverty and was orphaned as a teenager. The economy collapsed right before I graduated high school, and there were no jobs available throughout the country, much less to someone without a degree. I went to college to avoid homelessness, and because I also knew I needed it to get a sustainable job. I was lured in by a large scholarship that was taken away my junior year of college because they decided to make it for first-year and second-year students; making it so I needed to work two jobs just to afford what student loans didn't cover. If I transferred to a cheaper school, I'd have no guarantee that I'd be able to have a job to pay bills and it would make me have to effectively start over. Despite paying on my loans for a decade, it looks like I've never made a payment because of interest. It's hard for me to make a better life than the one I had because of this. The economy will continue to suffer if younger generations are so suffocated with debt that they have no purchasing power.
Beverly	Crosby	IN	Public Service RN. Been paying SL since getting out of nursing school 1977. I'm 71 years old still working getting SS.
Jaime	Loomis	FL	I went to graduate school to become a Physical Therapist. I graduated with \$180,000 worth of student debt. I have worked full time for 13 years since graduation and have never missed a loan payment. I have paid an average of \$300/month for 13 years, and I now owe \$250,000. I am 37 years old, and I have yet to buy my own house because of this debt. It weighs on me daily.
Susan	Holland	FL	Student loans at 7 percent interest is impossible to get out of the debt.
serge	vrabec	OR	go
Sandy	Tricomi	NY	My student loan debt is so significant that I most likely will never be able to pay it back. The monthly payments are more than my mortgage payment and since COVID the price of living has skyrocketed and my pay stayed the same. I now struggle with just trying to pay for food.
Patricia	Romero	CA	My student loan advisor at University of phoenix recommended I defer payments to go back and get my BS. They said my payments would be \$100 a month afterwards. Lies. And University of Phoenix never sent my degree. I've tried several times to request it and they end up sending me thru 800#s and transfers that lead no where and I gave up. So then I sought help aka forgiveness from the massive amount. Then I was told by Student Loan Services that my debt would be forgiven so I paid them \$39 a month for over a decade to find out that was only service fee and they had not been paying or negotiating my loans, and instead I had accrued more interest than my original loan. Remove all the interest and help us set up realistic payments to actually pay these debts off. Forgive it all please! Education should be free for everyone and if we do need to pay it should be interest free at the very least.
Tiffany	Blay	CA	I keep paying monthly payments and the balance doesn't go down. I'm in a situation where I'm on the hook for monthly payments for the rest of my life. I'm paying 6.8% interest on my loans and that's insane. I can't get a new car or invest in a house as these growing student loans are blocking me from doing those things. I need help. I need automatic relief as that would be life changing for my family & I.

First name	Last name	State	Comments
Amber	Knies	IN	With daycare for two children, two adults with student loans, we aren't making ends meet. Inflation and childcare on top of loans are putting us into credit card debt. Please help!
Mark	Washington	NY	My Student Loan was originally just \$5,000. With penalties, fees and interest this loan has ballooned to over \$25,000. This is sadly a travesty. I will never be able to pay this off. I need Student Loan Relief desperate. This outstanding debt has been like a giant iron ball attached to each of my ankles. I need relief help desperate.
Stephanie	Bates	AR	Desperate after years of employment in PSLF and recent bankruptcy
Ryan	Rodgers	KY	Student loans are predatory and classist.
Austin	Wylie	MO	I have accrued over \$100,000 of collective debt between my personal and parent loans. My degree offered me no hope of employment after graduation; the loan servicer didn't properly consolidate my loan and caused it to go into default during a time of unemployment. My family and I were homeless because of the drastic toll that student loan debt has taken on our finances and credit scores. My mother, single and continuing to raise 2 more children, is still homeless and unable to secure a job or a loan for a down payment on a rental property due to the impact on her finances and credit score. I had to sacrifice pursuing a masters degree and doctorate degree due to the crippling impact it had on my own job opportunities. No employers have offered to help with repayment, and thus I have been enlisted into the military simply to pay off my own portion of the immense debt that will never be covered by the horrendous military salary. I continue to suffer poor physical and mental health because the payments to my loans don't leave me enough money to consistently pay for the prescription medication and procedures that aren't covered by my active-duty tri-care medical coverage. Instead of pursuing my doctorate at a renowned international institution, I am injured on a military base with no prospects if they are to decide my condition is too much of a liability to pay for my training as I attempt to recover. Thus, I will have sacrificed years of my life to enlist without even receiving the education benefits that my contract has offered me.
Rebecca	Liebman	IL	I was a single mom of 4 when I decided to go back to school. I took out student loans thinking the low interest rates wouldn't be hard to pay back. My original debt was less than \$35,000 and now I owe over \$85,000. I only make enough money to pay the minimum so my total debt owed isn't going down, it's still going up. The debt is crushing! I know I owe the original money and I'm not asking for help with that but I need help with the crushing interest.
Allie	Burgess-Graham	NY	It is URGENT that Student Financial Borrowers receive debt relief from President Biden and the Department of Education. We, the Borrowers, are in desperate need for a relief.
Russell	Grindle	WA	I was misled by an ill-informed student loan officer when I obtained my two Special Education credentials and Masters degree in Special Education/Autism. I also earned a Transition and Employment Certificate in that same time period. All along I made it known that I intended to teach in Transition programs which are provided by K-12 school districts and are mandated by law. I was told that I would be able to apply for loan relief upon 5 years service. Not true. Transition programs are considered to be post-secondary even though these students did not graduate. Transition is an extension of K-12 services by definition. I have been consistently denied relief. I was also told that PSLF would be available to me after a minimum employment period and number of payments were satisfied. Also not true. I cannot apply because I was forced to retire after a heart attack and am no longer working. So at age 75 I am faced with a debt that will follow me to the grave. I can possibly reduce my monthly only to increase my indebtedness at a time when my income has been cut in half. I am still in limbo about the status of my IDR application.
Jesus	Alvarez	NY	Yes I have been for years trying to pay for this for years I can't I'm getting old I can't even afford rent anymore
Lea	Schaub	LA	Lost my job as an RN after 17 years due to battling cancer and all the permanent side effects I've suffered like memory loss and severe fatigue. Still have 2 kids at home to support financially and ridiculous medical debt!
Robert	Hall	NV	Please forgive my loans. The burden is horrible worrying how to support my family.

First name	Last name	State	Comments
Laura	BlackFeather	OR	PLEASE ALSO INCLUDE PEOPLE ON DISABILITY! I got sick and had to stop working at age 45 (having worked 60 hours a week, was a single mom and still cooked dinner every night, prior to that time), and when Trump was President, he found a way to garnish my disability income of \$1200/mo (not enough to live on), by \$250/mo. I've been trying to get my loans forgiven for years but bcz the judge didn't declare me "permanently disabled," and I'm evaluated every 4 years, I'm in-eligible for student loan forgiveness. PLEASE President Biden, forgive my loans!!
Jen	Swanstrom	CA	FedLoan and Mohela misled me, steered me into forbearance many times, refused to count eligible payments and delayed the PSLF cancellation that I was eligible for. My loans were finally cancelled after 3-4 years of fighting with servicers to get the payment counts fixed. It is unjust for this to be so hard and punitive and debt relief should be automatic for all!
Michael	McGurk	CA	College was supposed to help me not hinder my future. I ultimately decided I could afford to have any more than one child even though my wife and I wanted more. We simply couldn't afford it. We both have good jobs but our student loans together even on income based repayment and with employers approved for public loan forgiveness we pay \$1000 on student loans. It is hurting us and many other Americans for attempting to better their lives
Ted	Okell	CA	The time is now!
Anita	Meyers	PA	My federal and private student loan payments cause difficulties in meeting living expenses
Londa	Calorafe	PA	I would like to be debt free
Richard	Han	MI	None of the above selections apply to me
Charlene	Acosta	HI	I have been paying school loans since I graduated in about 2005/2007. However, interest continue to pile up, the amount never goes down. It is a. Orden because I am hampered by this monthly due when it comes to covering daily living expenses as well S planning for a future home purchase, if I ever get There. My degree in psychology/sociology is practically unusable where I leave the positions
Kala	Friddle	MI	As a single mom of five and low income, I have never been a homeowner. I can't be approved for a mortgage due to debt to income ratio and student loans are my only debt. My dream is to own my home with space for my kids to have room to grown and not be cramped in a small duplex because rent everywhere is unaffordable, housing in general and having student loan debt doesn't allow me to grow. Having a bachelor degree in social work doesn't pay either.
Jon	Solmos	IN	Its beyond ridiculous the amount of effort a student laon borrower must go through in order to even start the relief/forgiveness way forward. Why does it have to be so hard? It should literally take either 1 phone call or 1 online application.
Zareth	Jones	GA	President Biden and the Department of Education Must Ensure Widespread Student Debt Relief NOW in Jesus' Name!
Deborah	Bradshaw-Clarke	NY	This is America what are you doing for single mothers who don't have the opportunity to decide whether to feed their children or pay back their loans???
Sharon	Boyd Harmon	TX	I attended university until 1995. I have been paying student loans back over more than 25 years. I am 73years old, unmarried and still paying, though social security is my only income. I live in an rv and my vehicle is 14 years old.
Alec	Thorp	NY	The money I have to pay might hold me back in life for a while.
L S	Brewster	DE	I cannot afford these loan payments at all due to financial hardship and other debt
Alma	Rios		Living in an island that pays minimum wage is not helping with my payments. Interests of loan are to high to ever be able to pay them.
Summer	McMeekin	CA	We have crushing debt that we cannot get out from.
Antoinette	Swinson	NC	I was promised a job in the field I was studying, but UoP didn't have the resources they claimed to have. Had they not promised me a job, I wouldn't have gone to their school. The ballooning interest payments have put my credit in the toilet and I have an MBA that I can't use because nobody will hire me because of my age.

First name	Last name	State	Comments
Melissa	Alcala	RI	I had been approved for relief and had everything I paid during the pandemic refunded to me which I put in my savings to go towards buying a house. Because of the lawsuits, all of that was taken away from me. I've always paid my bills on time, never missed a payment, and work full time, but while the rich could get their ppp loans forgiven, working class people were left behind. I'll never shop at Home Depot because the co-founder supported one of the lawsuits.
Katie	Burkart	OR	I'm in over a quarter million dollars of debt to obtain an acupuncture degree. Everyone who I went to school with felt called to do this work and also felt like it would be impossible to ever pay back the loan. And a lot of us fear being old homeless people due to crippling student loan debt. And only because we want to help people with their health in a broken health care system.
Olivia	Kahlo	CO	I deeply value education for its own sake, and am grateful that loans allowed me to pursue my higher education goals. However, my plans to finish with a clinical PhD were interrupted by the need to care for my newborn, and some other obligations. My humanities degrees have not been well compensated in the marketplace, and I am struggling to repay my loans. The interest has taken my principle from around 80k to over 120k. Tuition is exorbitant anyway, and the interest dynamics are like a mortgage. It's untenable. Please reform our educational systems to be inclusive and accessible for all socioeconomic sectors. Debt forgiveness and free public universities, community colleges, and trade schools would rebuild our social and economic foundations, leading to a stable economy, innovation, and democratic participation.
Celeste	Vaughan-Briggs	PA	Assisting Parent Plus loan borrowers is essential. Those of us who wanted our children to have higher education but were calculated as not being eligible for financial aid are struggling. As we get older, as caregivers for elders we have to factor paying these loans back thus delaying any hope of retirement. Also PSLF should be shortened to 5 years repayment.
Darlene	Molina	NY	My Ashford University loans (we all know Ashford was sued) I was emailed at one point my 4k loan balance was approved to be canceled. I had been paying for over 10 years. Later on something happened in congress so Ed Dept emailed that even after 10 years of paying the loans remaining balance wasn't going to be cancelled....it is not like the mortgage job I have is there anymore because of the FED....I never increased my income even with the Bachelors degree. All my Underwriter friends are out of work...it is not going to get any better. Employers refuse to hire across skill sets. Many of us are barely hanging on....tons of us are not included in jobless rates because unemployment ended 2 years ago...we're still not back to work.
Denessa	Brown	CO	I noticed from January 2024 to April 2024 my balance increased from \$51K to \$55k and that was interest, I just turned 70 in April, I'm in social security and a small retirement check, I'll die trying to pay off, but I still make payments .
Carol	Nombrano	TX	I just need help on this. I didn't get to finish. I got pneumonia and was gone for nearly 3 weeks. Got behind and got no help to catch up at all. Now they just adding more & more money to it. Very unfair to people that don't have money at all. Please I deserve to have help with this.????
LaRhonda	McAdoo		Please cancel this because I am getting in more debt trying to pay my loans off because I can't pay all my bills and my loans too. Just cost too much
Mila	Susnjar	OH	I have worked for 179 qualifying PSLF months. Been fighting for years to get to 120 months approved. The interest is \$24,000 a year and growing. I have put off many things because of this debt. (i.e. up until last Oct 2023 - if I were married, my husband's income would have been included in determining the monthly payment.) As you know, I'm not the only one. This student loan system was designed to be this way. Thank you for making these changes.
Camille	Evans	MI	Plz help me

First name	Last name	State	Comments
Susan	Caldwell	NH	Since 1982 I have either been, in school, in deferment, in forbearance or in repayment. There hasn't been a time since that date when I haven't had this loan hanging over my head. In 1998 my principle total was \$72K, by the end of 1999 my balance was \$90K. In 2000 I inherited money and made a lump sum payment of \$65K (close to what I borrowed). I requested that it be applied to the principle but I was told that \$6K was due for interest. The balance going forward was then \$31K. During the years I couldn't afford to pay, my interest accrued and then was added to my principle. In the last 10 years alone, (prior to Covid), I paid approximately \$18K. I am now 75 and I still owe over \$24K.
Sharon	Jones Burtlow	IL	Being 63 y/o is frightening having these debts I had a stroke 5 yrs ago and have applied for disability which I hear takes forever. It seriously make me ill. I worked very hard as an ER nurse.
Jason	E Dombroski	OR	I went to school to become a paramedic. During my intern, I encountered a call that derailed my career before it even began. I suffer from PTSD, am not in the career I was going to school for and I never acquired my degree due to this. I have debt and not even a degree to show for it.
Susan	Holmes	TN	My husband and I have Parent Plus loans that total more than \$100,000. We wiped out most of our retirement funds during the 2008 recession to stay afloat. That was the same year our son graduated from high school. He was rewarded with tuition scholarships that covered half of his college expenses. We took the loans for the other half. He has been a successful dancer and choreographer, including being the named fellow for his graduate degree. We are 69 years old and will not be able to retire or pay off our mortgage because of this debt.
Juanita T.	Rooks Holman	IN	Most of the money goes to interest.
Naia	Schroder	CA	Student loan debt prohibits me from hitting any of the adult milestones that i thought would be easily obtainable with a college education.
Kim	Buglio	PA	My son is unable to live independently, pay rent, because of student loan debt, interest. Over and again principal payments get applied to interest which never get resolved with automated responses.
Marian	Estes	KS	Being a single parent with 4 children, jobs that I trained for, took classes for associates degrees and Bachelor's degrees that don't pay enough to survive as a single provider home. On top of my loans get sold to other loan companies without my permission. Which is illegal because then my loan should be nul and void for illegal transfer of debt. I've been struggling for 20 years from making payments to not able to make payments due to cost of living and not knowing who's got my loans.
Bosompim	Kusi	NY	The student debts cancellation is crucial
Donna	Witham	AR	I am getting ready to retire and my student loans keep growing in interest. I hired a company to fill out an application for the Borrower's Defense Program to include both schools I attended but they only included one school. I have been told by the Dept. of Education and Borrower's Defense that both school loans have been discharged and I owe no further student loans only to be called a week later and told it was only one school. The payment for this loan is more than my house payment and I cannot pay this loan. The diploma I received is not worth the money I paid and I cannot even use it. School dropped the externship that was supposed to be included in the program 6 months in to the program and never replaced it as they said they would. No experience or training means no job in that field. I was mislead and lied to by this school and need this loan discharged! I was told it had been discharged and was completely cleared of student loans only to find I am now back in debt and interest being added daily.
justin	bower	PA	Paying on a loan for a cert that's not enough to get me a job using my learned skill is a \$12,000 debt wasted on inadequate training
Tom	Bishop	NC	Can barely afford to pay bills after getting a masters degree in 1991 due to outrageous interest rate.
Heather	Czajkowski	WA	I am a nurse and my husband is an aerospace engineer. We have too great jobs but due to the economy and student debt we are unable to buy a house or have a child. Please help

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MONIQUE	MCCULLOUGH	PA	It's hard to begin with misleading servicers and their errors. It appears now that even with student loan consolidation and with Save program, the monthly payment triples. This weighs on property ownership, retirement, exorbitant grocery prices, and healthcare expenses. I feel scammed regarding student debt. This is the short version as student debt is simply draining.
Caroline	Kehoe	NY	I am working on an Associates Degree currently, but I also have a BFA from my first time around with college. I have former loans I've been paying off for ten years but still haven't touched the principle (my payments are only going toward interest so far). On top of it, my current loans have an interest rate of 14% and due to that fact I will be paying vastly more than the original principle. I, and many others like me, will not be able to afford buying a home or having children or even being a good consumer and putting any money into the economy going forward because all of my extra money per month that's not for survival (housing, groceries, utilities) will be going toward loans that I won't be able to pay off until I'm well past retirement age at this rate.
Christopher	Horton	MA	I kept up with my payments as long as I could. Now I am approaching 80, and the principal on my loans which was originally about \$40,000, is increasing by over \$10,000 per year.
Matthew	Kammerer	CA	My debt ballooned. 3/4 into my graduate program my interest rates doubled. That made having large loans untenable. I've reduced my debt considerably through familial support and sacrificing basic needs and having children for years and years. Something has to give.
Joseph	Markette	AZ	I've still have this loan since 1998. I is only half paid off.
Norda	Gromoll	WI	I WENT TO COLLEGE IN MY HOME TOWN AT A PUBLIC INSTITUTION. I HAD NO DEBT. TAX PAYERS SUPPORTED THE UNIVERSITY AND I BENEFITED
Sarah	Singer	NY	I've been paying off my student loan debt since 2013, and even though I have a job I'm really proud of, where I should make enough money to meet my monthly needs, sometimes I still have to charge groceries and even transportation to credit cards just to have enough money to pay my other bills. Over \$200 in monthly student loan payments (the lowest I qualify for given my income bracket) while living in NYC, the most expensive city in the US, has made it so that I'm barely making ends meet. I'm single in my early thirties with chronic health issues, and I'm scared that I'll be stuck in debt for the rest of my life, unable to save for medical bills or retirement. I could be putting \$200 + per month in savings to invest in my future, but instead I'm stuck paying off predatory student loans that I felt I had to take out in order to have a shot at a career and a future. Seeing that future vanish before my eyes is making me feel incredibly hopeless.
melanie	johnston	TX	The trade school I attended lied to me just to get me in there. They never followed thru on helping get a job after graduation. Said companies excepted school as experience. When I went on interviews I was basically laughed at when I told them my schooling was my experience. My loans are from 1990 and I have paid on them off and on over the years but had kids to feed so could not afford the monthly payments. Loans we only around 2500.00 each(2) now over 10,000 together. I am a senior citizen and cant retire due to economy as it is and now I'm still strapped with having to pay the loan back. I have grandkids living with me because they cant afford their own place due to economy so thats another burden added.
Jevonn	McRae	NJ	I am a parent who is smothered by Parent Plus Loans. I wanted to show my child a different way of living and a better way of being by earning an education. I am a single parent with a goal of showing my child how to be better than me. I regret it because I can't see my way out of the interest that accrues everyday. I can't retire or have my dream home because I was forced to give that up. I didn't know I would have to give up my dreams years later after I'd already sacrificed so much for my child to live the American dream!! What about the parents?? We need help too!!
Adele	Mitchell	NY	I am not experiencing financial hardship on account of a student loan, but I have many friends and family who are.
RAYENA	PERKINS	TX	Since pandemic became a one income household
Judy	Pace	TN	my job required we get a degree I am now retired and can't make payments the payments I have I been on income-based repayment
RAYENA	PERKINS	TX	one income household now

First name	Last name	State	Comments
karen	schultz-tarnopol	MI	I have been a single mother for about 20 years. I share that because this class of people is often forgotten when decisions are being made in politics. I have two sons who are now 23 and 25, one is done with college and one is almost done with college. Not going to college was not an option from my standpoint and from theirs. We all know that everybody doesn't have the same opportunities and part of that is whether or not we are educated formally. Of course formal education is certainly not the only way to succeed, my kids just didn't have another goal. So we applied to colleges and between the three of us, we have roughly \$200000 in debt for two bachelors degrees. This is absurd. I didn't have hardly any money to contribute and so everything was loans. Somehow, we didn't qualify for grants and scholarships, possibly because my income was not enough and too much at the same time, as in all the decisions the government makes about taxes and benefits. In February my job was cut to half time and even before that there wasn't enough money for three people to live and save and pay for college. I have zero savings and had to move us in with family out of our apartment. The cost of living is outrageous now to add to all of that. I don't know how anybody is expected to earn enough to pay back these loans, they are exorbitant. My one son went through some mental health and addiction issues and is now doing very well, thankfully, but he did not work and could not contribute for a few years after college. He is just now starting to work but it isn't enough. My other son just finished his fifth of six years because he switched schools and lost half of his credits. He is also, since COVID, taking sub par online classes at a major university where there is no professor teaching, and he is still paying full price for those credits, \$600 per credit hour for a computer generated class! This is what is going on out here in the real world. There has to be forgiveness for these excessive loans. This is so not right to do to families. Also, the whole idea that kids are only in debt in the amount of \$27,000 is a big farce. Where exactly does everybody think the rest of this money is coming from? School is roughly \$30000 a year including food, boarding, etc. I don't know what fantasy we are all being sold, but parents are forced to take parent loans they cannot afford to make up the rest along with private loans because they will do anything to give their kids the same advantages as every other kid. Families should not have to be heavily in debt so their kids can thrive. And with everything going on in the world that is cause anxiety in all of these kids, we do not need to add this weight on their backs making it worse. I am just so disappointed in the way things have played out in our government and this is just one huge problem that our kids are faced with. It's not right! Please do something! Thank you for your time and consideration.
Alberta	Jones	PA	I signed up at Harcum college the loan was to be for 10,000.00 I know owe more than 25,000.00
Elizabeth	Whisnant	WA	I am unable to build my savings and retirement accounts due to my student loan payment requirements.
SUNRAINA	PARKS	NM	I believe in my prior SallieMae account and Navient accounts that my interest and payments were handled improperly, as I have been making larger than required payments but still owe approx 12k...since 2004 and I have paid off student loans ...I took out less than 45k in student loans but still owe so much for 20 years now?!?!?!? Help we all need help with our student loans to be able to be positive middle class?!?!?!?
Vivian	Doughty	MO	I am 71 years old. I have almost 80,000 on Social Security 1500and pension \$500. School loans prevented me buying a home. School loans caused me to do bankruptcy twice. I have been paying on my loans about 30 years. Service loan lenders are so rude and degrading. Chronic illness lupus. Even today they are rude. My career has been Social Worker. I was told I would need to go back to work in order to qualify for loan forgiveness. Now today will affect my credit score.
Susi	Matthews	MO	My parents paid for my undergrad degree. They were lower middle class but the viewed it as part of their parenting responsibilities. I still remember the loan paper burning party when I was sometime in my 30s. That was long before the predatory loans offered like candy to 18 year olds who really didn't understand what they were getting into, not did many of them read the small print. This was done intentionally to create working class slavery, as planned by ultra-Conservative politicians, aided by bankers and economists back in the 70s. Forgiving debt that only exists on paper would be a huge boon to the economy; would free up a generation we elders have only really shat upon, when you consider how we handled Environmental issues. No wonder they hate Boomers!

First name	Last name	State	Comments
Jacqueline	Todd	MS	I'm doing the best I can in paying back my student loans, but it's been such a hardship for me. With the amount that I owe and at my age I will die before paying it off. The interest is higher than the interest on paying my house note. It make it where no one can afford to go to college to get better jobs to provide for their families.
Bonnie	Cassidy	IL	I took out a Parent Plus loan about 18 years ago to help our children finish college. My ex and I are divorced now and I was left saddled with the debt. I only have Social Security income now and can't afford to make payments anymore. I need help!
Stefani	Boothe	OH	My student debt is so large it's standing in our way of future first time home ownership
Joslyn	Baker	OR	none of these
kelleen	farrell	CA	It has ruined my family. My daughter is thousands of miles away from me in order to pay her debt and I can not visit her because I can not get a loan since I cosigned and my credit is ruined. I am 72 and I will die without seeing her again.
Joann	Donahue	MI	I've got a friend, age 66 who took a \$25,000 loan to complete a Master's degree 15 years ago. She has made regular payments except for the time they were suspended due to the pandemic. She owes way more now. Canceling her loan would allow her to have decent housing.
Nancy	Schrieber	OR	my loans are twice what I should owe due to the interest. They doubled what I owe and I am about to retire with student loan payments.
Gigi	Bell	MN	STUDENT INDENTURED DEBT IS IMMORAL-INDENTURED SERVITUDE-public college should be tuition free I want a well educated population, just a Boomer who believes this
Esther	Penner	CA	My loan is a predatory Lon that has been undermining my financial world for 12 years. I'm a senior paid back what I agreed to namely all principal plus interest never missing even 1 scheduled payment and the loan holder is still demanding more than the lender an we originated in 2001.
Patricia	Temple	KS	I have parent loans that I have been paying on for 20 years because I was misled and my loan amount doubled from the original amount. If I didn't have to pay over \$600. a month. I could get caught up on my taxes. We are living on less then \$40,000 a year. We need help.
Lisa	Burke	OH	I am a teacher that's been making payments for 10 years but MOHELA is still saying I have six more payments to go and it's been two years and I haven't heard anything back when I ask them to check again. I contacted the ombudsman for MOHELA and the department of education, and neither one will help me.
Hope	Johnson	DE	Years of schooling and working full-time, I was still not making a livable wage. I recently was diagnosed and treated for breast cancer. Currently, I am in the process of reconstruction after my bilateral masectomy. Right before my treatment, I was laid off from my job. Luckily, I found another quickly. I am not getting paid during my procedures or recovery due to my short time with the new company. My current company is great and I finally have a good salary. With that said, student loan debt, plus medical bills will keep me further in debt. I am over 40, unable to save for my wedding and not nearly enough in my retirment account. Having my student loan debt erased would mean I could start to save for my wedding and put more money away for my retirement.
Lisa	Read	OR	In my late 20s, I had to work two jobs and was working six days a week in order to pay off my student loan.
Judith	Ghidinelli	CA	I've been paying for 20 years and still owe 1/2 of my loan!!! Now I'm retired. It's a burden.
Dr. Eileen	O'Neil	CT	Student debt stops us in our tracks. We can no longer count on being able to search for and acquire that job we were hoping would help wipe away our debt. We spend funds to go to graduate school and beyond only to be completely overwhelmed with the epic debt we face.
María	Bustillo		President Biden, cancel student debt now.

First name	Last name	State	Comments
Tina	Roland	OK	I took out a parent plus loan to help both my daughters. I had a massive heart attack in 2018, still paying and am retiring at 70 years old, I will not be able to live with much once I retire. I need my loan forgiven. My youngest paid on hers for 10 years and as a police officer has now been forgiven the amount she had to take. My other daughter is still paying on hers and I am still paying on mine. I need help to dismiss mine retirement due to my medical condition with heart and diabetes for my meds are so expensive.
Aliceia	Carin	NY	I am so crippled by my own student debt even though I work full time in my field that I am unable to buy a house or have savings. W a child about to enter college, we are not sure she can go to college because I anm unable to help her. It affects my family and our future generations. Please help.
Karen	Folger	WA	I am retired but I still owe on my loans.
Monica	Sweeney	KY	It's not just young borrowers. I'm Gen X and we were hurt terribly by increased college prices AND interest but to mention predatory lending after living through a recession. The housing market failed our entire generation, alongside the entire capitalistic economy giving everything to the top earners. It's PAST time to give WE, THE PEOPLE something back!
Brian	Williams	OH	I began working at a non-profit organization in 2011. I did not make a livable wage. I got a dui in 2022 and was sent to prison because of what I did for a living. Now my debt to credit ration is stopping me ftom attaining any type of good credit.
Joy	Rosenberry Chase	WI	I have \$20,000 in student loan debt from my master's degree program. I went on to get my PhD, however, I was never able to finish. I went through 5 graduate advisors (they kept leaving for other jobs), one of my departments was put into receivership for bad graduate advising, and finally, after I'd completed my dissertation research project, my husband lost his job and I had to drop out to support my family. With a master's, I am apparently unqualified for anything, even though I taught university undergrads for 12 years. I can't find a real job and have been substitute teaching. As far as I can tell, graduate school was a great big bait and switch scam to get lots of money out of all of us before forcing us out of the program. (At my first graduate program, out of 13 of us to start, I was the third to last to be forced out before finishing. I still have these huge student loans that I have no way to pay and have gotten almost no monetary benefit from. The way we deo graduate school is a scam.
richard	mitchell	CA	66 retired, not enough money to pay on the loan for my daughter. I need help , the last years of my life overwhelmed by the student loan..help!!
Rodolfo	Fernandez	CA	I could never buy a house. I need to re-tool my career or build a new one. It will only come with automatic relief. I am having to rack up more student loans to do this. I am currently in college. I cannot advance in my career. I cannot go back to medical school. I am currently a borrower with remaining student loan debt that was not forgiven, because I received some loans prior to or within a dusqualifying period. These loans are ballooning in interest. I have received and continue to receive conflicting or mismanaged servicing of these loans much like the ones that were forgiven after 25+ years.
James	Garrett Jr	MN	i have been repaying my student loans for almost 20 years and will soon need to begin paying for my children to go to college, i ahce paid back far in excess of the principal amount borrowed and have another decade+ of amortization ahead of me. this is a vicious trap for middle class families and there is a heavy opportunity cost drag on our economy (millions of us unable to purchase homes, forced to wait to form families and have children). this injustice against the middle class must end NOW.

First name	Last name	State	Comments
Laura	Hinton	WA	My debt has prevented equally educated and similarly salaried men from wanting to consider a serious relationship. I may never own a home. I put off having children to complete my education and am now unable and have never married. I have sacrificed enough.
Christie	Applewhite	VA	I love to learn. But, I am disabled and had a large amount of loans discharged because of it (for which I am grateful). But, I took on another graduate loan and the written responsibility for it. However, the school was too expensive and I have not been able to get a steady job, so I have been sitting on an Income Driven Repayment since 2014 of 0. I am taking a Medical Billing and Coding class with hopes of a job and maybe pursuit of a Graduate degree in the Healthcare Administration field, but other medical issues have arisen to complicate things and interfere with my plans.
Amy	Ulm	IL	After the death of my husband, and loss of income, thus payment has been harder to make with the rising costs of everything else.
Gabriel	Rojas	FL	My retirement is \$529.49, I pay for my student loan \$428.61. Do I have to live with \$100.88 every month?
John	Bryan	NJ	Two separate Parent Plus Loans for our daughter that experience major issues and we are now paying close to \$380.00 collectively to pay off this debt, and we are both senior citizens.
Rhonda	Ferrer	TX	I'm now a senior citizen on Medicare and teacher retirement. Trying to add this payment in to my decreased income is extremely hard.
BRENDON	NAGLE	IL	Pay increase is not keeping up with increase of payments due
Jason	Millward	CA	We're struggling. Please help us President Biden.
Elizabeth	Aley	MO	While I have financial forbearance, it's still accumulating interest. Our economy doesn't support my education and I'm earning the same wages as those who have only a bachelor's degree while I have two master's degrees. I'm having to take a second job, working seven days a week for 60-70 hours.
Gordon	Francois	GA	Over burdened with interest charges on the student debt loan never allowing me to get out of the debt hold on our lives.
Martha	Kyle	IA	I am literally homeless borrowed something like \$11000 and now i owe \$32,000 My life is sunk literally sunk. I have 11 neg items on my credit report and they are ONLY student loans. Then i find out my college was suppose to be free as i had been a ward of the state due to grotesque child abuse since i was 13. Too late for that information i would say. I would of never needed loans had i known. Worse yet i have no degree yet to even validate my endless nights in years getting off work and knowing i have 6 hours of school work to submit in 2 hours. I will never recover.
Ronald	Fuentes	CA	As a parent plus parent the loans over \$120k and \$30k in interest and Mohela now is asking for 10 years and \$51k more in interest. \$80k in interest and will have no relief and paying till I'm 73.
Michele	Kuhn	WV	On Social Security and still paying on Student loans.
Wanda	Kee	TX	My son's student loan debt is overwhelming ... it feels and looks like loan sharking. PLEASE correct this!
Paula	Napier	WV	I still owe almost as much as when I started paying my loan back in 2005. I will never be able to own my own home.
Eric	Peterschmidt	MN	Parent Plus loans are a burden to my wife and I who are both retired. My FISL loans when I went to college had a 4% interest rate. Why are today's federal loans carrying such high interest rates?
Brittany	Evans	NY	I have an Associate and Bachelor's degree and am about to go for my Master's. By the time I am done, I will have accrued almost 100,000 in student loan debt. Even with a Bachelor's degree, I am barely making enough to pay all my bills and still be able to save money to be able to afford a house and start a family within the next couple years. As it is now, this feels impossible and overwhelming. The anxiety of having to take out more loans, and accruing even more debt makes life quite difficult at times and I know I'm not the only one with this crushing feeling. Something has gotta give. I work so hard to put good into the work and I feel like I don't get much back in return. I hope you can hear my voice along with the others who are in similar situations. Thanks for your time.

First name	Last name	State	Comments
loretta	williams	CO	I have been paying on this student loan since 1999 and I still owe half the balance I borrowed because of ballooning interest. I am 70 years old and was unable to save for retirement because of this - still working.
Robin	Brown	WA	I'm almost 54 yrs old and I owe 58k in student loans. I was a single parent who still had to work to pay bills. It got to the point where I couldn't do both so I took out maximum student loans suggested by my advisor. I settled for a degree I didn't want just to graduate with an AA that I've never used due to the wages being so minimal that I couldn't survive. Knowing I'd never be able to pay off the debt, I put myself in forbearance/deferment as much as I could. Now I have exhausted that option. Come fall 2024 my repayment starts and I will be expected to pay over \$500 month for a loan I'll never be able to pay off.
Janene	Morris	OR	There should be no loans for college. Even Germany pays for their students college education.
Theresa	Belgeri	MO	None of the above but I know many people who struggle to repay their student loans.
Gail	Scher	NV	I am on fixed income, 75 years old and can no longer pay the graduated Parent Plus Loan.
CAMILLA	WEINANDT	FL	I'm 71 y/o and owe student loans. Very worried about how I can pay it off living on Soc Sec.
Dawn	Eidman	IN	I was working 3 jobs and raising 2 kids alone while going to school to provide a decent life for my girls.
Joseph	Mogel	MA	I owe 10K and that really cuts into my ability to be active financially
Chantel	Sanchez	OR	Life is so expensive right now. The burden of student loans just doubles the burden on my and other borrowers shoulders. The only reason we took out the loans in the first place was to try and better our futures and yet it's become a weight that shackles us.
Lisa	Rock	UT	I am enrolled in the public student loan forgiveness program. I applied for the additional waiver for previous years served in public service. And received paperwork that indicated that those years would be counted towards my public student loan forgiveness. However Mohlea will not update my forgiveness count to reflect the prior years awarded to me. As an educator, I feel that it is appropriate to receive public student loan forgiveness at the 10-year mark. Please do everything you can to ensure that loan servicer accurately reflects the actual count of years served in public service. Thank you
Sheila	Johnson	TX	I have been paying on my loan faithfully, do you have a debt relief program for this? Im 65 not working now, I owe a little less than \$10,000. I checked the first one but don't have these issues.
Cara	Walz	AZ	I have already shared my story, and I want to thank President Biden for taking this on.
Christie	Hawkins	WA	This past 15 years I have been unable to pay off student debt. From schools who overpromised and under provided, to schools who closed and lost accreditation, I was never employed and in a position to pay back debt. I consolidated and paid off and on,, and finally gave up. I am 70, not working, have limited SS from always being underemployed, and have had next to no help or advice available to me through the years. Never have the service providers been available, and I have not heard one thing since the post covid restart of payment. I have tried to reach out online being met with questions I cannot answer and never talking to a person. I am in default and expect to die in default.
Charles	Berger	CO	I paid off my student load decades ago when school was more affordable and student loans weren't the racket they've now become. It was still a burden, though. I can't imagine having the debt that som many now have. Relife is sorely needed. Thank you!
Erica and Cary	Lombard	LA	Please CANCEL PARENT PLUS LOANS
Bradley	Alvarez	NY	This would help with my life
Jesse	Pringle	NY	Payments are high enough to slow down life and career development in major ways.
Michelle	Piazza	FL	My student debt has been cancelled. I am very lucky. I am also going to be 73 in July! Thank goodness, I'm debt free or else I'd be paying my loans off with my Social Security check every month.

First name	Last name	State	Comments
Marina	Schmidt	MO	Due to interest on my highest interest student loans I took out in graduate school, I nearly owe twice as much as my original loan. i work full-time, and I took loans out for graduate school eleven years ago. With a young family, this weighs on me all the time.
Natalie	Petchenik	IL	Had a difficult time being able to pay my loans at all for the first 10 years, and it feels like I haven't made any progress at all due to interest.
Marilee	Corey	OR	I am none of the above. My concerns are for the people with student loans and debt, who were not able to complete their Bachelor Degrees due to health and or financial reasons and are unable to get jobs that allow them to a livable wages for necessities let alone making payments on their student debt. I feel the people are truly in need of help with the Student Debt Cancellation.
Diana	Senner	MN	I had medical leave of absence for 4 months. During this time, I got scammed out of thousands of dollars. Now, I still have a hard time saving my money when I now have medical bills and I have no heath insurance. I now go to my doctors office once or twice a month. They now want 2/3 of what my paycheck is and I just can't afford to pay this loan back
Karen	Beckett	MI	I have to make choices on what bills I can't pay in order to pay on my student loan due to high inflation. My house payment goes up every year as well. I'm retired and on a set income. I have to think about selling my house if something doesn't get done about the inflation on top of my student loans. Please help!!!
Ann	Rosato	CA	It took me 30 years to pay off my debt and now I have a Plus loan for my son to attend college.
Sam	Shalabi	AZ	It's making very hard to make ends meet with the sky rocketing prices of grocery and gas and everything else
George	Torres	TX	Thank you for the targeted administrative relief in lieu of action by a severely dysfunctional congressional leadership and permanent solutions.
JORGE	SACTIC	MD	Going on my 61 years of age and unemployed is like is a harsh drink to swallow, no one wants to hire you, and having an student debt to pay from educational institution that did zero effort to place you in a job position a least to pay what they charge you is even harder, this debt relief is the very least they can do to ease the pain of kiving.
Kara	Rogers	FL	President Biden, Please cancel student debt like you promised you would. I have had medical problems that took me out of work for an entire year. I have gotten a new job but it will take a long time to recover financially. I am at an age where saving for retirement is crucial. We can't even think about this now and that's so scary. I am a nursing professional. I serve people with a compassionate heart. Covid was especially tough on people in the medical field. I ask for consideration in cancelling student debt. Thank you, Kara Rogers
Craig	MacKay	MN	80 now. I still haven't been able to pay off my student debt.
Amanda	Smith	FL	I graduated in 2007 and am still paying my student loans. I've already made payments that equal to way more than what I initially borrowed. And the amount I still owe is equal to a second college education because of the interest. I don't make a lot at Disney and it's hard to pay all my monthly bills sometimes. I barely have a savings because I have to borrow from it to pay my student loans. If I switch to income driven loans, I'm afraid interest will go up even more.
Kai	Naihe	NC	I am a graduate of Florida Metropolitan University. Recently I applied for Borrower to defense repayment and was approved on November 22nd 2022 saying I don't have to have anymore payments, my loans will be discharged because Corinthian Colleges violated state consumer protection laws and misled students about loans and career opportunities. Yet I still see a balance from Navient.
Mary	Wynands	NH	Please cancel this burdensome loan. I was to young and wanted to go to college so badly that I would have signed anything but did not understand the high monthly payment that I would owe!
Carolyn	Minert	IL	I haven't had student loan debt myself but have relatives and close friends who have.

First name	Last name	State	Comments
Erika	Benton	MD	I am a special ed teacher that has taught in low income title 1 schools for over 25 yrs and because my schooling was before 1999 I do not qualify teacher loan forgiveness. Take out the loopholes.
Quinzola	Davis	TX	I attended college late in life to get ahead inn the workplace . I am now 71 years old. When I graduated in 2012, I owed approximately \$60,000. I now owe over \$105,000! I am retired and cannot afford this repayment.
Darryl	Grady	MO	This is very hard on myself and my family, I really need student loan relief ASAP, please
Daniel	Dykes	TN	I am almost 50 years old and owe more than \$70,000 in student loans. I was never able to achieve gainful employment with my education. After being brought up in the "Go to college and you'll get a great job" America, I found that there were hundreds of thousands more graduates than college level "good jobs". In fact, most jobs in this country are low paying jobs that don't require any special education or training. I feel like I was sold a bill of goods.
WILLIAM	FOSTER	NJ	I'm retired and still paying after 50 years. It limits activity, family, lifestyle, diet and health.
barry	holden	NY	My parent plus loan is financed at 7.9 % interest which is robbery. I pay 3% on my mortgage. Education should not be a means by which the government makes money. I pay 1,033.00 per month and this is all interest - ridiculous. My daughter, despite obtaining her masters degree and is now making a good wage, cannot buy a car due to her student debt - we need young people buying cars - this is the best way to keep the economy strong
Omissa	Darden	VA	I'm not sure how I would be able to maintain my livelihood with the EXTREMELY HIGH loan repayment requirement added to my monthly expenses!!
Rob	Adkins	WV	Since
Julie	Cochrane	CT	Hardships keep me from being able to keep up with payments and I worry about long term interest
Kadiegwu	Egwu Ibe	CA	Cancel all students loans asap
Meghan	Blydenburgh	VA	I thankfully had my loans cancelled, but prior to cancellation I owed nearly double what I originally borrowed. I paid for over 20 years and the interest rate was 8.25%. When payments resumed, it would have been impossible for me to continue to pay.
Daniel	Benoit	LA	Can't afford groceries to feed my family, much less these student loans. My wife and I work full time graduate level degrees and are struggling immensely.
Alyssa	Brown	NY	There is no way I will ever be able to pay back my loans with how much they have grown versus how much money I make.
Johnna	Dimacchia	OH	I've received partial loan forgiveness and that's the only reason my debt isn't higher than originally borrowed. However, I'm still paying on graduate loans and I DO owe more than what was originally borrowed.
Matthew	Schuermann	FL	Trying to develop and maintain a small business with looming student loan debt has hampered my ability to create a better future for myself.
Wesley	Robinson	VA	As a teacher I should have support in loan forgiveness.
Amentral	Price-Burnett	GA	This doesn't affect me directly but I stand with those that it does impact. If people are injured by not being able to pay off student loan debt then they can not fully take advantage of the so called "American Dream" like saving up for and buying a home, buying a car, paying for necessities like groceries and medicine, starting a family and many other things that generations in the past were able to do. This country is going backwards and not forwards even with all of the advancements that have been added to society.
Cynthia	Green	CA	Cynthia Green has 6 children and no parents or grandparents since 2 yrs of age and then 16 yrs of age hardly no education a single parent who has had way to many hardships and have had this debit note than 30 years and still can't afford to pay absolutely nothing please release me as the day of jubilee & be blessed and set free that I may become free the interest that has made it even worse please help me help myself thanks for all your support Cynthia Green
Emily	Shoestock	MA	Especially for non traditional students trying to go back to school work and raise families

First name	Last name	State	Comments
Rashonda	Gordon	CO	Please cancel all student loan debt. Thanks
Heather	Strong Neal	MI	I owe as much in student loans as I make a year. I am 47 years old and have to save for retirement while paying off student loans I took out up to 25 years ago. We send billions of dollars to other countries but don't take care of our own that are struggling and this is the perfect chance to do so. After taxes and health insurances, and a small retirement savings I actually take home 65% of my earnings. Adding student loans to that means I can't buy a house.
Trenzette	Mack	CA	I am a mother of three and it difficult to get from under my student loan debt and grow my income with student loan debt looming over me. We as a nation have relief, monies and aide to help other countries with wars, humanitarian aide, etc but no student debt relief for its own citizens. I truly believe that aide to Ukrainian was and is necessary for their survival, but what about the citizens of the United States. It is our tax dollars that help other countries but, when we need relief we can't get it. Make this make sense. Please forgive all student loan debt for the survival of the American people who are burdened with student loan debt.
Tanya	Davis	OH	I will never get out from under this student loan debt. I borrowed 116,000 and paid for years and now owe 120,000-all my payments last year and during Covid were only put towards interest. They keep switching services and gave the wrong school but apparently that's not enough to cancel the em. I have worked at nonprofits all my adult life and should be getting the public employee plan but have had difficulty getting into it.
Brigitte	Edinger	WI	Haven't been able to obtain a job with the degree I have
Pam	Williamson	CA	Please help all public service employees!
Juan	Clavell	GA	As a senior citizen who graduated on May 2023 so I can compete in the job market and continue working to make a living, ageism is real, the debt relief will help improve my limited income. Thanks. Juan
Suzanne	Leduc	OR	My husband and I graduated from MSU College of Veterinary Medicine in 1988. We owe much more than we started with and are Still paying. We were advised by the servicer years ago to consolidate our loans which the countdown restarts. As we near retirement this is an even more incredible burden.
THOMAS	BRUCE	PA	I have served my country in Desert Storm and have now been employed with the USPS the last 13 months and still cannot afford my student loan payments due to our financial situation. It would be a heavy burden lifted from my family.
Pat	Bilden	CA	I am 75 and unemployed. I live off of \$1200. My rent is \$700. My County (Solano County, CA), has been slow to give me snap for Food. I go hungry many night. With interest, I owe over \$100K. The debt was originally \$75K. I wasn't aware that I'd experience ageism, which seems to keep me from nailing a permanent position.
Tisha	Haynes	NY	I worked in State services for 34 years and had to retire for health issues due to the enormous stress and toxic workplace environment. At 55 I was performing the job of four people whose jobs were eliminated, while also attending mandate evening meetings, making my workday 12 hrs. Since my employer had made several threats of firing me without cause, I had no alternative but to further my education to prepare me for the income I needed to survive (I am a single, divorced female). I am retired and struggle daily to pay bills while facing the exuberant costs initiated by the covid pandemic which have remained and continue to escalate. I had to seek debt assistance to get relief from added stress. I remain struggling to pay high real estate taxes and utility fees.

First name	Last name	State	Comments
Briere	Lohnes	OR	My degree is in education. However at this point in time, it is a degree I want almost nothing to do with. I am burdened with debt, preventing me from living the life I want. Even more so, burdened with a degree that has been tainted. Now, do I love teaching? Absolutely. Teaching and learning is something I hold near and dear to my heart as a passion and a sincere value. However, I love teaching and education as it should be. Not as it has become. But as someone who chose to specialize their learning in this field, I feel especially authorized to share my perspective and ultimate disappointment. Knowledge is and always has been a vessel to lift up any individual. Therefore, education is never something that should weigh down anyone's future. But that's exactly what's happening now. No young person I have ever seen or talked to thinks it's worth it to gain a higher education. The education system is broken at every level. However, higher education has some especially apparent flaws. It has been shoved down every American's throat as the most essential goal since the moment of birth. But if it's essential to our success and ultimate survival in our country, then why is it being sold to us at such an exorbitant price? I'll tell you why, because it was deemed profitable. So profitable because it was advertised to everyone as desirable, necessary, and full of opportunities. And hey, if it's profitable, why not try and milk every last drop out of our citizens right? The thing now is, that this has been proven time and time again to be wholly untrue. With this fallacy in mind, and as the current generation slowly watches the world fall apart; why then, should any young person be expected to have the motivation to learn anything? In a world of convenience, when it not only feels like everything we could ever know is at our fingertips, but also when anything we could ever need or desire could be at our doorstep hours later, why should we strive for absolutely anything? Especially considering that true meaningful learning comes with an extreme price tag, and so many strings attached. Knowledge is power and it always has been. Historically it has been only within reach of those who already had power, and over time we have attempted to stray away from that and make it "accessible". But is it truly accessible at such a price? Because in structuring education to cost tens to hundreds of thousands of dollars, we are shackling debt to individuals already living at or below poverty, and sending many more on their way there. We are limiting the population's desire and ability to gain knowledge. It is inaccessible and turns each individual into a proverbial Atlas with the weight of the world on our shoulders. This is unacceptable. Especially in a world where we already feel the burden of a collapsing environment, culture, and community. It truly makes me question whether that's on purpose. After all, what better way to control a population than to strangle their desire to learn and understand their world. This generation and the next are giving up. Is that what you want?
Douglas	Coffin	NY	I worked so tirelessly to obtain my two degrees and then, because of teaching inexperience could not get anyone to even look at me for teaching entry-level college English and Literature. Even though the media hypes how badly teachers are needed in education, if you are an older adult/ageism and you haven't the experience, no one gives you a chance and you are saddled with ridiculous debt, that no one could ever see paid off. I took these loans with the intention of fulfilling my lifelong dream of being a teacher and then dreams totally dashed, debt intact!
LauraLee	Yasinsky	PA	Both of my now college graduate children will never be able to have a simple home and life, they will be paying off their loans at @ \$800 a month for years to come. Almost every bank facility has refused to refinance their loans due to them not making enough money! Where does this end?!
Lois	Kain	IL	I'm 67. Been in some form of repayment since late 1970's. Then graduated in 1989 with an M.A. Enough is enough. I've had one loan, paid off in 1994 but never taken off the books. I see another loan for \$1 with interest of \$541! WTH? I have paid off more than I borrowed from both schools for undergrad and grad loans. The amount you say I owe is all interest, compounded interest, negative amortization, fees, penalties, and everything else that has has been heaped on. Seniors on SS are an easy group to target. You have all the info you need to find us and cancel the debt. Mr. President, you contributed to this horrible mess that is ruining so many millions of lives. You can fix it and restore faith in believing that our government sees us, hears us, and will help. Cancel student debt. Stop with all the hoops, smoke and mirrors, diversions. I fear that many Americans are at the end of their rope and either will not vote for Democrats or will just stay home. This is not a small insignificant issue. We are in desperate need of your compassion.

First name	Last name	State	Comments
Nina	Schlossberg	VA	My husband graduated with honors and he is working since his graduation as a Veterinarian. We waited very long for him to finish his school so we can start the family and buy a house. Unfortunately due to enormous student loan we are unable to buy a house, we are unable to buy a second car and recently we needed to move in with our parents to save up for a down payment for a house. Only in America honor students with a DVM degree can't buy a house or even start the family.
RHODA Georgia	PARAMORE Pougiouklidis	TX NY	The monthly amount of mine and my husband's student loan payments is not manageable. We are currently in forbearance because we are not even able to cover the rise in living expenses. We are middle-aged, middle-class, dual-income, and have been paying student loans for almost 19 years. It is disheartening that those in power do not understand the impact on the economy. Inflation has taken a huge chunk of our paycheck. Hard to survive
Kevin	Hoffmann	CT	Wasn't told about how I had to consolidate my loans into a new program to be eligible for PSLF. Thought I was on track. Then they told me the only way to join the program was to COMPOUND my interest (having come out of forbearance). All of this while on a teacher's salary. I was so despondent I gave up. Now I have \$75k in debt and it seems like I can't even move the needle. This debt will haunt me the rest of my days (I'm 43). If not for my wife's salary we never would have been able to buy a house. As it was, I could only afford to rent for the past two decades.
James	Ewing	TX	Please cancel my student loan i can't afford it. The high cost of living and inflation skyrocketing I'm barely surviving
Waleska	Lafferty	PA	I'm a borrower that currently owes more than originally borrowed. I've been under this debt for over 15 yrs and this debt has crippled me financially trying to raise my family of four kids and make ends meet while still trying to satisfy my obligations with all debt not just student loans. This debt with its outrageous interest makes it difficult to see a brighter future. I beg that the Biden administration moves forward and swiftly to cancel student debt for all of us struggling working class Americans that have been trying to make the American dream come true but has been held back by debt such as these that do not help but hurt the American people and economy.
Greta	West	GA	I have a Parent Plus Loan which means I had to make payments immediately while my son was attending college. Payments were approximately \$982.00. While working for Bank of America I was able to make the payments. Eventually I was laid off and had to apply for forbearance, sell our home and move out of state to somewhere more affordable. I currently work for a major airline that is stalling on increasing flight attendants pay. At this point in life I should be looking forward to retirement but have to work for pay and health benefits. Eliminating this debt would allow me the opportunity to retire.
John	Schiefer	CA	I am terribly disappointed with the lack of relief being directed to borrowers with the Parent Plus loans. My loan balance is greater than when the loan started. I have been paying the loan on time for over 15 years. I will not be able to repay this loan in my lifetime now and I am about to claim SS benefits and will no longer have employment income. This is a true hardship.
Susanna	Ramos	IL	I have have a masters degree in social work & despite graduating in 2016 I have not reached a point where I am earning enough to live comfortably without constantly checking my bank acct balances. I live on a paycheck to paycheck basis & save what I can. I would like to own a home & enjoy my life through experiences & travel but I often feel limited by my income & salary , after taxes I'm in the mid 50K range and quite frankly it's not cutting it. The cost of living continues to increase & salaries remain stagnant. I am 40 years old diligently working towards paying down my debt & increasing my earning potential which I hope will open up opportunities however it takes persistence & mental strength to keep going & working in public service and mental health is exhausting. Young people should not shy away from getting a proper education just bc it's a financial risk To do so. Social workers , teachers, nurses etc. are vital to the health of communities. My work is very rewarding but it's often a thankless job
Gina	Blackwell	WA	Everything is too expensive. We are all struggling and don't have the means to pay these loans back. Especially people like me who were tricked into a college that was closed by the government for scamming their students.
Mona	McCormick	MS	This student loan is reflecting my future

First name	Last name	State	Comments
Ryan	Riddle	KY	I'm a retired HS teacher. I co-signed my three kid's loans. I've had no retirement.
Gayle	Henthorn	AR	What about Parent Plus Loans? Have any of those been forgiven? I don't think so and many of the parents are older. It's time to forgive these!
Wayne	Chandler	MO	I have paid on my student loans now for nearly a quarter century, and the principal has gone down by less than 40% . I applied for forgiveness under PSLF but because my student loans were consolidated with my ex spouses (who also applied for forgiveness under PSLF) , no one at the Dept of Ed or our servicer (MOHELA) has much of a clue. They keep telling us our loans are forgiven, but we keep getting bills. I am less than one year away from retirement at this point, and thanks to student loan payments, I have absolutely nothing saved. So will I in fact get to retire? Oh hell no. Probably never.
Louise	Calcut	TN	I went back to school in later life after my husband left me. I have been paying on my loans for 11 yrs now and I still owe a considerable amount. I am at my retirement yrs and one reason I cannot retire is due to my student loans. I need relief from this heavy burden!
Romell	Harris	IL	I originally borrowed \$15,000 around 1982 - 1987. I now own over \$80,000. I can't afford the monthly payments. I'm living below poverty level even though I work full-time and have a college degree. I can barely pay rent, car note, insurance for car, food, life insurance. I'm barely making \$30,000 per year. My job requires some education and experience. I am a permanent substitute teacher as well as a Paraprofessional for special education presently. I have always had low income working in education and nonprofit organizations. I have working in schools almost 30 years. I am in a program to help forgive but it isn't helping.
Cecilia	Osorio	CA	I can't buy a home or condo. I'm struggling financially. My credit score is low. I need a forgiveness low now. I am 61 years old.
Victoria	Purdom	TX	You just can't get ahead in life. That's what college is supposed to help you do, but that dream is only for the already wealthy.
Kera	Macfarlane	ID	I am 55 years old and I will never be able to pay all of my debt. I have been a teacher and in education for 25 years. Praying for complete loan forgiveness.
Charolette	Patton	CA	I am in grad school and am drowning in debt. There is no reasonable way to "pay as you go" like our parents generations. I wont be able to buy a house, or build a future. It's crippling. I have been mislead. I am going into human services—I will never make a large salary, to work at a job people desperately need, but will be in a debt hole for most of my life. Just so I can help fix people. Where's the logic in that??
Louise	Abitbol	NJ	I was told that working in a public service agency would help to relieve my student debt. I do work in a public non profit organization servicing low income youth and it is not in the qualifying category for student loan relief. My finances allow me to live paycheck to paycheck it very stressful and has caused me severe distress. I am now experiencing major anxiety and panic attacks which has caused my nervous system to become way off balance. I'm physically itching inside out. There is no evidence of rash, bumps or any outbreak at all. It's all stemming from my nerves due to the student loans I have incurred during my education to better myself in an over extended financial society. PLEASE HELP ME BE RID OF MY FINANCIAL LOANS.
kara	spaulding	HI	I am 75 years old and after paying for many years have met hardship. There is a way I could pay all the interest that is accumulated. It doesn't make sense the system of repayment that has been in place. I will die owing this money for an education.
Bernadette	Robinson	OR	It means I am set back to being able to own a home.
Carlos	Malave		My 2 adult children are affected by student debt of their own. They both have Mental Health diagnoses. It is difficult to find employment due to their mental health illnesses. They are expected to pay back student loans. How is that possible? It is not possible. It effects their present living situation. My husband and I are elderly, and we have no option but to help them with living costs. My husband has Parkinson's Disease. I am 71 years and have just retired and I am on a limited budget. Please help us President Biden!
			Need help

First name	Last name	State	Comments
Edwin	Rodriguez	MD	DEBT RELIEF NOW!!!
Barbara	Flood	NY	Student loans should not have unlimited time to be on a person's credit report. The length of time a loan should appear on a person's credit report should be the same length as all other debt on a credit report. Allowing student loans to stay on a person's credit report bring on undue hardship and impact a person's ability to qualify for other credit, and some time jobs. SO what the person of going to college and getting a education when these loans on your credit to prevent you from getting a good job.
MICHELLE	EDWARDS	PA	both schools never told me or made me aware that I always had extra at the end of each term and could put it back to my loans. also, both schools lost accreditation
Ba	Smith	NJ	I paid off my student loan, but I had to sacrifice so much. I hope others don't have to sacrifice as much as I did!
Seana	Parker-Dalton	MA	I'm taking out loans for my kids' college while still paying for my and my husbands' educations. This is untenable!
Jennifer	Floryan	CA	I have been a career public school teacher for 24 years in the inner city of NY and LA. I have always taught at Title 1 public schools. I still am a public school teacher and my student loan debt now in default because it is over 187k and that is more money then the cost of my house. Teachers do not make much money when they first start out their careers because our salaries go up over time, slowly as we acrue teaching years advancing up a step. I could not afford my monthly note and fell into default. I was denied ID PAYMENT plans and teacher forgiveness despite I am a career public school teacher and I was mislead to consolidate my NDSL Perkins loans into a direct loan with the federal government yet those Perkins NDSL loans are totally 100 percent forgiven for teachers. Yet I was not told this was available to me instead the government told me to consolidate the loans into a William D Ford Direct Loan. Thereby I lost the ability to have my NDSL loans expunged. This is NOT right. I need my student loans totally forgiven so that I may retire someday and not still remain in debt with almost 200k student loan debt on a public school teachers salary and or pension. This is Ludacris that a public school teacher would have almost 200k in student loan debt and that's simply due to the high interest rate I was given in the 1990s when I was a young person getting an education in NYC, NY. These were government and NY state student loans at over 9 percent. This is unconsciousable that this should ever happen to a young person. And now I am 56 and have worked and still working over 24 years as a public school teacher and still have this unjust educational debt. My education was like 40k in total, not an education of over 200k. I went to state schools in NY. Please fix this! Forgive my loan please! Jennifer Floryan USA
Bonnie	LaBar	NY	I owe far more than when I graduated due to my interest being \$600.00 or more per month. I have been misled by the SAVE program. I am struggling financially due to increasing interest rates, and cost of living. I will have a debt until I die regardless of my efforts due to interest rates of \$600.00 or more per month. Financial distress weighs heavily on my mind, not only due to college debt, but the cost of living as well. My interest rate on my equity loan has more than doubled in payment making it even more difficult to pay down debts. We need support more than ever! With all respect, why are Americans suffering financially, yet we support other countries, leading to further debt? I believe we all need financial support at some point no matter where we are from, but please HELP!!
Michelle	Strong	NC	For years I have been paying on my debt, never late and never missed a payment, only to see that debt increase and never decrease due to illegal unscrupulous practices! It's time to right the many years of wrongs!! We want to be able to own homes and contribute to society! But cannot due to these debts! Relief is needed! Relief is just!
Lydia	Salazar	CA	The school I went to filed chapter 11then we were sent to another school. My original loan was 9000.00 dollars. Now it's well over 30,000.00 which is highway robbery! But that's our American government making sure none of us get anywhere financially but them! Unfair Un American and a hug probably for us people and our country!!!!
Sonja	Baris	MA	I'm lucky I got very sick and on SSDI. It's a shame so many people live with the unsermountable weight of college loan debt.

First name	Last name	State	Comments
Valerie	Etter	CO	Far too many of us are caught in a snare simply because we wanted to improve our lives.
Jacob	Brenden	NM	I've been paying on my loans for about 20 years now and I didn't even owe a lot to begin with.
Margaret	Corbett Aylward	MA	I am a 75 year old public school teacher about to retire. I will be losing all of my Widow's benefits through Social Security due to WEP/GPO and am still carrying large amounts of student loan debt due to interest. I have been paying for years off and on and cannot seem to get a grip on the balances because the interest is capitalized daily. It will be impossible for me to enjoy retirement. At his point I just want to survive.
Denice	Hendrix	TX	I graduated in 2018 with about \$50k in student loans. A little over \$20k of that in federal loans and the rest in private college access loans. With my private loans, the last statement I looked at said I've paid a total of \$15k, of which only \$4k has gone toward the principle. I have a 6% interest rate, which I didn't this was too bad, but I guess I was wrong. This is extremely discouraging. I know relief is only for federal loans, but even that would allow me to focus more on making bigger payments toward my private loans to finally make a dent. Since having kids in 2020 and 2022, I've been part time at work and cannot really afford to pay my loans. I pay what I can when I can. But any relief would be a great help for me and my family. My husband is struggling paying our mortgage and other bills on his own and with fed student loan relief, I could possibly afford to help him with our other bills as well. Thank you for reading.
Leslie	Hilgendorf	MI	I was a single mom struggling to make ends meet. My degree didn't help me earn more and the bills piled up. I'm signing this for other single moms out there that are fighting the same fight that I did.
Beverly	Melton	KY	I am a senior citizens. I eill never be able to retire if I do not receive loan forgiveness. It is imperative that it happen for those 60+ that cannot work until they die at their desks
Christine	Clark	TX	I been out of school since 2000. I was a single parent raised 6 children on my own and just could not afford to pay the bills and my loans.
Joyce	Johnson	VA	I owe so much for student loans that I will not be able to pay it all back in my life time. I came from a poor family and had loan as the option for most of my schooling. I am the only income in my family due to the fact the my husband is disabled and having major health issues.
Kizzie	Crawford	GA	I owe so much in student debt that I'll be paying it to the day I die. The interest is so how that it never goes down. We need some form of relief with these student loans.
Megan	Hales	NY	I am 45 and still trying to pay college loans back - I went to a state school. This debt has impacted my mental health in ways I can't explain. The collection calls at times when I was working in non profits and not making enough money and the inability to build savings or purchase a home. We bail corporations out, why can't we bail out the largest group - the country's people
Chelsea	Stack	TN	Payments are way too high to be affordable. Because of interest, my balance hasn't decreased. We want to start a family and not have this financial burden every month would help a lot!
David	Thornton	CT	Student loan debt cancellation is very crucial for me. The amount of the student loans I owe has hugely increased with all of those outrageous interest rates. I have been struggling for years trying to pay student loans for one degree I earned over twenty years ago. Also, because of circumstances I had no control of, I also have other student debt loans for a degree I never got. I have been dealing with a lot of financial hardship. I suffered a job loss from being laid off and I have been having extreme difficulties trying to find another full time job. This student loan debt is preventing me from achieving financial freedom that would enable me to restore and rebuild my life and have a successful future.
Gisele	Hoover	PA	Parent of a student who graduated from Duquesne University and borrowed only for my daughter first year but having a hardship.
Babbette	McMillan	CO	The interest on my student loans has grown greatly. I went to college to get a degree to teach. After finishing I have been employed by a very small rural school. The pay has not been enough to raise my four children and pay my student loans. I still do not make enough to pay my student loan payments.

First name	Last name	State	Comments
Annisa	White	TX	This is a tremendous stress related weight
Catherine	Miller	NY	I have a parent plus loan, payments have been made on this loan since 2007 when my daughter graduated. All my payments have been made on time.
Wanda	Diaz	TX	I am a 68 years young single lady still paying for a parent loan. My balance doubled due to ridiculous interest. I am sure that there are thousands of seniors in this sad situation.
Michael	Durfee	OR	Myself and my wife borrowed money to help our daughters go to college. They also borrowed money to attend college. I consolidated three loans with NelNet who now have sent our loan to another company. We have paid on this loan for almost 20 years and still owe over 40,000.00. Since the loan has been transferred to another loan company our 16 years of payments mean nothing now to get the loan to 20 years and have it forgiven. We have both retired and are in our 70's on a fixed income and the only way this loan will be forgiven is when I die. This is completely unfair the people in the same boat as us should have to die to have this loan forgiven! HELP!
Laurel	Hager	NC	My husband and I took out a Parent loan for our son who attended WyoTech. He did not get a good education there and was not able to get the additional help he needed in school. We still owe money on a student loan and we are 69 and 71. We have very little money to live on and it is a huge hardship for us right now.
Sherrill	Futrell	CA	Any intelligent leaders wouldn't hamstring their college graduates economically and hurt the country. What's your excuse?
Tracey	Parker	PA	I'm a teacher with a Master degree and I owe a huge amount in student loan debt. In this career, I will never be able to pay my student loans off. With the rising costs of housing and other Essential things needed for everyday survival, it's hard to make ends meet. Please relieve me of this student loan debt
Ali	Layton	PA	I need relief. I'll never be able to afford to pay off debt. I went into mental health and want to help people, but I have so much debt and my income is not reflective of the amount of schooling I did to get my degrees.
Brittany	Leonard	NV	Student debt holds millennials like me back from achieving greater things. Without plans like the recent SAVE plan interest would pile up with most of the monthly payments going to the interest. I've had to put my loans in deferment in the past which only added to the interest and overall cost. Paying more to cover the principal would have put me in a deficit with monthly living cost. Debt like this makes it harder to own my own home one day. I know this is the story for many graduates unfortunately. We need relief to build a better life and in turn build a better economy. Holding onto student debt hurts us all!
Carla	Alsup	OK	Even through COVID, I was still paying interest with Navient, nothing was on hold.
Gerald	Cramer	IL	I am a parent age 69 with over \$100,000 in loans for 2 sons. I'm a 5 time organ transplant recipient and currently with precancerous lesions in my Pancreas. My medical bills are over \$1000 a month after insurance. It has become extremely difficult to maintain loans & medical bills. I am still employed with the USPS for 46 years now. Praying for relief with these loans as so much goes to interest and very little to loan amount borrowed. I will die before these loans get paid off with 7.9% interest rate. ?????
Sharom	Cabezas	GA	I only voted for you because you promised to cancel this debt, if you never take action I IWLL NEVER VOTE AGAIN
Alina	Feas	FL	The high cost of education at a graduate level in this country is abusive, but the interest that is added to those costs goes further, it is CRUELTY. @POTUS PLEASE, eliminate the interest that has been paid and is yet to be paid on the loans of those students who sacrificed so much to go to graduate school and better serve society.
Christina	Ingram	PA	Graduated in Dec. 2023, paying 1600 a month on loans and after 4 months have paid only \$4.12 of principle. All the rest has gone to interest. How will I ever get out of debt? Cant buy a car, rent an apt or do anything due to my loans. The interest is killing me.

First name	Last name	State	Comments
Goldalee	Katsanis-Semel	NY	Hello! My name is Kat Katsanis-Semel, and even though I hold an MA from NYU, my spouse and I cannot afford to start a family, and/or buy a home or even a car (!) at this time. I've been paying off these public loans from graduate school for 20+ years, and I know for sure that our lives would quickly improve, if I/we were given the gift of student loan cancellation. I welcome all continued actions that this administration can kindly take, on our behalf. We appreciate you all and pray for your wellbeing. With Many Sincere Thanks, Reverend Kat Katsanis-Semel PS Keep up the awesome work! :)
Wendy	Little	OR	I am 58 years old, still paying off my loan but not able to utilize it for my career job. The Arts careers are not supported.
Osbaldo	verboonen	CA	I was lied to by my student councesor and School ITT technical Institute 20 years ago.
Chase	Terry	NC	It's hard to plan for my children's future and consistently pay for their college careers when the cost of living is rising, income is the same or less year over year, while still paying my own college debt and establishing my own 401k. Its a vicious cycle.

First name	Last name	State	Comments
			<p>Dear President Biden,</p> <p>I hope this letter finds you well. I am writing to you today with a heavy heart and a plea for help. My name is Monique Terrell, and I am a graduate struggling under the weight of student loan debt. My journey has been one filled with hardship, resilience, and an unwavering commitment to not only bettering my own circumstances but also those of my family and community.</p> <p>I embarked on my undergraduate studies in August of 2008, fresh out of high school and eager to pursue a brighter future through education. As a first-generation college student from a family entrenched in poverty, I faced numerous challenges from the outset. The burdens of familial responsibility weighed heavily on my shoulders, as I found myself thrust into the role of caregiver for my sister's three teenage children and my now-dependent brother, who faced severe mental health struggles exacerbated by substance abuse.</p> <p>The financial strain was relentless. With my mother out of work due to a tragic accident and no other working adults in the household, I became the sole breadwinner at the tender age of nineteen. Working multiple jobs, including overnight shifts at a group home for developmentally impaired adults, and enduring long walks or expensive cab rides to get to work became the norm. Despite my best efforts, the financial aid system failed to provide adequate support or guidance, leaving me drowning in a sea of student loan debt with little understanding of the consequences.</p> <p>Tragedy continued to strike as I lost my sister to cancer in 2011, further compounding the emotional and financial strain on my family. Yet, amidst the chaos and grief, I persisted, driven by the desire to break free from the cycle of poverty and provide a better life for my children.</p> <p>Now, as a single mother expecting another child and grappling with the trauma of domestic violence, I find myself at a crossroads. The weight of my student loan debt looms large, threatening to derail the progress I have fought so hard to achieve. The dream of homeownership, stability, and security for my family feels increasingly out of reach.</p> <p>President Biden, I implore you to consider the urgent need for automatic relief for borrowers like myself. The burden of student loan debt should not be a barrier to building a safe and secure future, free from the specter of financial insecurity and violence. By granting much-needed relief, you have the power to transform the lives of countless individuals and families across the nation, including my own.</p> <p>I am committed to paying it forward and contributing to my community in Rhode Island, but I cannot do so under the weight of crushing debt. Please, help me rewrite the narrative of my life and provide a glimmer of hope in these dark times.</p> <p>Thank you for taking the time to read my story. I pray that you will hear my plea and take decisive action to alleviate the burden of student loan debt for millions of Americans.</p> <p>With hope and gratitude, Monique Terrell</p>
Jennifer	Menard	IA	My student debt keeps my credit score lower that it could be. I simply cannot afford to pay my student loans because I have other expenses that are essential.
Darice	Burnett	NC	Help is definitely needed to single moms. Qw need help!

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Will	Neale	NY	My wife and I want to start a family but am scared to financially. We want to update our house but can't financially. We have enough to pay our bills but aren't able to save money for the future. Student loan forgiveness would help us change these situations.
Cheryl	Wethington	KY	I've been struggling to pay my student loans off for years.
sherry	van slooten	NY	Please ! I have a parent plus loan... interest rate is 8%... loan was \$52k and now 16 years later 98k... I am 65 and still paying ... it will never be paid please forgive!
Misty	Dalton-Dugan	OH	i went to Everest Institute in Columbus Ohio and i tried to quit after 3 days and they wouldnt let me out of my loan. i just didnt think it was for me. so since they wouldnt lwt me quit i finished and graduated. but after i graduated we all found out the school was rated an F and we couldnt get hired anywhere with our diplomas so not i owe all this money for something i cant even use and i cant afford the payments they are wanting. i have 4 kids and it hard
Dara	Kopano	NY	Student debt is a gremlin on my back waiting for me to trip so it can eat me. It's the difference between my kids having adequate care while I work the ridiculous hours it takes just to get by. The ultra rich are profiting on everyone's collective struggles, and instead of being happy with what they have they keep raising prices, keep diminishing quality to make the more expensive product cheaper. Add that on top of a loan I've paid on for years but never even touched the principle and I am stuck. I can't move forward. This is a mass of quicksand set to swallow 3 generations. It's wrong and it's time to stop prioritizing the selfish and the greedy.
Gregory	Bonner	TN	The college I went to closed 4 years later and the credits were in transferable so, I had to start over and got back into more debt. Now I'm disabled and dealing with Paranoia schizophrenia I need this student debt cancellation to happen so I can try to live easy as I can while dealing with this disease.
Chad	Padgett	IN	I am a licensed barber, Covid ended my barbering career and I am now stuck with over 20k in student loans for a career that I am no longer in as I had to go work at a warehouse to feed my family.
Matt	B	NJ	I have two Stafford loans and the total is no more than \$7000. I now owe more than that original amount and was never notified of the increasing interest as well as how to address staying on top of my loan. This is just been a looming terror over my head with all of the economic changes.
MaryGrace	Benolich	NY	Student loan relief means the difference between losing my house and affording to live in it after I retire. I am 62 years old and I am a teacher. I needed student loans for graduate school and as a single mother, I was forced to defer many times. I worked three jobs for years so that I could afford rent and health care for myself and my son. When I finally got a full time job, my student loan payments continued to be a financial burden. After years and years of making payments, the principal never budged. This debt has caused me so much grief, so much emotional and psychological stress. I have recently had my debt cancelled thanks to President Biden's forgiveness for teachers after twenty years of service. I cried for days. My twenty six year old son cried. I feel like I have a future in my senior years.
Kimberly	Hall-Stone	NY	This is for my daughter who is 28 and is currently in bankruptsy proceedings due to out of control private student loan debt. She also has federal student loans and was told that 20K would be removed by the Biden plan when it was announced but did not happen. She has multiple medical issues and lives in our basement. Student loans have ruined her life.
Hannah	Koch	PA	I work hard for my two kids but cannot afford to give them what they need to thrive because student debt in our family is the same price as a mortgage.
Leslie	Butler	CT	I have a lower balance on my student loans. Every time I have contacted my servicer the only offer they can give me for relief is to put my loans in forbearance for a short amount of time. Consolidation would not be good as then i would not longer have federal loans. With the rise in cost of living, being a single mom I am struggling. Recently went through Bankruptcy to get things situated after being left to pay previous joint debts. It was frustrating to find that after I have paid out of pocket the majority of the cost for College that there is no relief for me. I have to pay what the amount due is every month or pay in full.
Rebekka	Mathews	NC	I've been in repayment since 2005 and am unable to save anything for my own children. I fear this will be a never ending cycle.

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Edgar	Ortiz	FL	Universities schemed us into signing Parent Plus Loans without being transparent about what it would entail to pay these back (monthly payment amounts) ...then hitting us with 7% interest rates and assigning Nel Net as loan admin. They have for several years used our gross(not net /after taxes) income to recertify annual payments which exceed between \$1,200 -\$1,800 on average. At this stage Ima 65 and uncertain if I will ever be able to retire due to the financial burden I face. The schools did little or nothing to help our kids find jobs after graduation after many promises of Co. visiting them to recruit graduates . In fact my daughters degree is not even part of the curriculum of the University (Interior Design /Ringling College of Art) . We were schemed .
Nikki	Poe	NC	I've been paying off my (high 5 figure) loan since I graduated - over 13 years, and even though I've paid nearly 2/3 of what I originally took out, I still owe more than was borrowed (over 6 figures now) due to insane interest rates. I've struggled to save for an emergency fund, let alone a down payment for a house or condo. A medical emergency would absolutely bankrupt me. Having a family is off the table because I can't afford children or the costs associated because of my monthly student loan bill. I graduated into a recession and wages have never caught up and even though I have a good job now, 13+ years of struggle to pay the bills has left me overworked, stressed, burnt out, and essentially with no hope for anything better than paying bills and a small apartment.
Elizabeth	Songalia	MN	My debts from 1980s-1990s are paid off, but it was too difficult. My college-student daughter should not have such difficulty.
Emilee	Whitesell	TX	For us it's pay my student debt or start a family. We can't do both. And I owe more now than what I originally borrowed, which means I've paid nothing but interest for 10+ years. It weighs on us mentally and emotionally.
Paula	Boyle	VT	I am a farmer and my parents plus student loans are killing us.
Stephanie	Rees	OH	The crippling responsibility to repay student loans - that have been HIGHLY inflated due to interest alone!! - impacts the ability to save money (ie. significantly decreases the chances of being able to own a home or gain equity in my lifetime), makes being able to have food in the house at all times a constant challenge, causes worry/anxiety/depression/other mental health issues; simply because a person is trying to improve their quality of life, to be a contributor to regular society, have a family. I am a SINGLE WOMAN for context. Many people are forced to defer their payments because they can't pay their minimum due (with the "FA" program!!) AND simply survive at the same time. Again, the interest only makes a debt/stress free life only more unattainable. PLEASE GIVE US RELIEF NOW
Ryan	Beach	OH	Nobody is getting a jump start on life when they exit school with 15 years worth of debt!
Brian	Walz	IL	I've pad for nearly 20 years and my loans are more than 4 times larger than what I borrowed. I'm a debt slave!!
Elizabeth	Petterson	NM	I am a senior citizen and my only income is social security. I have the Save program but still have to pay \$114 a month which would be helpful to pay for groceries since the price of groceries has gone up so much.
Adrienne	klein	NY	I am 80 in July and have disable daughter. I would like to retire, still working full time.Adrienne E.Klein
Bernice	Hardy	WI	I am a 62-year-old who graduated from a school that was closed down and at the price that I was charged, I don't understand it. Does my degree even have any validity?
Danielle	Preston	MD	I've graduated from college with my undergrad in 2012, and I have been in debt with paying my student loans for the longest. Cancelling my loans would take the hardship off of myself and taking care of my family.
Tonya	Saba	MI	We have been in this situation for several years, especially since COVID, I can hardly survive now and inflation is so bad we're in need of this relief, especially since I have to finish the degree to get a job, I can't afford to go back and finish nor can I afford to pay back what I have, the original loan wasn't the correct amount and I was forced to withdraw for not being able to come up with an additional \$10,000 for 3 classes!
Corrine	Bierly	PA	Currently retired. Went college at 48 years old and graduated at 50 years old. after graduating I was diagnosed with thyroid canter, Recovered and didn't get a job in my field. Now at 65, it's too late to work in my field. Also had a double knee replaced 2 years ago and I'm still recovering.

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Shaun	Slater	AR	Was told by ancient I could with no impact to what I owe, put my loan in forbearance by simply replying yes to an email, numerous times. No mention that interest would apply.
Derek	Ward	NM	The troubling thing is regarding recent efforts to "wipe out" student debt is that it should be automatic for individuals who work in public service (i.e. teaching etc.) automatically, without bureaucratic paperwork and reconsolidation of loans, especially for people who took out loans more than 15 years ago and have worked public service over 10 years with on time loan payments. Even if we had loans that were at the time federally approved, but are now not considered. We should not have to go through the process of reconsolidating and dealing with that - many worry that this can mess up the loan plans we are on in the process of waiting for loan forgiveness - too much nonsense! We should just have to submit our loan account numbers and personal information - THAT'S ALL! Someone in the processing departments can easily see our records of employment and loans to easily take care of this process. Doing it like this and streamlining the process would help so many more be able to get the relief we need!!
Danla Gailee	Miller	MO	We tried moving states for a better quality of life yet couldn't afford bills with the payments. Husband had quit paying them without telling me and now I'm in default. We had put off settling down by buying a house and starting a family. Also having to fight a loan company suing us.
Scott	Roush	WI	I will be paying back loans until I die. A significant portion of my income goes to paying back these loans. As a low paid science teacher (\$40,000/year) in a small private Catholic school: This is a burden.
Gregory	Borowski	MD	I am 33 years old and pay over \$800.00 to MOHELA every month. I have dreams and aspirations for my future but I am unable to save to make my life or my family's lives better. I have currently paid off over \$30,000.00 and still have at least 5-10 more years to pay. Assisting the future of this country will make it thrive and prosper.
Carolyn	Harris	TX	Student debt has been my life's nightmare. Every time I started to pay the debt, it was sold to another collection agency and I did not get credit for any of it. The ballooning of the interest took the debt to thousands of times the initial loan. I have considered suicide because it was making my life impossible to move beyond it. It has ruined my life!!!!!!
Celene	Uribe		I am unemployed at this time.
Mary	Thompson	AZ	I went to an institution that ended up closing down due to student loan fraud. I've worked non-profit all of my adult life until 2022. In 2022 I opened my own practice, but still don't make enough due to taxes and paying this student loan. I'm a social worker. Society wants free counseling but forgets that we drill ourselves into debt to get a degree that doesn't pay back. Instead, the state boards keep our licensing fees, continuing education, and malpractice insurance so high that we have to charge more. Many therapists are leaving insurance panels due to non payment. We can't afford this anymore (it's now a dying profession). This student loan will forever be a burden that didn't add any quality of living. Go ahead, continue to struggle with a mental health crisis in our society while the profession is nickel and dimed to death.
Debra	Marshall	IL	Hello. I am age 68, and a Black female, single head of household enduring student debt for the past 30 years. When recently filing the PLFS it was noted that my length of employment (30 years) would only be taken into consideration as of 2007 even though I began that qualifying employment in 1993. I have yet to receive the final determination of that application. After Covid, my current part time earnings and social security total approximately \$35k per year. And although my student loan payments are on pause, I dread them becoming due. My situation is truly a hardship for a senior like myself barely making ends meet as it is, and I am desperately requesting relief from the pending student loan in its totality. In addition, the horrific interest on my student loan continues to mount. This year alone it has added \$7K to the balance!! Yes, automatic relief is crucial! Looking at this growing mountain of student loan debt, I have no future financially. I am too up in age to work full-time, and experience physical challenges as a result of age as well. Even though I am retired, I am not at peace and my future does not look promising when viewed through the lens of this insurmountable and voracious student loan debt. It is mentally, emotionally, spiritually, and physically debilitating!!

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Heidi	McCoy	CA	I have been on an income driven plan for twenty straight years now. The loan servicer consolidated my debt without my knowledge in 2008, delaying forgiveness on that portion for 4 years. Consolidation under the SAVE plan would delay my forgiveness by an additional 2-3 years because I am not a public servant. This debt has only gotten bigger over the course of my life due to the interest and has made my life significantly more difficult. It has prevented me from hitting milestones I otherwise would have. Automatic relief is crucial because the predation I experienced from lending agents over the past 20 years was not only automatic, it was aggressive and targeted.
Karen	Hines	PA	Have been paying since 2008. Balance is almost where it was from the beginning. Hasn't decreased much and I worked for the Federal Government for almost 40 years. Retired and still paying. Not fair
aileen	ford	CA	Have been live in caring for a disabled vet the last ten years which should qualify as public service (like fire fighters, teachers, police, etc.) and into the foreseeable future. Before this experienced my employment for many years forced me into income driven plans while interest capitalization has INCREASED this debt. This year I will be 75. My social security is less than \$1000 monthly, and i live in San Francisco, California where cost of living is out of control. I cannot afford to move, and remain at \$0 repayment in the income driven program. This debt is untenable and monthly capitalizing interest for years and years makes repayment impossible.
Crystal	Cossell	PA	Student loan repayments being back in effect means that I've had to reevaluate and cut back on groceries. I'm looking at other debts owed (mostly medical) and trying to figure out how I can get one immediately paid off to try to make the weight of my student loan payments more bearable, but there's no immediate solution. I've been using my credit card more to try to make ends meet and already it's close to being maxed out. I've tried looking for somewhere cheaper to rent, but with a pet and the market being what it is - we are severely limited. I feel like we'll be living on the street in a matter of months if something doesn't give. I'm soo financially stressed. I really need someone to see me and help me.
Bonnie	Taylor	IL	I went back to grad school for public health because I thought my debt would be forgiven - I'm now twenty thousand dollars in debt because Biden didn't keep his campaign promises.
Patricia	Vail	AR	I did not get a Student Loan until I was in the PhD program. Many issues occurred during my last semester, which was devastating in finance and making a choice. I chose the one that would devastate me in several means, but what I believed I had to do.
Diana	Caba	NY	I achieved debt relief via the PSLF waiver.
Talukder	Morshed	CA	I took student loan for my daughter education. It is a parent loan. Now I am retired and living on SS money I am unable to pay asking total forgiveness.
Avery	Dawson	VA	I became ill while in school after my second year. I had to drop out. I applied for forbearances which I received, but the interest on my loans continued. To date I owe much more than I borrowed due to interest rates. While I am able to work and have maintained as job, due to my illness my income is low. I can' afford to take care of my living responsibilities and pay back this loan which is far more that I ever borrowed.

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Martha	Bradley	MI	<p>I finished graduate school in 1996 and am still paying on my loans. My husband took undergraduate classes in 1997-1999, did not finish a degree, and he is still paying on his loans. Our loans with Sallie Mae (now Navient) were consolidated in 2000 and we've requested income based repayment and forbearance several times because of unemployment, medical bills, and other financial hardships. I've been told our loan can't be forgiven because it's now a private loan, that it can't be forgiven because we changed repayment plans, and that the 20 years limit doesn't apply to us. All of that was new information given to me when I called Navient to inquire about pandemic relief. We got no assistance despite the fact that I lost my job during COVID because the business closed permanently.</p> <p>We've paid much more than the principal and initial interest rate, but are still stuck paying hundreds a month. Our children are now college age and we are unable to help them because our loans have been manipulated for private profit. It has been a tremendous burden and stress to our family.</p>
Alicia	Sims	WI	The interest rate is ridiculously high! It's twice as much as what was originally borrowed. I need some relief. Mr. President Biden
Randolph	Adams	FL	It's been difficult earning enough to service my loan
Catherine	Smith	CA	My entire life is ruined due to student loans. I have been out of school 35 years and I still need a co signer if I want to buy a car or house. I owe 1,000,000 dollars and I borrowed \$77,000
Barbra	Paulson	FL	Have been paying for 20 years, and owe more than I borrowed. It has impacted my whole life and my family.
Lesley-Reid	Harrison	CA	Eight years into repayment I am now paying more than I originally borrowed. As a single, queer, late 50s person this is heavily impacting me meeting my basic monthly living expenses.
Rob	Robinson	WA	Both my Daughters have Student Loan Debt from Undergraduate Degree & Masters Degree program attainment from College.
Ainsley	Lenays	KS	I just graduated cosmetology school. I'm worried about being able to pay off my debts when I'm trying to save enough money to own a salon and adopt kids. And my dog has a possible spinal injury and needs to go to the vet.
Tonia	Herndon	CA	I recently started repayment at the end of last year and my intros alone is over \$30,000. With the debts of other things in life also adding up... I need help just to get by. I could be a more valuable contributing member of society if I did not have to come from a place of survival all the time. Please help.
Terrill	Peterson	NJ	I am struggling with repaying my student loans due to my low income and inability to find a job in my field of study. I have had to work in jobs that are not related to my degree, which is frustrating. I feel like it shouldn't be this hard to find a job with a college degree. I have been promised help multiple times, but I still feel like I am not living the life I should be with a degree. Instead, I have accumulated more debt and am struggling to make ends meet. I'm not sure how this happened and it's discouraging.
Gary	Randolph	FL	Been truing to get under wraps. I have family and kids so hard to pay monthly due to hardships and financial stress.
Stacy	Martin	CA	At age 60, having spent the past 16 years paying on average \$600 month for my grad school loan debt, I now owe double what I borrowed due to interest rates and mistakes by servicing agencies handling my loans. At this rate I would be paying off my loans at 85 yrs, and all of my social security funds will be taken away from me to go into the loan payment. I do not own a house, I am single and do not have retirement funds. Basically, the system has created a hopeless financial future with ruin instead of thriving and contributing to the economy for people like me. This can all change with regulating the industry, removing the astronomical interest debt (I borrowed \$58k, I now owe \$103k - after paying back for the past 16 years = idiocy). If anything, please put strict regulations into place for lenders - and help those of us deeply affected find a way to navigate out in a positive way.

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Alyssa	Goldman	CA	I have over \$65,000 in student loan debt for my undergraduate degree. As a first generation college student, I didn't have much guidance in the way of finances or the higher education system. My parents couldn't afford to put me through college but they did everything they could to help including taking out PARENT-PLUS loans, that I agreed to pay back. At the payment level I can afford monthly, I won't have my loans paid off for another 25+ years, making my payoff amount over \$100,000 with accrued interest. As someone who has dreamed of starting a family and buying a home, this dream seems impossible with the debt hanging over my head. I can't even afford to use my degree because many jobs that aren't entry level require a Master's Degree, which requires more schooling/loans... so I find myself waiting tables to be able to afford life. It's really weighing on me and causes alot of anxiety and I wish even part of the loans could be forgiven. Thank you for reading.
SABRINA	Roseboro	NC	Having this debt is weighing heavily on my future and my credit. This has held me and others back for years
marsha	johnson	GA	Over the past 5 years I have gone through cancer treatment and a divore and having this added monthly payment puts me in a bind each month. I need not talk about the price of gas and food. Please elimtate the student loan debt and give relief to many Americans that are struggling..
Elizabeth	Stolmeier	AZ	I had to borrow young to get a career started so I have paid more in interest than the loan was ever worth. I'm trying to buy a house and a business in the next year-3 years and this is severely impacting my DTI ratio
William	Mejia	FL	It causes great stress.
Kathy	Brooks	LA	I have student loans. I believed the hype when I was told it will only take 2 years. I was told that I could land jobs doing what I was taught. That was so wrong. I wasted time trying to get my degree in computers. I was supposed to specialize in crime scene investigator. However I had to take a break after losing 2 family members months apart. I couldn't wrap my head around anything. But when I told my advisor and when I checked my status I was told that I needed \$50k more to complete my degree. I lost it and told them they lied to me because I believe what I was told. That it was only 2 years. When I learned that I still had 2 years left I lost all confidence & a became depressed. When COVID-19 hit I thought what will happen to anyone who has lost their job and can't pay back the loans. It's like it should have been wiped away for debt for all and we can start over with a fresh step. When some of the loans were forgiven I was hoping for all of them to be that way.
Tabitha	Bell	OH	My husband has been on disability and now has cancer. It's just too hard for me to make payments with everything else.
Erick	Mathurin	FL	I was working for NYC and NYS and still waiting to hear about this relief. Now I am a retiree and I can use this program...
Robert	Chery	GA	I've got preditor schools all of this account
Brenda	Bell	GA	I am a senior citizen at the time I didn't realize that I had to do two loans but it's been really hard trying to pay it back so I do as little as I can to pay something on. Being the head of household made it even harder to pay.. it I do work as a service provided as a CNA so I feel like I should have been the first group of service providers to have my loan exposed thank you very much Brenda Bell
A'na	Johnson	TX	I have no hope of ever getting out from under my 27,000 debt for school.
Emilee	Madrak	CA	I have paid back my student loans every month for over 10 years. I have another 10+ years to go. It is so overwhelming and disheartening to know that there is no end in sight of something I have been so on top of. I have had to go deeper into different forms of debt such as credit card, personal loans, etc. to pay to simply live with the rising cost of rent, groceries, medical costs, etc. I am one of the many Americans living paycheck to paycheck who would be in serious danger if an emergency cost popped up. I did exactly what I was told was the formula for success- a college degree... Coming out of school while in a recession and then having to work 2-3 jobs at all times while barely being able to find financial breathing room... It's been a struggle and I think that myself and MANY others have put in our time and money to pay back these loans. It is time to erase them and allow us to start paying down other debt and investing in ourselves and our futures.

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			The main purpose of my petition is to tell whoever has the power to make decisions to please help us with the student loans. I work for a nonprofit organization therefore I don't get pay significantly to pay my loan and all my expenses. My elderly parents are in their 80's and I support them financially and it's been really a struggle to get the student loan servicer to understand and do something that can lower or help me in any way. I feel threatened and trapped. I owe more than I borrowed and this loan is limiting me to be able to move forward. Please Mr. President help the people that get educated to serve the country and not so much the people that don't even put a fight. I'm a therapist and I'm helping people with their mental health issues and addictions. Thank you!!!!
Cristina	Martinez	FL	Cristina Martinez
TAMELA	Wilson	CO	My income has changed drastically after COVID!
Carla	Harvey	OH	I'm definitely struggling debt out ways my annual gross salary. Definitely ruined myself by trying to get an education. I should have known trying to do better sometimes has a hard lesson that comes with it!!
Linda	Swallow-Muschal	IL	I do not have student debt, but my children do, and I can see the strain that it puts on their financial security.
Jacquelyn	Burton	GA	I can't afford these payments.
Marilyn	Gardner	IL	I am a 63 year old widower nearing retirement I got parent plus loans to help my children through college I didn't realise the interest on the loans would have such an impact overtime.I have struggled to repay this debt for a long time
M.	Arveson	WA	My son, granddaughter, and several nieces are overwhelmed by student loan debt. My son graduated over 20 years ago, and still owes on his student loans. The stafford loan program was broken when it was created! Pell Grants are much better and need to be expanded.
Emily	Zuckerman	CA	I make a payment of almost \$200 every month but my amount owed doesn't change by more than a few cents. How is this okay? These companies prey on stupid 18 year olds who don't know how terrible the economy is AND it keeps getting worse. I could put more money into buying a home but instead I'll die in debt because my parents forced me to go to college to stay in their house.
cindy	finkelman	PA	During my 5 years of surgical residency I was not informed of income based repayment options. I was only offered deferment until that ran out after 3 years and then I was sent into forbearance. During those 5 years of my training earning very minimal income, my loans grew enormously with compound interest. If income based repayment was offered as an option I could have started making small payments during my 5 years of resident training after medical school and avoided the insurmountable compounding interest. This misdirection by the financial aid offices at my medical school and training university was not a mistake. The loan counselors were instructed to steer medical residents into deferment and forbearance for the sole purpose of creating larger holes of debt for us and turning us into prisoners of debt for the rest of our lives.
Jazmine	Walsh	NM	I been working and my degree got be a job that barley get my by for bills. Instead of sending money to other countries why not give it to the hard working Americans that got an education to work for this country. The tax that is taken out of my paycheck should go to my education not some other countrie! Do we not matter enough? Should I have never went to school to get a job? Just cross the border and get some assistance instead ??
Marilyn	Jackson	TX	It just weighs so hard on our hearts and I sleepless nights. On how we're gonna survive knowing that we would never ever pay this loan off at my age again. I was mislead by signing this loan for my daughter. I am a 61-year-old!! I'm asking for forgiveness in God's Name.
Laura	Erickson	IL	With God I trust and the President that this burden may be lifted up off all of us??
Laura	Estrada	TX	This debilitates for future education
			I am 58, and cannot find a job using my degree!! Older individuals need help, too!

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Chip	Waldron	MI	It's actually my wife's debt. Before we got together and after raising her children, she went back to school to become a teacher so she had to take out loans. This was about 18 years ago and she is still paying them off. Teaching is a noble profession, but surely not a lucrative one.
Adam	Carnes	VT	I am an educator turned tradesmen. The shifts in our economy, the pandemic and many other factors caused me to make career shifts, but as my careers shifted my debt did not. I still hold debt from college and it impacts me finding stability to attack that debt and progress further.
Chelsea	Dennis	IL	I've served two years of AmeriCorps. AmeriCorps members should have their debts dismissed.
Joyce	Benjamin	ID	After 10 years our son owes 20 thousand more because of balloon interest. Also he was misled by the financial aid department to borrow more than what was necessary.
Angela	Morris	GA	I began my student loan journey back in January, 2004. I took out a loan so that I could go back to school in order to change my career. Initially, in the early 80's, I qualified for Student grants - that I didn't have to pay back. My major is Education. I did teach school for about 10 years, but, I was not happy with my career. When I decided to go back to College in the Winter of 2004, I was led to believe that I was not eligible for any grants, and that if I took-out a loan -- that I could easily pay it back, once I became employed. Well, I never did receive employment, because I had developed mental and physical symptoms that forced me to drop-out of College within two years. I also have a Son with Autism that I will have to care for the rest of his life. My husband had mental illness when I decided to go back to College. I was thinking that I could make a difference in the world around me, if I just changed my career. I didn't know that I face hardships down the road. Life is unpredictable. We never know from one day-to-the-next what obstacles will be thrown our way. In the Spring of 2004, I decided to change to a different college, because the private college was getting too expensive for me. I didn't have a job, or the promise of one. When I enrolled in the new College. By the Summer, I was back at the Student loan building to borrow again. This time, I requested half of what I previously borrowed. I didn't want to keep getting into more debt. I stopped going to College when I became sick. This was probably the best thing that could have happened. Upon leaving College, my loan payments began. I started paying them back in 2005. Even though I knew to stop borrowing, the payments were hard for me to pay back. I did pay some the payments for a while, but the interest kept getting in the way. By the time I figured out that I could get a deferment- at the time, I didn't know I could get a IDR. There was a lot of things I didn't know about the loan process. Thankfully, I only borrowed \$8000, but, it still seems like it's taking a life-time to pay back these loans. I decided to consolidate my two loans on April 30, 2024, in hopes that President Biden will consider forgiving my loans. If not the principal balance, maybe the interest that has piled-up. Hopefully, he will be able to relieve to at least the borrowers with low-income and disabled Family members such-as-myself. Thank you, President Biden for your consideration of ones less fortunate in this Student loan battle. We need your help, to survive this lengthy burden of Student Loan Debt. Please, here our plea, and relieve us from our financial struggles!
Claudia M	Freeman	CA	I'm almost 72 on fixed income just not able to pay back all this interest boo hoo
Candice	Ballenger	IL	I have a parent plus loan almost \$17,000 left to pay and I'm looking at retirement and 6 years this is taking away from my retirement funds. My son took out loans as well but it was not enough he needed my help. Now I need help in canceling this debt.
Diane	Harker	MO	Co-signer now retired.
Blake	Palmer	AR	I've have been paying on my loan for over 20 years. The interest has been outrageous. I'm finally starting to see a little headway made.
Stephanie	Foster	WA	Experiencing student debt relief would change my life. I was only the second in my entire extended family to graduate from college to become a social worker. I have been paying down my debt for almost ten years and have barely made a dent because of the insane interest rates. In that time, I have also completed other educational opportunities twice and both of these courses have been fully funded and paid for. One only took my two years to pay for. The federal student loan system is bleeding young people of their ability to create a future that they deserve, earned, and dreamed of. It's not sustainable and the residents of this country need a path forward with dignity and hope.

First name	Last name	State	Comments
Lu-Ann	Guariniello	FL	My loans are from 2014. I have used the forbearance programs and now the income program. I am 60 yrs old.
Jeneca	Forman	GA	I need Student Loan Forgiveness for loans I took out to help my undergraduate student in the form of Parent Plus Loans. Thank you.
Walter	Silva	RI	I've been scammed by collection agency . they took my money but didn't release my status as paid. So now I am repaying a loan all over again. The student loan system is a disaster. As a result of having these loans as a burden , literally and figuratively > I do not own a home and my credit was destroyed.
Aly	Woods	OR	I'm a public service worker and I have loans older than 20 years and others over 10 years. The cost of living / housing is so high and I just can't hardly take care of myself with this amount of debt.
Perry	Pletcher	TX	I have been ill for years with several chronic conditions although I am still able to work part-time. Through the years, the companies that own and control my student loans have changed. It is now impossible to know what is true and correct and what is not from the different companies involved. I have been paying off dental and medical bills for years, and I still am. It is impossible for me to make the requested payments although I would try to make very low monthly payments.
Chad	Kowalski		I would just like the president to follow through with what he said.
Raquel	Martinez	IL	In 2003, I began my college education to acquire a better-paying job with benefits for myself and my child. I never received much financial support from her father. Therefore, daycare, rent, utilities, transportation, groceries, and medical expenses were my responsibility. As a working parent, it is very stressful to need to work 2-3 jobs in order to afford the cost of living, as well as juggling school. Life circumstances delayed the completion of a college degree. I am still not able to finish school, although I want to return and finally complete my nursing degree. I have been working in the healthcare field since 2009 and through the different jobs and people I have encountered, it really opened up my eyes in how important it is that we expand the healthcare workforce. People are forced to acquire loans because for most basic courses, certifications or licenses requires upwards of a minimum \$40–50K per year, not including basic living expenses. With inflation and the cost of living expenses, much of the population is poor and in debt, especially from a very young age. By the age of 25, I had already acquired student loans as well as other debt after experiencing many layoffs and even living between homes a couple times. At the age of almost 44, I still cannot afford to live on one income and complete my degree with the increasing costs of education and minimal financial aid. It is crucial that President Biden and Congress do everything they can to provide immediate student debt relief.
Liz	Macgregor	OR	I have not been able to make \$400-\$500 a month payments since I graduated 15 years ago now! Navient added over \$50,000 in interest to my federal loans during this time! Even during COVID I was accruing interest. My loan has switched companies yet again. So now I owe \$90k for a bachelors degree from a State college.
Mike	Brown	FL	WIPE OUT ALL DEBT. NOW. And don't call it "forgiveness." We shouldn't be asking for forgiveness - THEY should be asking for forgiveness FROM US - for RIPPING US OFF.
Jacob	Clark	OH	When I finished grad school in 2011, my debt stood at about 35K. I am semiretired, but my debt since then has more than doubled to over 70K. Fortunately, I'm not making enough money to have to pay now, thanks to the COVID pause and income-based repayment plans. If and when forced to resume payments, I'll just have to hope to outlive that burden. As it stands now, that seems unlikely (I'm almost 64). Capitalization of interest when payments are missed because of unemployment, illness, etc., is the number-one culprit of student-loan debt. I fear that all of this will be scrapped if the Orange Man gets back into the White House. Eeek.
Kali	King	GA	When my loans originated I was newly independent after the passing of my mom. It wasn't explained that I didn't need to take sub and unsubsidized loans. I was led through fear of not being able to finish college, I decided to apply for both as I could not afford to pay on the low salary I had. While I'm forever grateful that I graduated, taking my loans was the biggest set back for me..

First name	Last name	State	Comments
Laura	Dadich	TN	My "private" loans were ffel loans that were commercially backed and have had a 17.5% interest rate and my balance barely goes below what \$16K due to me only being able to pay interest. I'm a full class member of the Sweet Vs Cardona lawsuit and these loans are from the Predatory schools I went to (Katherine Gibbs and SBI An Affiliate of Sanford Brown) these loans should ne included in my discharge since the were granted by these prevent predatory schools!
Roger	Chang	CA	My wife was not aware or was told about loan forgiveness for working in a public governmental agency and was struggling to pay a high amount every month. During COVID, her loan officer put her loan on hold so she didn't have to pay it, but did not tell her that if she kept paying, she would have already reached her 120 payment and her loan would of been forgiven. My wife is the main supporter for our family and she struggles every month to make ends meet. It would be good for us to get her loan forgiven since she is near her 120 payment. Hopefully they will forgive her loan this time so we don't have to struggle living our daily life. Thank you all for your hard work fighting for all the students in this world. Hope we all will succeed this time
Jessica	Highway	NY	I can't even afford housing due to my student loans. If people need a higher education in order to be successful it shouldn't cost a fortune. I regret going to college because I can't even get a job with the degree I earned & that's what many people run into. They can't get a job where they can afford the debt they took on because they were lied to.
Monique	Forrest	OH	It's been a real struggle
Danielle	Harvey	GA	I'm a recent grad and having such large payments each month makes me wonder about the future of my finances and when I'll truly be able to have a slice of the American Dream like being able to buy a house or even have kids! Education shouldn't become a burden.
Debra	Stinefield	IN	I only had my online education, for I was sick , couldn't finish my online they charged me , I'm 67 years old this us so wrong,
Vivian	Turner	AL	Please. Please help me with this 2110 debt
Cheryl	Doucette	ME	As grateful I had excited as I was to be approved for assistance in continuing my education, it is still devastating when you have to start paying these back and the interest compound so quickly. I am retired and on a fixed income so at this rate, sadly my family will end up with my debt.
Lilly	McNicholas	NY	Thank you!
Virginia	Peltier	WI	I am currently in school finishing something I started when I was younger. I have old debt from when I was in school before and now I am adding to it. I do not know how I am going to make the payments once I am done with school this time around.
Jeremiah	Sunwoo	CA	It has been several years of confusion on how I should be planning my finances due to erratic changes in student debt relief. We were promised \$10,000 debt relief that was pulled for political reasons.

First name	Last name	State	Comments
Melissa	Lavery	NY	<p>I borrowed federal student loans in order to complete an associates and a bachelors degree. I worked several part time jobs while attending college to help me pay for books, some of my tuition, food, and specifically during my bachelor degree program, to commute to classes because living at home with my parents was cheaper than getting into more debt living on campus - or even renting an apartment at the time. A home of which I experienced trauma and extreme poverty.</p> <p>I started paying back my student loans in 2013, and once I graduated with my bachelor's degree in 2017, I continued to pay on my student loans. I applied for income driven loan plans every year starting in 2018 because my student loan monthly payment doubled with my newly accumulated student loan debt from my bachelors degree. During the beginning of the pandemic, I paid on my student loans despite at the time needing money to pay rent, a car payment, car insurance, and later a mortgage. During the student loan pause, I couldn't afford to pay anything.</p> <p>Now that the pause has ended and my loans have been transferred to a loan servicer for the 4th time in over 10 years, I can still barely pay the minimum balance on my student loans even with an income driven plan. I have a mortgage and a car payment, a dog, a spouse, and from week to week despite us having decent paying full time jobs, we still barely have nickels to rub together at the end of the week. My spouse and I were both children that lived through poverty, and we've managed to make a living as adults. But my spouse will soon have student loan debt of his own.</p> <p>We and other student loan borrowers need student loan debt relief. We are getting by, but we are struggling and we need our government to help relieve the burden of debt, the unjust ballooning interest, the weight of the cost of education. We need a reason to believe our government is by the people and for the people, and the people are saying that we need student loan debt forgiveness. Please, do something.</p>
Logan	Pease	MO	<p>I was urged to go onto college by my parents after high school as they had never been to college and wanted their son to be college graduate. I took out the max amount I could get through fafsa and attended college for two and a half years, I was never very good at school and hated college and wasn't even for sure what field of work I wanted to go into. During my stint in college my parents and I got into a huge fight over me coming out to them as gay and they cut off financial ties with me. I was living on my own and working two jobs while trying to attend college and dropped out of it soon after. Years later, I'm wanting to pursue a career in cosmetology but I feel like I can't because I pulled out the max amount of my fafsa and cosmetology school is far more expensive than I can afford without loans or grants.</p>
Kathy	Schroeder		My son has a family and a mortgage with crushing debt. Please help.
Sheila	Fenbert	MI	I am unable to get a mortgage due to the loan, Interest rate is more than \$55.00 per day!
Ionyona	hamilton	NJ	i am sighing this for my son
Todd	Kantorowicz	IL	age 81 eliminate direct loan taken out by parents.
Jordan	Blacktop	MI	All the above
Mary	Kanoski	IL	I want to purchase a home. My sl debt is crippling me.

First name	Last name	State	Comments
Shamekia	Johnson	NC	The burden of student loan hardship as a military spouse constantly on the move is a heavy weight that threatens my ability to give back to our military through government service. The struggle to be consistent with payments due to frequent relocations has caused my debt to balloon to twice the amount I originally borrowed, with interest rates compounding the problem. Automatic relief is crucial in these circumstances, as the uncertainty of our future career plans and the jeopardy of obtaining a security clearance loom large. It is time for a system that supports and understands the unique challenges faced by military families, allowing us to serve our country without being held back by the weight of student debt.
Gina	McKay	CA	Housing insecurity are the largest concern for financially disadvantaged students. Student debt relief helps graduates secure fair advancement opportunities.
Shawnee	Butler	GA	Hello I'm a single mother of 6 kids it's very hard doing it on my own - Shawnee butler
Erin	Rider	KS	I have doubled my debt due to interest on interest. Loan companies in the early 2000's were just handing out money with no recourse to people like me with no guidance. and just wanting to go to school and get educated.
Helena	Grant	MA	I have paid 40,000+ on the original 25,000 loan, but due to runaway compounded interest I am getting billed for 215,000.+ AND STILL GROWING! I am 72 years old.
Melissa	Radin	CA	I'm a single mom of two now and have a mortgage and bills to pay on my own now. My soon to be ex husband turned our world upside down and went to jail and left me with all the responsibilities so getting this relief would be such a blessing and crucial at a time like this .
Jasper	Moore	IL	Being able to finance or buy a home is one that has been difficult to do based on my current student loan balance. To provide a future for my family I am limited on doing so because of this financial burden.
Martina	Guy	MD	Please assist in my time of need. I am a new parent now and I am struggling beyond. Recently needed to file bankruptcy as well and my partner is not working. Please and thank you in advance. May God bless you.
Jessica	Pelini	OH	So many issues, including a university (Kaplan) that went bankrupt and I have loans with them. The insurmountable interest puts the payments at a level I cannot afford to live, pay bills, and assist my now college-entering freshman daughter pay for school without loans! Please help!
Charity	Leander	WA	I have had student loans upwards of 20 years. I was misled by my multiple loan servicers to believe that being in forbearance when experiencing a economic hardship was the best option because I didn't have to worry about paying while in the forbearance. I was never told I should be on a IBR, IDR or ICR plan which would have benefited me more. The interest on my student loans is out of control and has caused my student loans balance to grow and supercede what was originally borrowed while attending school. Interest shouldn't be a barrier to paying loans back and finally being free of this student loans burden. I'm not sure what my future looks like for ever owning a home and saving for retirement. I am not a student loan borrower who has not paid at all on her student loans rather I am a borrower that has paid my fair share and more because of interest. Please help me see that there is a actual light at the end of the tunnel of student loan debt.
Kristen	Vincent	GA	For years I was unable to pay my student loans, and the interest that accrued was compounding, rather than simple. This made it almost impossible to catch up once I was able to begin making payments again. I feared I would never get out from under them. It shouldn't be easier to pay off a mortgage than a student loan!
Robert	Davis	TX	Please cancel my debt

First name	Last name	State	Comments
Javonya	Stewart	WA	I believe my student loans should be relieved because I've endured a lot during my grad school years. I completed my masters program during the pandemic, which took a toll on everyone's mental health, including mine. I was a part of a Social Work program that forced me out of their program because I decided to get a job to get more income for myself. I was denied any options for me to stay and they are making me pay them back for this reason. I also experienced some racial discrimination, and filed a dispute which was denied by the university. Although I finished graduate school, I felt like my education was was screwed with and did not receive the fair experience as others. With all of this being said, my student debt from both my undergrad and graduate school years should be forgiven due to the mental and emotional turmoil this experience caused me in school.
Anna	Allen	MI	<p>A single mother and child of low-income parents, I served in AmeriCorps for 2 years and graduated from college with a bachelor's degree in 2000. My student loan carrier did not know how to process my AmeriCorps tuition voucher, so it expired without being applied to my balance. As a nonprofit employee who was very unpaid, I asked for income-based repayment plans, but the amount I was expected to pay was more than half my salary. I was advised to put my loans in deferment. As newlyweds, my husband & I each had student loans, along with a mortgage, living expenses and a baby on the way. We were convinced by AES that a spousal consolidation was the best way to tackle our student loan debt. As a woman dedicated to working for nonprofits throughout my career, I repeatedly asked about any impacts this might have on my ability to utilize the public service loan forgiveness option, and was reassured that it wouldn't matter. They lied. And they continued to lie for many years while our debt compounded.</p> <p>When President Biden encouraged us to consolidate our loans to be eligible for public service forgiveness, I worked directly with a Department of Education representative to complete the requisite paperwork to dissolve the spousal loan and consolidate back to Pell loans, as they were originally. I was told by the representative that I should have no problems obtaining a public service forgiveness. Instead, my request was declined, declaring that spousal loans exempt from consolidation. So we arrive in 2024, after decades of impossible payments and terrible customer service which provided conflicting advice and spotty record keeping at AES, and we still owe more than we did in 2000. We have absolutely no recourse without presidential intervention.</p>
Kimberly	Bond	MO	When I originally thought about attending college, I reached out to the University of Phoenix. From 2009 - 2015, I eventually earned my associates degree in criminal justice with the promise getting a high paying position, grants I would not need to pay back, and clearly not enough education on the loans that would build under me name. All of this, I did as a single parent. I applied for multiple scholarships, but never was the winner or awarded that help towards my education that, by the way, did not land me a "higher paying position". I'm struggling to make ends meet and this burden is adding to my growing financial frustrations. I make to much for government help yet I'm drowning in debt barely meeting my bills without asking for help with gas, groceries, and enough money to cover rent from family members who are no longer able to help. How can I make it in life? I was convinced to go with U of Ph with the false Loring in the outcome of my education that amounts to be worthless. This isn't fair to me that some, first of all, where given their debt wiped clean from the University of Phoenix, yet I experienced the same thing and still expected to figure it out and pay it back. I was made promises that were lies and now will be saddled with a debt beyond my reach.
Athena	Addams	FL	I can't re-enroll in school because when i had to withdraw due to a tragedy regarding my children, i was immediately charged 4000 and they won't let me re-enroll until i pay it in full. this has caused me to have to go to a different school, which means i lose half my credits in the transfer and the new school doesn't even offer the program i need, So now i will have to spend 3 years and significantly more borrowed money to complete the same degree with less value.

First name	Last name	State	Comments
Ginger	Christenson	WA	It a l so should be immediate to people with decades of financial difficulties due to student debt impacting things from housing to meeting basic needs due to debts being sold.
Lisa	Haugen	MO	We are on a fixed income and can not afford the \$905 payments for our parent plus loans. There needs to be a program for those of us who wanted a better life for our children, but are sacrificing the very roof over our heads to make the payments.
Robert	Raven	CA	My girlfriend had her 20 year old debt cleared recently, made a huge impact!
Linda	Graetz	WA	I am an elder and cannot hope to repay my student loan at this point, I need relief
Abbie	Marsh	MI	I became disabled while working as a crisis mental health therapist. I am falling so financially behind just trying to help address the additionally growing mental health crisis. Some people care and truly want to make a difference: LET THEM. Allow them to do so by showing solidarity and support. If we cannot survive, we will stop doing the "hard work" and join the social media craze.
Lisa	Marsh-Quertermus	MI	The amount of debt and interest is devastating to parents and young adults trying to become educated, help the world only to drown in debt. Covid did not help.
AMY	DE JESUS	FL	With the growing inflation and ballooning housing cost, it is difficult to choose whether you eat or pay student loans monthly. That shouldn't be a choice that we have to make in the United States of America.
Lynn	Finocchiaro	RI	My husband and I are both social workers, now semi retired. Even when we attended college and graduate school loans caused major financial problems and despite working with needy clients for our entire careers we never were granted any relief. Now everything, including college, is so expensive. It's time to forgive student debt especially for those working in the non profit sector.
Margaret	Verklan	IL	I have had increasing debt for the last decade. I have worked in public service since 2015 but am not close to having my loans forgiven - I was not given the best guidance on what plan to use and how filing my taxes impacted this. I work in a lower wage field (social work), and have limited my life choices (family size, etc.) because of this debt.
Alyssa	Newton	RI	We do not become social workers for the money. We do it because we care about people and what to serve our communities. Often it's difficult for us to ask for support as we work with people who are in far worse financial constraints. But it's diffuse to continue to do this must needed work if the burden of student loans are so high and wages are low. I don't know if I'll be able to pay my loans off. 10year student loan forgiveness can be difficult to apply for. I don't know what my future will be and I fear I may have to sacrifice working with the population I love serving for a higher paying job to make ends meet. I owe more now with ballooning interest and I don't know if I will come up out of it. When I reach out to my loan service they tell me conflicting information and the system does not allow for on time payments (because the system post the amount due the day of and takes 2-3 days for payment to go through, categorizing it as late by their own system) if I don't sign up for auto pay. Please we can't help others if no one is supporting us. Social work school is expensive but we can't do this work if we don't have the degree. If we are willing to work for less at least Help us pay for that degree.

First name	Last name	State	Comments
Katherine	Rufle	MO	<p>Mr President,</p> <p>I am an LCSW in the field of mental health and have also been a treatment provider for many regarding addiction treatment. I was widowed suddenly in 2018, my spouse died with pancreatitis within a 48 hour period. Since then I sold our small condo during the pandemic. One sister came into my care following the death of her husband who overdosed on fentanyl.</p> <p>I was able to sell many possessions including my diamond wedding band, move to an apartment and continue working. When the mental health hospital's owner sold his controlling interest, massive changes happened. Over a 3 year period or so the out patient department staff went from a full staff of 6-8 therapist, administrative staff, psychiatrists and 3-4 nurses to a fraction of that.</p> <p>I exhausted myself attempting to compensate for staff who either left on their own accord, or were abruptly cut! The entire nursing staff dismissed!</p> <p>I finally resigned, leaving the small team to make their own decision whether to stay, or leave.</p> <p>Although I obtained new employment, my hopes were shattered by the poor quality of management and my health needs. I am recovered from gallbladder surgery with debts I am currently unable to pay., seeking STABLE employment.</p>
Victoria	Highland	TX	<p>We all know the cost of everything is skyrocketing. When you are married and both partners have student loans then it hits even harder. Our combined student loan payment is \$550. This is in addition to spending (on average) \$600 on groceries and about \$600 on childcare each month. That \$550 per month would go a long way in an emergency savings fund. Both my husband and I are close to getting PSLF. Unfortunately, even though I graduated in May of 2014 and started payments right out of grad school, I will not be eligible for forgiveness until December because I made payments while I was in my "grace period" these payments don't count. My husband has about 18 months left to pay for the same reason. We have a 5 year old and childcare for school aged children isn't much less than daycare. Especially when you have to pay higher rates for summer so that both parents can work. We choose to be a 2 income household so that we can have more options. However, it feels like we are constantly being squeezed. Having that additional \$550 a month would allow us to save for our son's education or put towards our retirement. We both work in the mental health field and we are both working to address the mental health crisis in America. Helping with our student loan debit is really a reinvestment into American jobs and the future of our nation.</p>
Cathy	Schueler	NM	<p>I am now 72 years old. I completed paying off my student loan at 67 years old. At that point, I had paid double the amount of my education over the course of my payment years I had to take many forbearances due to being a single parent. It was extremely difficult and I am proud I was able to finally pay off my debt. As hard as it was, I know my story was an easy one compared to countless others. Please help end the student loan crisis.</p>
Christina	Kohn	MO	<p>The cost of higher education is ridiculous. I paid off my student loan, however, it was at 8.5% interest and it took me 20+ years to do it. As a social worker, this was not an easy feat, plus the fact that the cost was a fraction back then of what it is now!</p>
lynne	lile	MI	<p>i have foster children and with the loan payment and costs of childcare we are approaching the need to give up the children very soon, as we can not afford both payments. I am a recent graduate , but the gap from when I started to when I finished the interest has almost doubled the amount I borrowed, I was told by the servicer that I could consolidate all loans, which was not true now I have 2 payments due each month and can barely afford to pay one of them.</p>
Allyson	Campbell	NE	<p>I will soon have to begin payments to help my son with his college tuition.</p>

First name	Last name	State	Comments
Yvonne	Codner	MA	<p>I am struggling with unemployment with a Masters in Social Work. I am unable to pay for any of my bills and the student loan server has been unhelpful. It is truly sad to go and study for the cause of supporting others to improve their well-being and then myself unable to take care of my well-being.</p> <p>Yvonne C.</p>
Kat	Michaelis	OR	<p>My debt was incurred when I was almost 50 years old. I learned I was dyslexic and struggled without any help which led to the second time I did not complete my degree. The first was in the 70's.</p> <p>While I have probably 5 years or more of college, the student advisor told me I should not even be in college. I had lived a life! I had been successful! I wish she had told me that prior to incurring that debt this late in life. My chosen field may not have been the best for that age either as I do not see a lot of people going into photojournalism at that age. That being the case, as well as my area being rather rural, there were no jobs in my field. I ended up working seasonal or temporary jobs to survive.</p> <p>During this time I also started taking care of my parents 3 acres as well as cartaking for them. This is now 18 years later. My father passed the day of lockdown and I now take care of my 85 year old mother, the house and her property. Instead of enjoying every minute of my time with her, I worry every single day about the debt that hangs over my head.</p> <p>My debt was approx. \$24,000 in 2008, and now is over \$34,000. I contacted my loan servicer and was told I would be responsible for payments of \$225 per month starting February, 2025. I have been on the Income Based Programs and have never made enough to even make a payment. It just sits there and accrues interest. I go to bed worrying about it and I wake up worrying about it knowing when my mom passes I will have to sell our home and pay that loan off.</p> <p>My income will be less than \$1,700 per month with a payment of \$225 per month, I do not know how a Senior is supposed to survive.</p>
Kendra	West	UT	<p>Though I have a college degree and licensure as a social worker, I make as much as someone in a blue collar job but have tens of thousands of dollars of debt to pay off on top of the low wage. Despite the nobility of the profession, it comes with what is almost a vow of poverty due to the cost to attend college. My family will probably never own a home. The car I can afford is more than 10 years old. I qualify for state assistance for child care on my son despite my full time employment status. I love my job and it is invaluable to my community, however the pay will never be enough to allow me to pay off my loans or own a home in an economy with ever-growing child care and housing expenses.</p>
Angela	Rossi	CT	<p>I am a daughter of an immigrant and the first person in my family to graduate high school. College was promised as a way out of poverty and that I would get a good job once I graduated. I was never taught about financial aid or how to get scholarships, mainly because my high school decided that I was not good enough for that. I am currently 120k in debt. I went to my state flagship university and lived at home. I did everything I was told to "save money" and now I have a small mortgage at over 7% interest. Debt forgiveness is crucial to my future. How am I supposed to pay off my loans when I am accruing over \$500 per month in interest? We need debt forgiveness and interest reform now!!!</p> <p>Angela Rossi, MSW</p>

First name	Last name	State	Comments
Benny	Jauregui	CA	My student loan payment is more than most mortgage payments. Please help hard working families by reducing, eliminating, or forgiving student loans.
Ezra	Stone	FL	<p>I am a therapist with a masters' degree and student loan debt. I would first like to acknowledge that loan repayment pauses during the pandemic helped my family to stay afloat and allowed me to build my business (a small private practice serving mostly marginalized clients), and that I have benefited tremendously from income-based repayment plans.</p> <p>I come from a privileged family, and intergenerational wealth helped me to borrow only a modest amount of money, compared to some of my peers who come from less privileged backgrounds and are swimming in debt. Still, though, my monthly student loan payments prevent me from being able to save for my son's future and my own retirement in the ways I would like to, while also tithing to organizations that share my values. This creates a sense of precarity despite my earning a middle class income and being financially stable at present. I know my challenges are small compared to others from less advantaged backgrounds, but I just wanted to highlight the ways in which student loan debt affects people from various backgrounds, including those who appear successful.</p>
Mandy	Mitchell	MI	I will be 50 in three years. I have a kid in college. I am STILL paying off student loan debt.
Marina	Chapell	TX	I took out loans to gain a higher degree in social work and serve my community. I now owe back over \$50k and my annual salary is just over that with a masters degree. I fear I will be paying back these loans for the rest of my life. I now owe over \$10k more than I originally borrowed due to interest.
Austin	Andrews	NC	<p>I always knew I'd have to get schooling to become what I want, a therapist that helps other's resolve life issues and develop coping tools for life. Because of this, school was mandatory and I received little education on how to financially get to where I am now without taking out student loans. I have a sizeable amount, 130,000, growing because of interest. I can hardly imagine a life where I can have the option to have a children or have a home because student loans will forever hang over my head as a weight. I think many would benefit from government aid to resolve what had become issue due to the privatization of universities. Its the government's choices that has led us here; it's the government's responsibility to resolve the issue.</p> <p>I want to give back even more to my community, how can I when shackled to a bank/institute forever.</p>
Gerald	Gersh	NY	My son is a lawyer for NYC yet near HALF his pay check goes to paying off his student debt.
Lori	Saltman	MD	I could not pay off my grad school debt until I sold my house and before that I knew I'd never be able to finish paying it off.
Paul	Martinez	CA	Student Debt is a real burden for low income families! I have extreme loan debt for myself and the support I provided for my children. I cannot pay the extra payments on my limited income as a retiree! Paul
Lauren	Ludlow	CA	I now owe \$5000 more in student loans than I originally took out in 2015, almost a decade ago. I am a mental health provider with a private practice, I truly care about the people that I work with, I run a small business and it is more and more impossible to keep that business sustainable when my household pays close so much in student loans. On paper, we make a decent amount of money but between student loans, rising rent costs, living in an expensive state, and the increasing costs of staples like groceries it is getting harder and harder to make ends meet. I am not eligible for public service loan forgiveness until 2026 and my spouse isn't eligible until 2030. With our current payments we will collectively pay about \$72k in student loan payments. These are funds that could be going to retirement, buying a home, saving for emergencies, paying for childcare, helping struggling family and community members, and it weighs heavily on who I can serve as a therapists because my rates and ability to accept insurance are impacted by how much I need to earn to pay these loans.

First name	Last name	State	Comments
Nancy	Smith	PA	I am now a retired nurse, living on a fixed income. I cannot afford my student loan payments.
Kathleen	Lewandoski	MN	My Congresswoman, of Mn AMY K..has never helped me when I reached out to her via email..I had problems with TG, now TRELIS, getting info I requested & NELNET is still MESSING up my IDR...this is from the BEGINNING of "SAVE" program etc..
Donald	Shelander	TX	<p>I currently owe around \$170,000 in student debt from obtaining my master's degree in social work. While going to college I was told that I could work in a rural area of need and my student loans would be forgiven after 5 years in that rural town, which is why I didn't mind taking out this insane amount of a loan for a social work degree that does not pay well. Student loans were my only option for going to college due to the fact I was living on Social Security Disability during my time in college. When I was in my last semester Trump changed the 5-year student loan forgiveness option and I was left holding a massive amount of student debt with no options. My student loan service provider recommended I just place my loans in forbearance due to my inability to afford the monthly payments. They did not explain how the interest would make the balance even more unmanageable and make my future even less hopeful.</p> <p>I am married now and my wife is disabled, so my small social work income supports both of us. The idea that I still face \$170,000 in student debt is something that never leaves my thoughts. I know I will never be able to afford to have my own home because of this debt unless student loan forgiveness happens. The only relief I found recently was the SAVE program which allowed me to pay a small amount each month. This was a life saver, but I still worry that the next Republican president that steps into office will remove this program and I will find myself overwhelmed by the hopeless future I face again with my student loan debt.</p> <p>Please help me. Please help all of us who are overwhelmed by student loan debt.</p>
Tiffany	LaBorde	LA	Due to the overwhelming costs of loans, I will be making no more than if I would have held a lesser position with no degree.

First name	Last name	State	Comments
Jillian	Szilagyi	OR	<p>Dear President Biden,</p> <p>In a few days I will turn 50 years old. 15 years ago I left an unhealthy marriage with our three children, all under five years old. To support us I took a job as a CNA for \$10 an hour. That job led me to a beautiful if challenging career in healthcare. While working evenings and nights so I could take my kids to school and swimming classes, I returned to school myself to earn a Master of Social Work. I graduated after three years, in 2016, and became a hospice social worker for the same healthcare entity where I worked as a CNA. I have much pride in my accomplishments, my role in my community, and my job. And at the time of graduation, I also had \$68,000 of debt for tuition and living expenses. Today that debt is over \$80,000 due to the interest. Every year I have qualified for an income driven payment plan and I have been making payments larger than the monthly amount owed. But my debt keeps rising. I would need to pay \$300 each month just to cover the interest. Even as a licensed clinical social worker, after living expenses, and mine are modest, I do not have the money.</p> <p>When covid hit, alongside our hospice nurses, CNAs, and chaplain, I too donned layers of PPE to enter private homes and nursing homes alike to bring comfort and service to dying people and their families. You might recall, none of us were vaccinated. There were no vaccines. We all did our jobs. We served as voices for families distanced by stay-at-home orders. We held hands when no one else was shaking them hello or goodbye. We all told stories to each others of undressing on our back porches and going straight to our showers after work to try to keep our families safe. There was no special compensation for that. We did it anyway.</p> <p>As a social worker, a mother, and a citizen of this country I am asking you to consider complete student debt relieve for those of us that serve our communities: EMTs, CNAs, CMAs, nurses, and certainly Social Workers. Please help us. We help so many others every day.</p>
Anita	Sirevaag	MO	Education is invaluable and immeasurable. I have paid off my loans but others are not so lucky.
Jo	Will	IA	I was an adult student when I went back to get my masters in social work in the fall of 2014. I graduated in the spring of 2017 and continue to work as a social worker in Northwest Iowa. In the last year, I went through a divorce, where my husband took financial advantage of me to a point that it is difficult for me to consider all the bills and payments that I have. If my masters program student loans were Relieved and pardoned, that would give me more financial stability as I look forward to my future. My husband also affected my retirement, so I will have to continue to work until I am in my low 70s. I'm grateful I have a job that I love and I work for a healthcare system that is amazing. Even saying that, the financial pressures that I feel are difficult for me. I would very much appreciate your help President Biden in the financial crisis that we have as students, even older students face.
Ayn	Cruz-Morre	CA	I'm glad I'm currently on the SAVE program but when payment goes back again, this will take out roughly \$300 from my income. This would have been money to have more food on the table or live in a better community for my family.
Amanda	Houghton	SC	While I am thankful for the new Save plan...my student loans continue to weigh on my family's ability to plan for the future (car buying, house repairs). I have been out of school over 10 years and haven't made a ton of progress of paying off my debt due to inconsistencies with PSLF program, the pandemic and personal family job losses. More help would be appreciated!
Anna	Riley	MA	Luckily I had parents who were willing and able to pay for my college, otherwise I wouldn't be able to start my life or ever afford a house or even an apartment without roommates. Student loan debt really stops people from starting their lives, even after they have paid back the original loan amount because of the incredible interest.

First name	Last name	State	Comments
Meera	Raja	IL	I decided to go back to school after over 30 years of providing social services. I will earn my Master of Social Work degree in May 2025, and will be \$40,000.00 in debt. I plan to continue my life-long work with people without a home, victims of domestic violence, and formerly incarcerated youth. The thought of incurring such a huge debt kept me from graduate school for years, and I still don't know how I am realistically going to pay the debt back. My work has made and will make a positive impact on society.
Jennifer	Such	MO	Because of interest, I owe more than borrowed. It is a heavy burden to carry and I am concerned I will never be able to pay it off. I have MOHELA and from what I understand there has been issues with them
Diana	Kierein	MA	Hello: I became a social worker later in life (almost 50 y/o) and although I've paid hundreds of dollars on my student loans, the balance has only increased. I've never made enough money as a social worker (helping families going through divorce become good coparents and helping their children) to afford the large payments required by the loan servicer. Now I am almost 74, on social security, and still seeing a few clients but also still carrying a credit-crushing balance of over \$124,000. I have been paying on my student loans since 1999, but they have not been forgiven through any programs you've proposed so far. Please provide relief for me and forgive my balance. Thank you. Diana Kierein, LICSW
Catherine	Coolidge	OH	I have been in school for over 10 years, and have my masters in social work. Right now, I have 181,000 in student loan debt, and with the three servicers, owe nearly \$800 monthly. I make a decent salary for a social worker, but because of my debt, I can't further my career in a place that would be i'm going to the community, such as advocacy, because I can't afford to take any pay cut because of my student loans. I also makes it impossible for me to continue to help because I am in a job that pays for me to live. If I am to get sick for even a day, it could completely disrupt my entire life because I don't have any savings because how much I have to pay. And every single month the interest increases so much and it is an eventuality that I will never be able to pay everything off and I will die with student loan debt. Without ever getting to own a house, to go to school for law, like I want.
Crystal	Lindsay	CA	The automatic relief would be crucial, as my student loans stacked on top of me when I decided to go back for my master's in social work. I did not realize the amount that accumulated was close to 6 figures. I am a former foster youth, and this hardship has made it so difficult to manage with no help. The rate of foster youth getting a higher education is still at 10% and climbing, but think about how the number would falter if they had to take out student loans at this magnitude with no one there to help them navigate through it. I can barely manage on my own, and now I have a child to care for.
Abigail	Miller	MA	I and thousands of other students/professionals nationwide have taken on 10s of thousands of dollars of debt to serve others in fields that don't pay the bills let alone also pay enough to cover this debt. Freeing current and future students/professionals of this burden allows us to continue providing necessary services
Eileen	Hodiak	NC	Please support student loan debt cancellation which will stimulate the economy and insure financial stability for those with student loans
Sarah	Spencer	GA	My 3 adult children have significant loans, EVEN with getting the Zell Miller and Hope scholarships in GA! 2 of my adult kids are social workers-servicing their communities! I know you are trying to get this done. Please do not give up! TY!!
Stephanie	Meeks	ID	I currently have cancer and my medical bills are very high. I cannot afford to keep up with my medical bills and student loans. I feel like I'm drowning in debt. And removing my student loans would be a great relief! Currently, I do not have insurance medications have to come out of pocket.
Audrey	Stein-Langdon	MI	Eliminating debt would allow me to start saving up for retirement at 35 years old.

First name	Last name	State	Comments
Bethany	Cooke	WI	I am a school social worker in my 2nd year of practice and completed my school social worker licensure course this school year. I received my BSW in 2019 and my MSW in 2020 and have approximately \$30k in debt that is not making a dent any time I make a payment. As a school social worker, and working in schools in general, we are overworked and underpaid and abused by students, parents and administrators every single day.
Donna	Price	IL	<p>I graduated with my master's degree two years ago and now work at my community college where I received my Associate of Arts and Science. I am the only mental health counselor at a five-campus rural community college in the poorest counties in Illinois. I am also an advisor, accessibilities, house liaison, and also budget navigator for the students.</p> <p>During my time in college, my husband's health went bad and we lost our home. Many did not know that we lived in a camper down by the river near the community college. I was a non-traditional student with no clue where to go for help. While at the community college, my youngest stepson took his own life. It seemed every step of the way life threw stumbling blocks at us that we continue to have to pay on.</p> <p>When I reached the Master's program and had to take out loans, we had to take out a little more money than we wanted just to keep our vehicles with 300,000+ miles running. During this time we also helped to feed and clothe our grandchildren who were in an abusive situation.</p> <p>With my husband on disability now, I do what I can to try to get my loans paid and bills caught up hoping that one day we can have a home and a dependable vehicle. I know the Democrats are doing what they can to assist students because if the debt is paid, that money will be spent on homes, vehicles, or items people need.</p>
Lilian	Curtis	NE	because student debt, I have been unable to support my children's college education.
Michelle	Melendres	CA	Social workers and educators are vital professions in today's modern society. While this may be the case and while we make tremendous contributions, our pay is significantly lower than our counterparts and the amount of fees from our education and profession (required graduate school fees, licensing fees, continuing education fees) do not match what we are paid. Canceling our debt would be a significant move in supporting our field and the millions of individuals who help with the growing mental health and welfare crises.
Elizabeth	Suellentrop	VA	I have over 100,000 in student loans. I will likely be paying that off until my death.
PJ	Smith	IL	Everyone in the United States was told that their student loan debt would be canceled under the Biden administration, yet it hasn't been. That means EVERYONE, not a select few. That's what citizens expect, their (EVERYONE'S), student debt removed. And if you're worried about the people that already paid their loans off, I'm sorry they missed out on the chance to have yours removed. It will be similar to the current generations that will not get 100% of their earned social security because certain people will not stop taking loans out against it and not repay it. That's what you should be mad about.
Haley	Gerken	OH	I work in public service and am already underpaid in my profession as a social worker and am then penalized by getting a higher paying job and therefore owing more on student loans each month. It's a constant cycle of debt that will never be mitigated. Interest has taken over and I won't be able to pay this off without some assistance.
SONYA	GONZALES	TX	I was able to pay for my Undergrad college with cash, however I did borrow for my Graduate School degree. My loans are almost paid off, but since I work for myself, I D

First name	Last name	State	Comments
Eva	Rizzo	CA	I have been paying my loans for more than ten years. I have made a small dent. I am a millennial, making an "ok" income and still can't afford to buy a home and my loans affect my credit score. I have a family but no home to call my own.
Baiba	Pukjanis-Grasman	NC	As a social worker, it has been impossible to pay off my student loans. I had a devastating divorce that has taken years to recover financially. I am 68 years old and can not retire. The student debt is crushing.
Ann	Martin	OR	I had to take loans for college due to being orphaned and not having any resources to pay outright. I paid back my loans in full, paying more in interest than the loan was, under the income driven plan, paying it back in 21 years. I finished just when my children were starting college. Now I have their loans to pay, which will be what I have to do in my retirement, which means I do not get to retire as soon as I'd like. College should be more affordable and accessible to all.
Miranda	Collins	NH	I am currently finishing my MSW but my undergrad loans are now more than I originally took out because of interest. I have been paying for almost 10 years! I will be under so much debt when I graduate and I will be working in a rural community with minimal options for growth.
Mary	Byrne	MA	Retired from Public service loan forgiveness teaching position but still paying!! Wrong loan, then wrong info given to consolidate and before y]the time I made 10 yrs from correcting, I retired and now can't use PSLF!!!
Kinetria	Howard	NY	<p>I am a first generation college graduate with a community of people watching to assess if the path to higher education is even worth it due to the potential effects of what can be viewed as predatory debt!</p> <p>My plan is to share knowledge and educate those who are willing to learn, but we need so many more educated people to securely (financially & mentally) serve the community. Maybe education should cost what it does, but the income for educated has Not matched the inflated cost! Something has to give, starting with addressing the issue with debt relief. Next is the imbalanced interest rates that prolong financial security for college graduates. How can we promote an educated society if we are in crippling debt?!!!</p> <p>I will share a final thought (of many)... when it comes to loan forgiveness, there are many of us who have worked for non profits for years while pursuing higher education. Myself, 10 plus years. That dedication should be considered better considered when we are applying for student loans no matter where we are in the process. We contribute to society more than what we are compensated for.</p> <p>Let's encourage Quality Higher Education!</p>

First name	Last name	State	Comments
Thomas	Johnstone	MI	<p>As the price of colleges increases due to the decrease in federal and state financial aid (such as grants and scholarships), the students must find another way to pay for college.</p> <p>First, we need to revisit why the federal and state grants/scholarships (such as the Pell grant) have decreased over the years and increase their value and the income levels cut off.</p> <p>Second, we need to set programs in place that would allow the currently enrolled or newly graduated not to have such a burden on their pockets.</p> <p>Third, public Universities and College should have a cap on what they are allowed to charge. I recently was told by an administrator that it cost more to teach an undergraduate student with more than 60 credits than it does to teach one under 60 credits. However, if this is truly the case then why are the professors not being paid differently.</p>
Jyella	Deloney	WA	<p>I began college right out of high school with a full ride scholarship but injured myself playing college sports and no longer could play or attend college. I graduated with my masters in social work years later with breaks. I am first generation, black, transgender college graduate. On breaks, there was no work and the work could find barely paid for transportation to and from work, I was fortunate enough to get free room/board, but I was on food stamps which supported me and the rest of the household. I requested student loan hardship, forbearance, and unfortunately fell into delinquency. I was able to work myself out of that delinquency. I recent filed Bankruptcy so that I can better prepare for increases and cost of living. I've worked hard to get where I'm at and I'm making more than I have ever made. But I cannot invest in my future, retirement, my children, or care for them financially as the sole provider of my family with looming, ever increasing student loan debt and cost of living with stagnate wages and underpaid service. I understand there are many people such as myself and others that are worst off. But I sign this petition is hopes that forgiveness will alleviate the hardship we all experience as former and current students and for economic hope.</p>
Laura	Watson	SD	<p>Starting with a B.S. working in the field at a non-living wage for years and thru graduate school has made it difficult to climb out of debt. I cannot buy a home or rent and live comfortably it is a struggle.</p>
Sara	Daly	MD	<p>I have been a social worker for nearly 25 years, and have been working to pay back my loans -- with consistent monthly payments almost that whole time. I have now paid more than the amount I originally borrowed, but have thousands of dollars left to pay back of still accruing interest. I have applied for TEPSLF and would be eligible for forgiveness very soon -- but because my loans were consolidated with my husband's student loans years ago</p> <p>(our loans are both now under his name, and he is a self-employed small business owner) I have to await 'de-consolidation' before any action could be taken. I am also now paying for my own 21 year-old child to attend University of Maryland, and have another child graduating from high school this year. I made student loan payments consistently throughout the pandemic, and felt relieved to actually see my debt decrease during that time since interest was suspended..... but since interest and payments have restarted I am overwhelmed each month by the continuing weight of this debt. Thank you for your consideration.</p>

First name	Last name	State	Comments
Kathryn	Watson	IL	My dream to be a Behavioral Health Therapist was halted by an abusive relationship. I spent years in the honeymoon and punishment phases of the relationship but with my Bachelor's there was little options in the rural area that I lived in to get a better job to leave the relationship. Until one day, I applied to the University without telling my abuser. He was not pleased but b/c we weren't married it was an excuse to leave and live at the University versus this abusive relationship home. All of my debt for my Master's in Social Work was to get me away from my abuser and begin a new life. I had no debt before my Master's but now it is crushing. Rising costs of rent, groceries, internet, needing to buy a new vehicle and wanting to get into the housing market, but unable to afford it. While this debt was necessary to get me out, it is now crushing my future. I am now single income household and can not enter the housing market with all the monthly payments we all now have to have for daily life. Please help us President Biden. I love being a Social Worker but we are not respected still in our field in Mental Health when we are the majority. I work with a mostly adult population on some sort of Medicaid or Medicare. I was on the front lines all throughout the pandemic. We do not get help from the businesses we work for now do we get incentives like other Healthcare workers do. I have more education and experience than most of the nurses I work but they make almost 2x's more than I do. Help, its hard to move forward in my life without loan forgiveness of some kind.
Toby	Mills	MO	I am a solo mom, struggling to make ends meet in my helping profession. Even as a PHD and licensed clinician, I have to work multiple side jobs on top of my full time job to support my family. Loan forgiveness is would be tremendously helpful for my family and I.
Miranda	Casero	TX	<p>Hello, my name is Max Casero, and I'm a Licensed Clinical Social Worker and therapist in Austin, Texas. As you no doubt know, on average, social workers pay the most for education to make the least amount of money - this financial disparity and hardship makes it near impossible for us to show up fully for our clients and those we serve. Further, the Public Service Loan Forgiveness Program, while helpful, does not account for breaks we might need to take to help with the burnout associated with such a high stress job. This was my case - I worked in community-based foster care for two years before experiencing burnout that required three months of rest; however, this break made is so I have been ineligible for loan forgiveness and will remain so for another couple of years (while also not being able to currently afford my student loans). Please help end this epidemic of debt.</p> <p>Thank you for your time, Max (Miranda) Casero, LCSW-S Owner & Director of Behavioral Health Prism Integrated Health</p>
Sean	Daughtry	MA	I would still be in student debt if a family member hadn't paid off the rest of it in my early 40's, fifteen years after getting my degree.
Andrew	Hunger	MN	I attended multiple universities/colleges before I was able to find my pain in life and graduated in 2022. During that time, I took our a large amount of student loans which continue to impact my financial situation. I hope for some day in the future that there can be some kind of reform to help borrowers from this generation who saw tuition inflate drastically.
Eve N.	Bogdanove	MA	<p>Almost 30 years ago, I went to a city university for my grad school and paid 2500 a semester and put it on my credit card. It just so happened my state school was in the top 10 for my field of study and I was an excellent candidate.</p> <p>My peers, however were not as fortunate and have been paying their loans off for years. Supervises are unable to purchase homes (these are medical professionals fyi) bc they do not have cash resources because of ballooning interest which causes stress and hurts growing families.</p>

First name	Last name	State	Comments
Lisa	Kahn	NY	<p>I hope this message finds you well. I wanted to take moment to share with you my journey led me to establish my practice in the helping profession. Later in life, I made the decision to return to school to address my family's financial challenges</p> <p>and fulfill my dream career. I pursued a career in the helping profession and completed my Master of Social Work (MSW), I undertook an unpaid internship that later offered me a position. Subsequently, I obtained my LMSW by successfully passing the state exam, which was a significant achievement for me.</p> <p>In order to qualify for the LCSW exam, I had to accumulate thousands of hours of work experience. It wasn't until I was 59 years old that I became eligible to sit for the exam. Despite being diagnosed with ADHD, I dedicated myself to studying diligently for the exam. Although I initially fell short by 7 points, I didn't let that setback deter me. Through persistence and hard work, I eventually passed the exam on my third attempt. Each exam attempt incurred substantial costs, which posed a financial challenge given my limited salary and personal expenses. Nonetheless, I remained determined and am now embarking on establishing my own practice.</p> <p>Having deferred my loan repayment due to the minimal pay I received from my previous employer over three years, I decided to venture into independent practice only to discover the financial constraints associated with insurance reimbursements. As I navigate through these challenges, the weight of my sizable loan looms large, necessitating a daunting repayment obligation.</p> <p>Reflecting on my journey, I recognize the discrepancy between the valuable services provided through my education in the helping profession and the financial compensation received. There exists a genuine need to address the financial struggles faced by those dedicated to serving others in need. It is my hope that I can continue to support individuals requiring assistance while also managing the financial burdens that accompany my professional pursuit.</p> <p>Thank you for taking the time to read about my journey. Your understanding and support are deeply appreciated.</p> <p>Warm regards, Lisa Kahn</p>
Rebecca	Bowles	UT	<p>I am currently an LCSW working in private practice. I worked for several years in the drug court system in Salt Lake county Utah. I got my MSW in 2017. I was 48 years old. In 2014 I ended an 22 year abusive marriage I was in and went back to school. My abusive ex husband has provided little to none child support or alimony. I provided for 3 children and still have 1 at home. With the amount of student loan debt I have, it makes it nearly impossible to save for my retirement. I received no retirement benefits from my ex husband. Even with an IDR repayment plan, my balance continues to grow while I make monthly payments. I am also unable to help my children pay for their own college education due to the need to pay off my increasing student loan debt and try to save a little bit here and there for my looming retirement. I'm 55 years old now, and the struggle is real!</p>

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Marne	Potocki	NC	It feels like I was tricked by society to believe that achieving higher education would be beneficial to my future and my quality of life. Before my brain was even fully developed, without the ability to plan farther than the next week, I agreed it would be a good idea to incur an incredible amount of debt to get a degree as the natural next step following high school graduation. I totally get it when people say that they worked hard and that's why they don't have student debt, or when someone asks why should their taxes pay for choices I made. It's a big mess. We have a hard time holding two truths at once. Personally, I would like to be able to help more people. Because I have a master's level education in social work, I have the privilege of serving vulnerable populations in my community. I know I chose a career that offered rewards that have nothing to do with making a living. I'm just sad because I feel trapped and like I will never afford to live comfortably. I dream about owning a house someday and becoming a foster parent. The student debt I have is overwhelming and at age 31 I'm only focused on living day by day, paycheck to paycheck. It's a shame because I know I can contribute so much more to society. Student debt relief would liberate and mobilize a lot of quality individuals and the result will benefit everyone.
Jonathan	Dean	NC	The student loan payments create a huge burden & barrier for me and my family.
Colin	Bettis	CA	Balancing finances while working in a public sector where the pay is so low is very difficult. With all the rises in the cost of living, debt relief is crucial to all students and grads. How can I be an effective mental health provider when I am worried about paying all my bills off, including the ridiculous interest on top of the huge unsubsidized loans I had to get to become a clinician with my ASW credential. Please act on this to help this struggling nation out. The banks have been bailed out enough- how about bailing out the people for once?!
Anne	Miller-Uueda	PA	Most of my debt comes from getting my Masters in Social Work. I have spent my whole career, before and after graduate school, working within the mental health field and supporting survivors of trauma. I have had to leave jobs I loved and cared about because I couldn't afford to pay for childcare, housing, and my student loans. Even in a higher paying (for social work) job, my student loans limit the experiences I am able to provide for my children, and I won't be done repaying these loans when they attend college. I spend my working hours supporting others. Please support us by forgiving loans for all those working in the mental health field, making implementation automatic, stopping ballooning interest, and making these part of the regulations going forward.
Debbie	Dean	NC	I'm currently in graduate school trying to better my career and high pay; The payment on student loans & interest currently is a financial burden.
Ethany	Michaud	IN	I didn't have any help or support from my parents when I went to college and had to live off of my student loans and work full time, even through grad school. It was extremely difficult to do and impacted my mental and physical health significantly. However, now I have around 100k in student debt and I pay about 1100/month. I'll be paying this down for a very long time because of the interest. My husband and I aren't able to save much money because of this. We have to budget VERY carefully each month. It hinders us from being able to save or do the things we need and want to do.
rc	saldana-flores	TX	my college age child can't get any financial support toward college from me
Stacy N. Perin	Perin	FL	Social workers, like myself, who have spent their careers working in non-profits, to help the underserved populations in our country, are overwhelmed with student loan debt. It is imperative that we receive loan forgiveness to end the cycle of financial hardship for the people who are doing the "boots on the ground" work in social services.
Melissa	True	TX	After bankruptcy I still have over 100k in student loans, I have 3 kids and I have worked for 12 years and nothing is getting better- I am so overwhelmed and it feels hopeless at times

First name	Last name	State	Comments
Kristen	Benson	CO	I am a practitioner with clinical psychotherapy experience. I would love to be able to practice clinically, however the wages are not commensurate with cost of living and paying back loans so instead I work as a macro-social worker in consulting at a large firm. From this perspective I can see first hand not just how student loans affect my ability to do direct practice but also how it affects social workers and the populations they serve. More practitioners will enter direct service if they can afford it. it is unlikely to see a major change in salary in a short time, but debt relief would at least let the pay cuts folks take by returning to practice more possible. Similarly, with the forgiveness, we will see more doctoral level social workers and as a DSW candidate, I can say that we need many more DSWs in the field to help better represent the social change we want to see.
Faith	Whinfield	NY	Dept relief would improve my quality of life. I am confused of how the amount owed has piled up. I have been working and paying my taxes for over 20 years. I'm 20 years from retirement and feel that it would bless me to not worry about how I would care for myself in old age.
Tara	Butler	IN	I had student loans for over 20 years because I attended a private undergrad college. Then I obtained a masters in social work 10 years after my undergraduate graduation. My loans were forgiven and I am so grateful.
Dominique	Edgerly	CO	Social Worker here - I work in community mental health making less than I did as an undergrad working part time. I have a masters degree now and will be paying for it for what seems like a lifetime, just so I can serve my community. I don't know if I'll ever own a home, be out of debt, or be able to have a child because I can't afford it. I have to cut my own hair, buy 2nd hand clothes, and live on a diet of mostly dried beans because that's what I can afford right now. I consolidated loans following the directions of my server to get PSLF and then my forgiveness count restarted. I'm stuck! My interest keeps the number creeping up. I have undergrad and graduate loans well over \$100,000 and I make \$55,000 BEFORE taxes, insurance, bills, and other expenses. I'm drowning and feel like my choice to be a servant for my community has tied me to poverty for the rest of my life.
Charmaine	Burrell	MA	I am currently a continuing studies student who went back to school over the age of 50 to earn a degree to help better my family and show them how important education is for us as Black people. I am also raising my grandson because his mother's life was taken due to gun violence in the city of Boston. This debt being wiped out would benefit me in many aspects, mainly providing the basic needs.
Jamel	Freeman	MD	As, a soon-to-be BSW graduate student in a few weeks. Also, enrolled and accepted into the master's program for social work. Major in macro and minor in clinical. This student debt cancellation would be benefit for me, personally as a student. The weighs from this student debt have already been affecting my mental health and from an honor's society student lens it feels more of a negative than positive. For, a productive student who does not use their funds outside of their educational needs. This feels more of punishment than a reward for giving back to the community in what we are in dying need for. Not, to mention the workforce shortage because of burnout and stressed social workers. I was under the assumption that the student loan servicer would help with books, pencils, pens, notebooks, traveling for internship task duties and assignments. I am favorable for the student debt cancellation and asking too if you could do some view-switching from the lens of us dedicated students. Thank you, for your time, support, and consideration in this matter.
Heidi	Venture	OR	I'll never be able to pay for it
Laura	Winton	MD	I never took out a loan for any of my education. This allowed me to work in the public sector and provide services to those who were underserved. I don't know that I would have pursued my life's vocation as a social worker if I would have gone in debt to do it/ I consider myself fortunate. A lot of things are now being identified and mental health and without creating a workforce that can afford to do the work we will remain continue with the multitudes of social crises and continuing social injustices that we are experiencing now. I find it hard to believe that things will not continue to get worst. This is essential to our nations health.

First name	Last name	State	Comments
Shelby	Somers	NJ	Student Loan has been a very pressing issue for myself and my family. My husband and I both work and have gone to school for careers only to find that the job market has been a challenge and now we have debts that our earnings cannot cover. We have struggled with ideas of buying a house or starting a family due to the mounting weight student debt has on us. I work hard to support us and we still live paycheck to paycheck. Even with doing the SAVE plan I have struggled to make payments and I fear what will happen when the on-ramp ends. Student Loan forgiveness would give us a new start and allow us to move forward rather than living in fear. I implore you to consider the real lives that are impacted my forgiving Student loans.
Makiba	Green	CA	<p>As a student, I understand firsthand the weight of student loan debt. Graduating with dreams and aspirations, only to be met with the harsh reality of overwhelming financial obligations, is a daunting experience shared by many of my peers.</p> <p>Picture this: diligently pursuing my education, fueled by ambition and determination, yet constantly haunted by the looming shadow of student loans. Despite my best efforts, the burden of repayment threatens to suffocate my aspirations and hinder my ability to thrive post-graduation.</p> <p>In this narrative, automatic relief emerges as a beacon of hope amidst the darkness. It represents not just a financial reprieve, but a lifeline for students like me who are grappling with the harsh realities of debt. Automatic relief ensures that assistance is not a distant promise, but an immediate response to the pressing needs of struggling borrowers.</p> <p>By streamlining the process of accessing relief, automatic mechanisms alleviate the stress and anxiety associated with navigating bureaucratic hurdles. They provide tangible support when it is needed most, allowing students to focus on their academic pursuits and professional endeavors without the crippling weight of financial insecurity.</p> <p>In essence, automatic relief is not merely a policy; it is a testament to the commitment of society to invest in the future generation. It is a recognition of the inherent value of education and a reaffirmation of the belief that no student should be shackled by the chains of debt. As a student, I implore policymakers and stakeholders to prioritize the implementation of automatic relief mechanisms, ensuring that every aspiring individual has the opportunity to pursue their dreams without fear of financial ruin.</p>
Cassandra	Roach	WV	I was put in classes at Marshall University that I didn't even need, back then I was new to college and didn't know any better, now I have to pay for those classes. Also, I just got a letter saying I was overpaid back in 2014 from Marshall and have to pay that back as well. I am 100,000 in debt from student loans and I will never make that kind of salary as a MSW to even pay it back.
Caitlin	Pieri	ME	I graduated last week with honors in a Master's of Social Work degree, the first in my family to achieve this level of education. I have accepted a position to provide outpatient therapy in my rural underserved community to youth and families that are in desperate need of these services and some of whom have been waiting for years for an available mental health provider. While this should be a time of celebration and excitement in my life, I am left with a crushing amount of student debt that weighs on my mind daily. As it currently stands, half of my income from my new position will need to go towards my student loan payments. It is likely I will be unable to afford to buy a home or have children in the next several years because of my student debt. I have worked incredibly hard for my degree, but I will have to work even harder to be able to manage the financial burdens I had to take on because my family could not afford to pay for me to go college. I urge President Biden and the Department of Education to take concrete action that will alleviate this systematic barrier to individuals from low and middle income families to be able to engage in higher education, join the workforce, and contribute meaningfully to the economy.

First name	Last name	State	Comments
William	Somers	NJ	I graduated with a masters degree in history in 2020, right at the start of COVID. I've spent my entire life dreaming of being an educator and helping students. Instead, I was unemployed for almost 2 years after graduation, unable to get any work because of budget cuts to schools, lack of experience for jobs due to pursuing education, and being overeducated for other jobs. Since graduating, I've been underemployed, never earning above 50,000 a year, while working multiple jobs. I'm an adjunct professor and going back to school for another masters degree in social work to increase my job prospects while still being able to help people. This isn't sustainable; student debt relief needs to be broad, immediate, and automatic. I was always told to get an education to get a good job and better my life, now I wonder if I would have been better off working in a factory like my dad did.
Taylor	Aldrich	IA	I am a proud social worker, as well as spouse to a current social worker that is in graduate school. We believe whole heartedly in our work and the code of ethics that informs our work. Our jobs are hard when you look at the populations we serve. Providing direct service to 20+ clients/week to those struggling with their mental health, and/or those impacted by systemic barriers. Then you add in factors of low pay and enormous student debt, and it makes this work even harder. The world can't afford to lose social workers, yet social workers can afford to become or stay social workers. As a masters level, fully licensed social worker I may just over \$60,000 /year, which I have had to fight for since graduating from my graduate program. Fresh out of grad school I was working grueling hours to only bring home \$49,000/year. When you compare this to the pay of other graduate level, licensed professions we are severely under paid. I have over \$70,000 in student loans. On an income driven repayment plan, I am at a \$546/month payment. This is ridiculously difficult to pay every month while also trying to pay other bills such as mortgage, credit card payments, car loans, gas, and groceries - most of which have been impacted by inflation. This is not even taking into account things to improve quality of life such as vacations, home improvement, professional development. Additionally, I can only (barely) afford the minimum monthly payment, which cannot keep up with interest on \$70k. At this rate I will be in debt for most, if not all, of my adult life. There are very few social work jobs that offer debt relief, unlike other medical fields, even fewer that offer tuition support while you are going to school. Despite having a 4.0 and supporting myself through graduate school, I was offered zero grants nor scholarships; only loans with high interest rates to pay back. Everything the world tells you to do to go back to school & not accumulate debt, I tried. Now if I advocate for debt relief, I am shamed for picking a career that required this much school and without the means to pay for it without borrowing loans. Many years of my work experience do not count towards PSLF because the company didn't want to do the work of filing to become an eligible employer. Providing student debt relief to social workers would address one, of several systemic barriers that impact us. When we take care of our helping professionals, we retain them in their careers, which then impacts the overall health of our communities. I urge you to pass this debt relief, and for it to be substantial and broad enough to impact as many social workers/helping professionals as possible.
Kathi	Nelson	MI	I graduated with a MSW in 1995. I could not pay my loan payments. Partly because I was working in the human services field which does not pay well and because my owed amount ended up being triple what I borrowed due to years of interest on a debt I could not pay. Finally in 2016, after my mother died and left me some money, was I able to pay them off. All during this time I worked full time, had a family with 2 young children to care for, then ailing parents to care for. I wish there would have been relief for me and hope you can give it to the other hard workers. The student loan business is a scam that students have no choice signing up for.
Edith	Gonzalez	MO	I am a first-generation Mexican Immigrant woman who works with minorities and the Hispanic population. I am about to graduate from my master's degree in Social Work and plan to be a much-needed bilingual therapist in the area. Obtaining relief from my student debt will help me provide better service to the community.

First name	Last name	State	Comments
Julyeth	Brown	IN	I am a recent graduate looking to pursue owning my own business within my field but I am concern about my student debt. It is limiting my ability to dream, it determines the jobs I have to take and it shouldn't.
Tracey	Casey	KS	I was unable to work while attending the university for my degree in social work due to the practicum requirement, which was an unpaid internship 3 days a week. This resulted in me having to take out more in loan amounts to cover living expenses so that I could earn my degree. I don't regret attaining my degree, but the amount of money I owe each month is as much as my rent and the interest is most of the payment. As cost of living continues to rise at a faster pace than income, how much longer will this be sustainable?
Claudia	Zen	MN	I am calling the Biden administration for the most effective and efficient student debt cancellation proposal that will provide relief for my student loan.
Melissa	Sauter	TN	Being in a service/care providing career in social work and debt now the size of a medical degree is unreasonable. Given the pay in the US for social workers is significantly less than most can sustain for increases in living expenses. We have already lost a significant percentage of mental health providers due to pay, covid and insurance payment issues. In order to sustain providers left and to increase care for the heightened demand of mental health needs please provide debt relief to those in the social work field. Strongly considering leaving the care field I so love to ensure sustainable living.
Colleen	Worthington	NJ	How are we supposed to save for retirement
Robyn	Crosby	MO	I am a current nontraditional student (48 ears old with two adult sons, one whom is disabled). Neither of my parents attended college and are both deceased too soon. I attend social work program college later in life for income to keep a roof over our heads. It is imperative the upcoming social workers who will give back to all of society and work for a more just world not have our low incomes focus so much on paying back 6-8 years of hard work at school to give a lifelong work, promoting promising and inclusive social values.
Andrew	Massetti	IL	My student loans make it difficult to live off my wages and if my rent were to increase at all I do not know if I would be able to afford monthly bills as student loans already make me cut it close. I work in my field and pay back as much as I can but it feels we can never get ahead when paying \$500/month in student loans and making under \$22/hour for a government related career. Between the lack of pay for my position and the crippling student loans I may never be able to purchase a home or have children as I struggle to make ends meet as is. Student loans have truly made me regret furthering my education and I wish I would have just entered a trade.

First name	Last name	State	Comments
Tamara	Munoz	IN	<p>It has been 24 years now. When I think of the years where I had a master's degree of social work and had to fight to get \$30k a year and I had a lot of experience too. There were years where I qualified for forbearance. And I was a "highly" paid social worker. It's so frustrating to think I cannot qualify to work in a hospital that bills Medicare without my masters level degree in social work and yet, I was not paid enough to afford my student loan payments.</p> <p>When I filed to combine my student loans last week, I was told by the loans person that while they started out as government loans, they "just move over to commercial loans automatically after paying for so long" on them. So, is that where someone in the private commercial sector gets to make money off of me because there is really no risk? It's just free money to them? If I read it correctly, I have been responsible for my loans now for 24 years and only about \$3k is gone from the principal? I used to be with Sallie Mae and now Navient. The payments go up and up.</p> <p>I think about all the conflicting financial advice I have received over my life. I feel like there were times when I was told that my students loans won't affect my credit score? Well, they definently do now.</p> <p>I mean, I pay \$345 right now. It is estimated to go up to \$545 or so with combining them; my federal loans. Loans that I agreed to pay in 1996 maybe? It just keeps going on and on and feels very hopeless.</p> <p>A life insurance agent once bubbly shared with me that I didn't need to buy as much life insurance as my husband because, if I accidently died when our kids were still very young, my student loans would be "forgiven". Damn, what a perk.</p>
Rebecca	Sundt	NJ	<p>I am a single mother who received her MSW in a field that notoriously pays extremely low salaries. My current full time position pays approximately minimum wage. It is daunting to think of all the student debt I need to pay back when I'm not being properly compensated for using the education I received.</p>
Russell	Akard	MT	<p>I am a non-traditional student who recently obtained my masters in social work at the age of 40 to better support my family of 8. In order to obtain licensure as an LCSW, I know have to complete at least 3000 hours of supervised clinical work. This supervision also requires a significant financial investment, and a reduced income due to my inability to obtain a license until its completion. Because of my age and household income, I was ineligible for grants or state or federal assistance outside of student loans. Now that I've graduated, I have a level of debt and interest that is creating a financial burden for me that is too high for me to appropriately provide for my family. I was advised that since I work for a non-profit, I could modify my loan to accommodate income, but I was not informed that the debt would continue to accrue interest on primary balance, and that it would change if my income increased. If I chose this option, the amount I would eventually pay for my education would be 3-5 times what I had originally borrowed. I firmly believe that this administration should honor its commitment to subsidize my student loan debt immediately in order for my family to flourish.</p>
Alissa	Hebert-Wallace	MS	<p>Due to ballooning interest on my student loans, I now owe thousands more than I originally borrowed. Although I (just recently) have a generous salary today, for much of my career I either had to choose forbearance or had an income-based repayment that did little to nothing to pay off my loans, adding to the interest. Now that my income is higher, my IBR is over \$1000 a month, nearly 1/4 of my take-home income. At this point I fear I will always be strapped with student loan debt.</p>
Lauren	Guetling	CO	<p>Why is it that we can fund weapons and militaries in other countries but we can't find it in the budget to offer student debt relief to our own citizens?</p>

First name	Last name	State	Comments
Louise	Cremona	VA	<p>Greetings,</p> <p>I have over \$200,000 in student loan debt, which is like a mortgage payment. I am an LCSW and work to aid people with MH challenges. My monthly payment of this debt is about half my paycheck. I will probably not be able to retire due to this loan and monthly payment. Is there anything to help with this hardship? I feel my occupation is very important as we are short on MH professionals in this country and we do not need the added financial stress. Half of this loan is a parent plus loan, so my son could complete college and not works for the government. As you can see, we are both employed and trying to help our country. Please consider debt cancellation or massive reduction to aid all who are financially burdened.</p> <p>Thanks and God bless, Louise Cremona, LCSW</p>
Giselle	DeLeon	CA	<p>I am currently in graduate school to get my Masters in Social Welfare. Because we have unpaid internships, I have no time to work. Therefore, I worry that I am collecting debt while not saving for the next two years while I get my degree. Knowing that the loan forgiveness plan will be in place after I graduate would bring great relief.</p>
Robert	Epstein	TX	<p>I like my borrowers attempted to access the public loan forgiveness program. Many of the signer of my forms struggled work the department of education to verify my previous employment. Many people in helping professions have not been able to access loan relief.</p>
Erin	Dykhuisen	MN	<p>I graduated from undergrad in 2000, and from my last graduate program in 2009. I am saving for my children's colleges. I still have over \$60,000 in student loans, and I will not be out of debt until well after my children graduate from college without forgiveness. I am trying to prevent them from having the same burden that I have born for my adult life. I have never missed a student loan payment, but the balance has never decreased by much due to interest rates.</p>
Jonathan	Resnic	MA	<p>I am a social worker who works for a nonprofit. With my student loans I feel I will never get ahead. As a social my salary is low but the work is rewarding although stressful. I can not afford to move out of my parents home. I fear the looming debt of my student loans. Please give those of us in the helping profession some relief.</p>
Chukwuma	Ekeh	AR	<p>It's just been hard, having to address that debt on my salary, I love my job but I need this debt relief</p>
Bridget	Bartlett	IA	<p>I received my Master's in social work in 2004 and still owe a lot of money on my student loans due to the insurmountable debt for all 8 years. I own my own business but made less than \$55,000 last year and my husband makes less than me. I love my job but am overwhelmed by how much I owe in student loans. I have worked for non-profit organizations for the past 12 years however I don't qualify for student loan forgiveness because I run my own business. I would love help paying off my loans and I know others in my profession are facing a similar burden.</p>
Kandee	Beckley	SC	<p>Although I am currently out of student debt and am a retired social worker, I completely support this petition.</p>

First name	Last name	State	Comments
Diana	Docher-Dunkley		<p>I have over 100k in student debt</p> <p>There's no way I'll ever be able to pay that</p> <p>I'm currently in school trying to complete practicum</p> <p>There's been many errors with financial aid</p> <p>I need help</p> <p>D Docher-Dunkley</p>
Nikki	Higgins	CO	<p>I recently graduated with my Master's in Social Work to address the incredible mental health needs in my community. I now have \$88k in student loan debt (\$30k of this is from my undergrad, which I have been paying on since 2002, and the principal has never gone down). I am concerned how I will be able to afford the cost of living, support my kids, and save for retirement with low salaries, the cost of healthcare, unaffordable housing, and student loan debt. My kids are almost college age, and the thought of their imminent staggering debt is mind-boggling.</p>
Halie	Sawyers	CA	<p>As a currently enrolled Social Work student pursuing my Masters Degree, my future goals center around serving those who are most vulnerable and in need of service. Unfortunately, many helping professions do not provide pay that is adequate to the loans required to achieve the necessary education to perform these important roles in society. I know that Student Loan Debt forgiveness would allow me freedom to focus on serving those most in need, rather than what pays well enough to pay my student loans and keep me out of further debt.</p>
Nadine	Padowicz	CT	<p>My story is the story of my children and how I am affected. I had to sell my house to pay for my oldest child's tuition after maxing out aid and loans. Once that money was spent, my children were then able to secure enough aid and loans to pay their own way. Of course I and their father, we are divorced, were left with no homes. I took my retirement money to, along with my new husband, buy our current home. My current husband and I do not see retirement in our future for this reason. My youngest son has so much debt, I don't know how he will support himself once he has to start repaying his loans. He is 26 and lives on the opposite coast from me. He is gainfully employed but barely makes ends meet.</p> <p>My oldest son is 29. He and his fiance both have Master's degrees in engineering and are both gainfully employed. They can not afford to own or rent a house on their own. Instead they live in a 3 bedroom house with 3 additional housemates. We are highly educated upper middle class people. I think America can do better.</p>

First name	Last name	State	Comments
Dacarie	Robertson	OR	I work in a nonprofit setting providing clinical mental health services to underserved populations, facing social and economic disadvantage. My work is critical for supporting children and families as an early intervention to address complex adverse experiences. However, my burden of ballooning student loans causes financial hardship, limiting my personal well-being, and causing me to consider private sector employment that does not serve populations most in need of my services. Pay in nonprofit work does not pay enough to afford inflation related to housing, food, and basic needs. Even on income based loan forgiveness plans, my income does not support my living needs. I'm torn between serving those in need and building worth to meet my own needs. It's truly heartbreaking.
Kathleen	Deters-Hayes	NY	I had student loans 20 years ago and near the end of my payments, I was able to get student loan relief. It was really helpful and strongly support debt cancellation for social workers. Our educations are very expensive and our salaries are not that high.
Madyson	Poole	KY	As I am wrapping up my final semester of my bachelors degree, I am excited to start my career as a social worker. However, the dread of paying off the student debt I have accrued lingers tremendously. As a social worker, I will be helping individuals throughout my community better themselves, But a key practice that used to be overlooked in this profession is self-care. This allows workers to focus on the job at hand without feeling burnt out and stressed. A debt relief program would definitely help students like me who aim to help the community become better but need a little bit of help reducing the stress on their plates so that they can successfully help others.
Gregoria	Franco	TX	Trying to go back to school.
Alannah	Chung	NV	Having an enormous amount of student loans to become a LCSW and serve the community and those in need, takes a toll on not only me but my family, mentally, emotionally, and physically. It affects my husband who is current main income and time away from my kids. We sacrifice a lot of time, mental and emotional energy to get to our goal only to continue to deal with the stress of loans after school. It's almost like a never ending stress cycle. At times I question my choices to become an LCSW due to the amount we owe at the end. However, we are in dire need of social workers. This could potentially affect my marriage and relationship with my kids. The stress creates fatigue which leads to irritability, arguments or constant worrying of financial. It takes away quality time away from my kids to possibly needing to work two jobs in order to pay off loans. I also don't want to put the stress on my husband anymore and hope my kids don't have to be responsible for the loans when I'm gone.
Ericca	Blake Morgan	MD	As many of you are aware, student has crippled us. Education is costly and does not allow us to meet out monthly obligations. I would like to pay off my loan and do more for my family, but I simply can't. I would like the government to wipe away student loan.
Shana	Dancer	MI	I currently owe more than \$20,000 MORE than I did when I originally took out my student loans due to outrageous interest rates.
Jeanne	Mamigonian	CA	The latest error from Mohela: I had one large loan discharged from Borrower's Defense from a law suit. It is paid off but Mohela is still charging me the enormous interest on the loan-that was discharged!
Kristian	Hunt	NJ	It has been a difficult process for me a graduate student working with the burden of my current loak of \$141,000 while working fulltime and keeping up with the economy inflation prices. Please enforce a policy to forgive student loan specifically mine. Thank you and God Bless!
Shirlene	Darby	NJ	I am going through a divorce with enough bills and do not make enough to cover these student loan expenses and balancing all my bills. Please President Biden support us with this situation so that we can breath.
Lara	Conley	FL	I am still working to pay off debt almost 19 years after completing my graduate degree.

First name	Last name	State	Comments
Monica	Santiago	PA	I am a social worker who put myself through college without any familial support. I earned my degree to help others. Student loans is something that weighs heavily on myself, colleagues and clients I help as something that is unrealistic to ever pay off while also paying the bills and being independent. Any help to make the choice of going to school not being a daunting hardship glooming over our heads would be so appreciated,
Jaime	Lauren	VA	I have been paying since 2005. I have made little to no progress. Due to the types of loan I got when consolidating, it made me ineligible for any type of forbearance during the pandemic. I am a social worker who takes insurance and now with additional loans from a doctorate, I not only don't get paid more, I qualify for no forgiveness. It is a lifetime of debt I will carry in addition to my children's future school debt. Its very disheartening. I am taxed to death and qualify for no help.
Anne	Webb	NJ	I have struggled under the weight of my social work Student Loans for just over two decades now. I had to leave the public sector after 7 years because I could not afford to live. Then went into an insurance company as a social worker, and still could barely afford to live on that because of the weight of these debts. Please consider canceling old student loans. Those of us who did or do work in a stressful field still cannot recover years after graduating. Ps- I can't even work with individuals anymore as a social worker because of the trauma I experienced as a result of the work I did.
marci	wishner	NJ	As someone who had to jump through hoops and now extremely grateful for PSLF loan forgiveness i believe reform needs to happen to make it easier for others.
Raelyn	Sprenkle	NJ	I have made payments every month, on time, since graduating in 2012. My student loans only continue to grow (with no end in sight). I have taken out life insurance policies, solely to insure that in the event something happens to me, my student loan debt will not burden my family. I was unable to secure a full time job that would lead me to public service loan forgiveness and now face the uncertainty of if my loans will every be forgiven or if I will pay on them until I ultimately pass away. My current payment needed to cover my interest alone is more than my mortgage payment. I also have two toddlers that I must pay for childcare for to be able to work, to be able to afford life in general. I am left with little balance for family life at the end of the day. My field (social work) does not yield high incomes, often incomes are below state poverty lines. Even as a supervisor at an agency I did not make enough to meet minimum "liveable wage" income levels in my state, NJ. The amount owed for the degrees needed to have that job far exceeds any monetary benefit of that role.
Maritsa	Jaramillo	NJ	I'm a borrower who is struggling to pay ever month and since 2017 to 2019 i was paying 570.00 a month and now since 2019 I am paying 370.00 and the amount I owe doesn't change! Still my debt is 80,000 dollars! Im a SW clinician and I do not make enough to have the "luxury" to live decently if is not because my husband's support! Maritsa
Jamie	Cooper	MI	I've been paying student loan debt for 24 years and still not close to paying off the private loan. My loan service is Navient, formerly Sallie Mae and took the loan out as a teenager to pay for college. It has held me back from going back to school because of fear of more debt.
Katerina (Kathy)	Sirois		I have a bachelor degree in social work which I paid off quickly. However, I worked full time and I obtained my MSW part time status. It's been difficult with mortgage and bills. Unable to apply for forgiveness. I've worked for non prints in the employment field. I haven't been able to pass the LMSW Clinical exam. That's cost a lot. I need to pass that so I can move forward.

First name	Last name	State	Comments
Kacia	Kriener Putman	VA	My student loans are a burden that weighs heavy. As a social worker, it has been hard to balance the mission of where I want to work with the cost of my student loans (which were over \$900 per month). I went to undergraduate school when student loans were at 2.5%. Now, the interest rate is overwhelmingly higher and I worry about being able to hire the social workers of the future, which includes the rising cost of college and grad school. Even if the relief doesn't affect me, please do something for those that I want to hire and train to help the increasing mental and behavioral health needs.
Darryl	Coleman	NJ	Please help debt is crippling us as a nation and to get ahead.
Wendi	Paradine	MI	I owe her \$80,000. I have made payments as much as I can. I believe I am 6 1/2 years into the PSLF program. Only specific jobs count towards that. So the job I was offered I could not accept because it would not qualify towards these payments. This job pays LESS than the one I resigned from and is work on with dialysis patients. This job also requires more hours and days. This is crazy, that the payments under this position will not count. This needs to be looked at closer.
Jill	Miller	OH	I am 63 years old and went to college at the age of 42 years old when the future of my employer was being questioned and I needed to have a plan B. I graduated with my Masters of Social Work Degree in May of 2009 and in 2010 I added my certificate for substance abuse to that. I had student loan debt totaling approximately 90k at that time. I then began paying my loan under the Income Based Repayment due to making low pay and ALL of my payments went to the interest on my loan. In 2018 I had to file Chapter 13 bankruptcy and after 5 years of paying over 1k per month towards my student loans (which had ballooned to almost 110k by 2018) I still owed almost 70k for my student loan, only 20k LESS than originally borrowed. Had it not been for the interest pause from 2020 to 2023, I never would have got any principal paid towards my student loan debt and, therefore, would never see a way out from under it. As it stands now, I have paid off my bankruptcy and continue to pay over 1k per month for my student loan debt and won't have it paid off until I am 67 or 68 years old. I have to continue working until my loan is paid off because I can't afford the payments if I'm not working. If something were to happen to me between now and then to cause me to not be able to work or if I were to lose my job, I would not be able to sustain paying that amount of money for a loan payment and my loan would, yet again, begin accruing interest that would make my balance rise. Those 5 years that I was in bankruptcy put my student loan into "forbearance" which made it so that I couldn't count working for a non-profit employer for those 5 years to go towards student loan forgiveness. I consider myself lucky because I may actually get to pay my loan off, though it's actually been paid and then some. Look in to lowering the interest on student loan to next to nothing because, truly, that is what keeps those with student loan debt owing for the rest of their lives, is the interest!
Margaret	Woods	NY	Prior to pandemic the servicer of my Dept Ed placed my loans in forbearance without my knowledge which inflated the loans from \$86K to \$100K. I believe this is unjust because once it was transferred over to Mohela this is the amount and now it seems its being transferred again and this is all really confusing. As I am in a profession which qualifies for loan forgiveness, I am relying on this being available to me because if it isn't then this will be an enormous burden on my family as we are now down to one income due to my partner becoming disabled. If we can provide billions in aid to foreign countries surely we can provide that same aid to those of us who are serving the American people. We are calling on the Biden Administration and Congress to cancel debt and give hardworking Americans the relief they deserve in the service professions. Thank you.
Debra	DaCosta	NJ	I don't make much money. I don't have much money. I work everyday to make the world a better place. I can't think of a more fulfilling and thankless job. Social Workers deserve some respite when it comes to the constant stress of living with inflation. Help us.

First name	Last name	State	Comments
Kimberly	Buckley	MA	<p>This student debt relief is crucial. I am a 52 year old woman and have been paying student loans since I was 27 years old. I received an associate's degree in physical therapy in 1997. I have been a frontline health care worker in the field of geriatrics for the past 25 years, including working tirelessly through the entire COVID pandemic. I am a dedicated health care professional, and recently returned to school to complete my Bachelor of Science in Social Work, and will receive my Master's of Social Work degree next week. Fortunately, I did not apply for any loans for my Social Work degrees, and paid through employee scholarships and private savings (which is now depleted). My son is a freshman in college, and we are now paying his tuition as well as our own student loans from 1997. My student loan payment just ballooned to \$1100 per month, which is completely unmanageable for our family of five. My husband and I currently owe a combined \$35,000 in student loan debt, which is completely unmanageable at this stage of life. PLEASE HELP!</p>
Cherese	Godwin	NJ	<p>"As a social worker, my student debt significantly impacts my future financial stability and personal life choices. Despite entering this profession to help others, the burden of debt limits my ability to plan for long-term goals like buying a home, saving for retirement, or even starting a family. Every financial decision I make has to consider my student loan payments, which are a substantial part of my monthly expenses, further strained by the current high inflation rates."</p> <p>Ballooning Interest Leading to Increased Debt:</p> <p>"Yes, I currently owe more on my student loans than what I initially borrowed. The interest on my student loans has compounded over the years, making it difficult to make any real dent in the principal amount. This is especially frustrating considering my starting salary as a social worker is relatively low, and increases in pay have not kept pace with inflation or the growing interest on my debt."</p> <p>Issues with Loan Servicing:</p> <p>"I've experienced several issues with my student loan servicer that have made managing my loans more challenging. There have been instances where my payments were not processed correctly, leading to penalties that I had to dispute. I've also received conflicting information regarding repayment options and loan forgiveness programs, which has been misleading and frustrating. It often feels like the services that are supposed to assist me are actually making the process more confusing and difficult."</p>
Kristina	Greco	NJ	<p>I have ~\$120k in student loans and have been denied from any relief due to my inability to maintain consistent payments throughout the 3 decades I have had these loans. As an LSW I now do not make enough to pay for these extensive loans with the interest rates that have been tacked on. It is either pay my loans, remain in a small one bedroom apartment while providing a public service for 10-12 hours a day or request forbearance so that I can try to get ahead and find more stable housing. This should not be a choice that I have to make. My hands feel like they are constantly tied. Please help!</p>
Robert	Craig-Comin	MA	<p>45 years ago I graduated with \$10,000 of ed loans. It was a struggle for 10 years, but I was able to start a professional life. I cannot imagine how any one can try and create a career with \$100's of thousands of ed loans as happens these days. Give the next gen some help.</p>

First name	Last name	State	Comments
David	Cooper	NJ	I applied for PLSF program multiple times since the program inception. I was denied multiple times. I was recently approved for loan forgiveness of \$47,000. My loans being forgiven permitted my wife and I too look at the best ways to save for our retirement. Thank you,
Monica	Avila	NV	Student Debt causes a lot of stress, but weighing my options on furthering my career or staying where I am at, I chose my career to better my future. However, because of the amount of debt I am in I am second guessing that choice. I live in the land of opportunity but at what cost?
Debbie	Hartzo	LA	University had not developed its program to offer appropriate and effective education.
KIMBERLY	HANEY	TX	I have been repaying my student loans for nearly 20 years. My original loan was for less than \$40,000 and I still have \$19,000 left to pay. I have been unable to save for retirement and unable to fund college for my three children. Each of them will be forced to either get scholarships or take out their own loans. I have no ability to build generational wealth. I am living paycheck to paycheck. I have a Master's degree in social work and should be making enough to support myself, my children and build wealth. None of these are a reality.
Henry	Huffman	OH	I can't afford this bill and you all keep raising my bill
JENNIFER	RUGGERI	UT	I am a single mom with 3 kids and at age 50 I am unable to purchase a home for my family due to my student debt.
Henry	Huffman	OH	I work for non-profit and I do not get paid like for profit employees so i make about 15,000. less a year then they do and it is hard to pay for these loans at the high interest rate they are at.
Edith	Block	MA	I am not eligible for student loan relief because I don't work for a non profit. I will be paying my student loan of for another 10 + years, well into my 50s.
Ana	Toro	NJ	My loans have such a high interest for my loans and my daughters loans that fall under the parent plus loans.
Micki	Morrow	MT	I am a single mom and I can barely pay my bills. The economy does not make it easy on single income homes. I can not always buy groceries for my daughter and I. I cannot find a career that pays enough that would allow me to use my education. So I work two jobs, can't pay my bills and my student loan debt has nearly doubled due to interest.
Brandy	Kennerson	CT	I have been paying down a balance that is higher than what I borrowed. This debt has been effecting my ability to financially move forward and manage the cost of living.
Sarah	Miller	WI	Over the last decade I have pursued a career in social worker and recently therapist. Serving the under appreciated communities in my state specifically women, LGBTQIA
AnnaMarie	UriosteSmith	GA	Is this where I share my student loan hardship story, or is there another place I should submit to?
Susan	Shanley	NY	I have clients who owe many thousands of dollars in student debt!!!

First name	Last name	State	Comments
Valorie	Cooper	CA	<p>I am currently enrolled in National University's Master's of Social Work program. I was forced to make a choice to attend a school that has a higher cost than a local program because the field of Social Work is growing at an astonishing rate and this was the only program I was able to start. I am having to take these loans because I make too much money to qualify for any other assistance, so loans are my only choice to be able to continue my education. Of course I am excited to complete this degree in another year or two, however the thought of yet another loan causes much stress and anxiety.</p> <p>Social Workers are necessary and our cities and counties are severely understaffed. A good social worker should not have to worry about the high cost of student loans. Please help us social workers who are on the front lines of these mental health crisis that are raging all over our country.</p>
Tiffany	Hall	IN	I am currently in the MSW program for social work. When I graduate, I will owe an enormous amount of debt for student loans. This I'd all from attend school, paying for books, etc. There was never any extra taken out for leisure activities. My MSW program will cost me a total of 36,000 dollars by the time I graduate. If I don't get some type of relief, I will be paying on this for 10-20 years.
Reginald	Jackson	LA	I'm on social security and school system retirement. Can't afford to live with a \$259,000.00 student loan debt.
Megan	Jones	KY	Being a current student in this era has led me into severe Financial hardships that for the rest of my life, I will be constantly struggling and stress about debt. Never in my life, I'll be able to live a peaceful life due to the constant stress due to loans that had to be taken out in order for me to be able to gain an education and fulfill my role within society. Rolling society is to constantly worry and stress, not be able to afford daily luxuries that are needed in order to survive. Having to rely on the good nature and the resources in my community is hard due to the limited access we have these resources. Providing debt relief will not only help others that are struggling, but also allow us to be able to live prosperous lives that was guaranteed to us it should be part of our human rights.
Hadidja	Nyiransekuye	TX	I am of retirement age and I still owe more than I borrowed. I will not be able to afford the student loan monthly payment because of my small fixed income.
Grace	Ofori Attah	NJ	I am currently taking care of 3 children all under the age of 13 years. It has been a struggle after the pandemic. It has been difficult for me to be able to provide for myself and my children.
Charles	Thomas	NJ	Thank you, and keep up the good fight!
Priscilla	deVera Pasoquen	CA	I currently have student loans the size of a small mortgage. Unexpected life situations certainly made it a challenge to address student loans in addition to compounding interest. There has been so many different advice and strategies it becomes very confusing to tell which is the best and most accurate advice for my situation. In addition, some of the representatives appear to be uninformed or not as versed with the process as well. It has been very difficult to speak with someone at the loan servicers and numerous times have been on hold for one to two hours with no resolution. I have worked in the social services industry primarily government agencies and non-profits.
Chris	Ogle	IA	I'm trying to start a new family and my student loan debt keeps me up at night wondering how and if my American dream is possible.
Jessica	Freeman	MS	This would affect my future tremendously. As someone pushing 30 who returned back to college after finding my passion, and also couldn't receive any benefits or scholarships, it's truly scary to wonder whether or not I will be able to make a living when I'm done due to having to worry about my loans.

First name	Last name	State	Comments
Taheesha	Robinson	MD	In June 2023, I recently graduated and now unable to afford to pay this student debt ,especially since the cost living continues to increase. The student debt owed is over \$75,000. It saddens me to even think about what 20 years from now would look like for me. I do not want to be enslaved to any debt. I do appreciate the hard work and effort that I had to put forth to obtain my MSW and employment. But again, I don't want to be burden down worrying about how I am going to survive this debt. Please remember all students regardless of the year or time of graduations. We all need relief. Thank you.
Rebecca	Williams	IA	I am currently only 12 payments away from forgiveness through the PSLF program. However, 6 years ago the servicer I was under could not count the number of qualifying payments I had and the non-profit I was working for was leading to burnout and vicarious trauma. I stayed for a few months longer hoping I could get information on my loan payments but they were unable to provide any information. I eventually left the non-profit sector and gave up on loan forgiveness in favor of my own mental health and being able to continue to provide therapy services to children with trauma. A year later I heard that I had several years of payments left because they had misguided me during my graduate school, never recommended I consolidate to reduce interest and actively suggested other means that were intended to help in the moment but ultimately cost me qualifying payments. Im now just a few months shy of qualifying with the new laws in place but anything to reduce this load would be incredibly helpful.
Janet	London	IL	My daughter has \$200K debt from law school and works in non for profit.
Ryan	Wauson	CA	I feel limited in my options for my career and future because of my and my partners student debt
Antonia	Mata	CA	I am now 65 yrs old and have 75000 in student dept. I am a LCSW with so much health concerns.. I was Dx with cancer left tonsil on Feb 2020, now in remission but not without huge side effects of radiation. I owe 40000 in dental bills due to damage from radiation. I have had 2x strokes in two months. And now I'm so worried about all this dept, especially student loans! Thank you for listening..
Tina	Louise	MI	Please also understand that reforms are needed and will only benefit our economy and our wellbeing as citizens of this country. Please also understand the programs in place now contribute to the problems and the changes suggested here are desperately needed and barely what is needed. Please also understand that my experience with the Student Loan Forgiveness program was akin to indentured servitude. The program forced me to work in environments that did not pay a living wage, with the most difficult and highest need populations. At the time as a new clinician that was the worst stage of my career to be offering help to this population. For me the program fostered intense burnout and subsequently the inability to complete the decade of work requirements. I made it 6 years before I had to choose my physical health and mental wellbeing over student loan forgiveness. Ballooning interest, confusing terms, fees, all mean that my years of payments have done nothing to bring down what I owe either. I am 47 years old and have zero retirement savings and I am thankfully right now doing well in my social work career. However, student loan payments, 35% self-employment taxes, and the cost of health insurance (average of \$15,000 a year right now) means that retirement savings are still not on the table. Agencies that profit off and makes millions/billions off those of us trying to do better and believe in the American dream is the perfect example of what is wrong with our systems right now. Government should be here to use our tax dollars to provide us healthcare, education, and basic needs. This should be a right of all US citizens. I hope you agree and will work to support and ensure these changes happen.
Kaitlyn	Llewellyn	NH	I worked three jobs my entire adult life to pay down my student loans, and could only afford to pay the interest.

First name	Last name	State	Comments
Audra	Gillis	MD	Almost 30 years ago, I borrowed money for graduate school and now owe more than four times the about I borrowed. As a social worker it is impossible to think about paying back such an astronomical student loan due to inflated interest rates. I was told that my loan is one that would probably not be forgiven because I did not attend a public college or university. Does that really matter. The school of my choice should be just that, my choice and not determine whether or not my loan should be reduced or forgiven. I am hoping President Biden and the Department of Education will reconsider this. Most of use just want an opportunity to reset and focus our energy on helping others in need of improving their mental health and not feel that out mental and emotional health are in jeopardy in the process.
Heather	Newcomb	VA	As public servants, and those who dedicate our lives to helping others, the weight of crushing student loans looms heavy over my head.
Kara	Joseph	MA	I graduated in 1999 with my masters in social work degree and have been working in the field, since that time, trying to pay back my student loans which have tripled since I took them out. As a social worker, the pay is often not what it should be, and yet I have been working hard serving some of our most vulnerable members of society, not only due to mental health issues, but due to serious physical illness. My husband is a teacher and still owes on his loans as well and now we have a daughter in college and are needing to take more loans for her education while also having to now care for aging parents as well. We continue to be very concerned with this financial burden weighing heavy upon us.
Richard	Williams	TX	I am currently in school but, my situation is paying off my wife's student loans. She graduated in Germany with a degree in International Business and when we got married her degree did not mean anything here in the States. So she had to start her education all over GED and up to her Bachelors of Science degree. I am a 22 year Military Vet and she was with me most of those years. We are still paying it back today!!! Why? Why are we the greatest country in the world and have to pay for education?
Jennifer	Parisi	VT	<p>One population of social workers who has been overlooked in the push for debt relief/cancellation are those social workers in private practice providing mental health therapy.</p> <p>Like many other MSWs and LICSWs, I had to make a shift away from nonprofit organizations and into private practice in an attempt to earn a livable wage. The years I spent in nonprofit organizations never provided the income I need to adequately afford housing, utilities, groceries, my student loan bills, and the credit card debt that was necessary to accrue due to my low salary.</p> <p>I felt pushed into making the shift into private practice out of necessity (which is still underpaid by insurance contracts). In doing so, I had to abandon my progress in the PSLF program because private practice is ineligible for PSLF. There has been no other category that private practice clinicians qualify for to receive student debt cancellation, so I am now stuck paying the entirety of my loans, just because I'm trying to make a livable wage.</p> <p>Student debt cancellation needs to include social workers who are in private practice because we are investing just as much time and emotional energy to serve the public as we did when working for a nonprofit. We should not be excluded from relief.</p>
Emily	Lewis	NC	I'm not sure how I will be able to afford life at all. Between inflation of the cost of living I can't make a payment. I'm in the mental health field, serving others with two degrees and licensure, and I barely make a liveable wage on top of the looming student debt. I was told education was supposed to better myself, but all it's done is actually hinder me financially because of the debt. I simply cannot afford life.

First name	Last name	State	Comments
KIMBERLY	EARLY	PA	My husband and I struggled to make student loan payments as parents of a young child and homeowners. I was eventually able to qualify for PSLF and did have nearly \$20k in students loans forgiven. I worked in county and state government for over 20 years and then in a nonprofit organization using the skills I learned earning my MSW. This is important to people, families, local communities and our economy.
Francis	Bonilla	CA	I am struggling and I need the help to get it cancelled.
Gerald	Sanzari	NJ	I took these loans for my daughter under Parent Plus and I have been government worker for 34 consecutive years paying these loans religiously with the promise of debt relief that never comes. Thank you Gerald Sanzari, taken for my daughter a student borrower Nicole A. Sanzari
Cathy	Harris	NY	None of these apply. My niece on the other hand has a large amount of debt and has to keep working full-time for 10 years despite wanting to stay home part-time with her baby. It is very stressful for her and her husband.
Wendy	Ayala	CA	Thank you for your time. I will be graduating from California State University of Northridge this May with a Master of Social Work and as a social worker it is important to create systems to help each other in our communities including students who continue their education for society to succeed equally. However, with student debt there is a barrier that comes up later in life when attempting to retire since it is quite difficult living on a limited income. As a case manager for a senior center in Van Nuys, California. I have seen the gap of not having the income resources to help people live independently and having a cancelation of debt would help us relieve us from best at a later age of our lives. Thank you again! - Wendy Ayala
Laura	Eustice		I currently owe more on my undergraduate loans than I took out and was misled about debt relief by at least 2 of the 5 loan servicers I have had. I have worked in nonprofit service provision for a very long time but much of that time does not qualify for PSLF because I was not making payments on student loans. When you work in direct service you get paid bottom dollar. If you are single, you will often have to choose between paying for necessities (such as rent, gas, food and medications) or student loans. Student loans came last for many years and I defaulted because of this. Because of my debt I will never be able to own a home nor retire. The student debt crisis was purposefully manufactured to make wage slaves of, so far, at least 3 generations and turn a college education not into a tool for bettering oneself or society, but to further enrich the already wealthy. Political maneuvering created it and political maneuvering can end it- no harm, no foul. It is essential for the health of our economy for the Biden administration to provide sweeping student debt relief.
Laurie	Sweeney	MT	I recently graduated with a masters in social work. I am 56 years old and likely will never be able to repay my student loans.
John	Eichinger	PA	I work full-time, and salaried in social services. The car I drive is new. That's about it.

First name	Last name	State	Comments
Kristen	Adams	TX	<p>Hello, I scholarshipped my way through my undergraduate education at a private university. I graduated with only \$5,000 in debt, which I quickly paid off by serving in Americorps and by making regular payments. Unfortunately, at the age of 21, I made the mistake of taking out student loans to receive a graduate level education in Social Work, one of the worst paid Master's degrees. I received no financial education, had no understanding of how such loans worked, and had no financial support from parents or others. I completed my degree in two years and graduated to a part-time job in my field making \$18/hour in 2009 right after the start of the economic depression of 2008. I worked two jobs until I was hired on full-time to a social work position. I made regular payments at the minimum level due to living in a high-cost area of the country. Approximately three years after graduating I suffered some debilitating mental health issues. Over the course of a few years I was hospitalized twice and had to leave the social work field due to the stress. Each time I needed a break from payments, I was able to request forbearance and receive it, but the interest kept accruing. I continue to return to paying off my loan albeit at a minimal level. I was able to return to the field of my training after working on my mental health, but never earned more than \$60,000 annually. Due to high interest rates, I have been unable to make an impact on my loan, and my loan is now substantially more than what I took out in 2009. I submitted paperwork for the PLSF program, but am not currently qualified as I have been unable to work full-time in my field of social work/public service since my mental health issues in 2012 for more than eighteen months at a time. I am not opposed to paying off my debt. I received the education and have been employed in my field on and off since I graduated. What I am requesting, is some sort of relief for the runaway interest rates. I feel I cannot get ahead. I have been disqualified from purchasing a home, have been raising two teenage step-children, and have been working as much as my health and mental-health allow, but I am no closer to paying off my debt today, than I was fifteen years ago when I graduated. It feels hopeless. I had to open my own business doing private mental health therapy in order to create a sustainable work environment for myself. To that end, I am making \$30,000 a year, paying \$300 per month towards my loans, with no hope of paying them off unless I change fields. If the rapidly increasing interest could be halted, I feel like I could pay off my loans. I have learned the financial skills to budget, know how to save money, and know how to attack debt. I am entering my 40s having launched our two children and will be in my highest earning decade of my career (so the research says), so I am primed to tackle the debt. That being said, I also need to start planning for retirement, as I currently have no money saved in that regard. I am requesting you consider modifying the current interest on student loans and require a similar process on taking out a student loan as one does to buy a house. It's confusing to me why I was able to take out a loan for \$150,000 for an intangible education and not for a house, which is an asset the bank can repossess. I also believe that there should be more consideration to the fields one is going into. I did not need to go to Columbia University for social work, to come out making \$18/hour with minimal hope of ever being able to pay off my student loan. That doesn't make logical sense. Thank you for your time.</p>
Dani	LaPlant	IL	<p>Neither of my parents went to college and I was extremely confused in the process related to signing up for college aid. Now I have more debt from my undergraduate experience alone and it is increasingly growing in interest. The loan my dad took out under his name for me as a PLUS loan is almost doubled what we took out and I have to pay that back as well. My partner and I are unable to start our family and need fertility treatment that we cannot afford because of our debt and also cannot afford to own our home and recently sold it to rent for a cheaper cost. It would be a major improvement to have the interest reduced to be able to pay it off and start our life.</p>

First name	Last name	State	Comments
Mariam	Geris	MA	As an immigrant, I don't have a family support and I'm taking care of my sons by myself. So, I can't work and my husband working hardly to offer our basic needs. However, because life is very expensive, we live in the housing authority and in the same time we have a big issue with the credit cards. I am waiting to receive my certification to find a job, but I can't work more than part time to take care of my family and this not a big help for us. Therefore, I feel nervous about the debt that is expected to be paid in the coming months and the increases interest.
Irma	W. Sandoval-Arocho	NJ	I'm still paying my loans and now I have one child in college and another one that will start in one year. It's an endless sacrifice to pay for loans. I'm sure when I make it to my grave my children will inherit my debt.
Heidi	Schmitz	MI	<p>To the White House and Dept of Education,</p> <p>Hello! As someone who graduated with a Master's in Social Work in December 2019, student debt has been front of mine for a while now. While I no longer qualify for PSLF due to limited scope of the program, I still find it difficult to make more than the minimum payments monthly. Much of this is due to high interest that accrues daily. No other loans or lines of credit from credit cards have any rules about daily interest accrual. I would not mind paying back the debt but daily interest accrual makes it difficult to do so. Many other people I know also deal with these same financial struggles. The reason why my loans are so high is because many past Republican US presidents or state governors in Michigan have not provided enough funding to public universities. While I am a white person with privilege, I have friends that are people of color and high student loan debt greatly impacts them. What is also difficult is that while people praise social workers and state that we need more social workers (which we do), we need more debt relief for social workers working as therapists or even in other roles that help folks within our communities experiencing mental health challenges. Not all of us make a lot of money in the social work field. High student debt stifles the ability to have upward financial mobility, leads to high stress that can impact physical and mental health, and crush other personal dreams such as owning a home, buying a new vehicle, going on vacation, having a family, or even being able to give back to the community. I am advocating for further debt cancellation or to restructure student loan debt for it to not be burdensome. Many of us do not want to have to reach the end of our lives for the debt to go away or be forgiven. Thank you for your consideration.</p> <p>-Heidi A. Schmitz, LMSW-C, MSW</p>
Vonda	M	NJ	I am currently on social security. I have only been able to pay off and on for years. I just restarted with my payments and they are \$500+ a month. I only get \$1695 monty and because my husband collects social security that was the best that they could give me. I have seen my interest skyrocket. I borrowed \$70,000 ,for my Masters Degree in Social Work. I now owe over \$100,000 dollars with the interest. I cannot at this time do anything with my Masters Degree until I obtain a license, which costs \$200+ every time I take it. This is a real struggle for me since I went back to school to get a better paying job and have been unable to do so without that license. I can do nothing with that degree.

First name	Last name	State	Comments
Malaney	Head	TN	As a social work student, there is a large sacrifice that is required when embarking on this endeavor. Roughly 1,000 unpaid hours of an internship must be completed in order to obtain a standard BSW degree. An additional 600 internship hours must be completed for a completed MSW degree as well. It is imperative to note that these hours are unpaid and cause a financial strain on the working adult. As a working adult I have no time to obtain a part time job while still attending school full time. When I was laid off due to the rigorous demands of my curriculum, I was forced to move and am now living off my husband's single income. As a first generation college student, the debt that I have accrued in the hopes of being able to provide for a future for my family is crippling. It is my hope that any administration would find it in their hearts to formulate a policy to give back to the community workers that give so much. Thank you.
Beth	Terlizzi	IN	I still haven't been able to buy a house yet because I am worried about my student loan debt.
Shelby	Swan	CA	Throughout my experience of higher education, I have both a bachelors and masters degree, I took out \$75,000 of student loans. I finished my BA in 2017, and my Masters of Social Work in 2019, and current loan balance is \$97,000, and growing, due to ballooning interest. Thank goodness for forbearance during Covid, as my balance would be much higher without it. My student loan debt is stopping me from being able to afford to invest in my future affordably. Living in California, my life long goal of owning a home will likely never happen due to my outstanding, and growing, student loan debt. As a person who grew up in foster care, having financial stability and home ownership have been my only goals in life. Immediate relief of debt would be undoubtedly life changing for me.
Elizabeth	Green	IA	I am a single mother of 3 and it's so hard to have student loan debt due to not having parental support to help me pay for college.
Sharon	Joag	NJ	I have debt from medical school & then after my practice failed during covid, I went back to school hoping to have more stable income in the mental health field. I have now graduated from school with a masters in social work, and debts from both medical school and social work school. I'm in debt over 180,000\$\$
Lynn	Coghill	PA	My son and daughter-in-law are unable to buy a home due to her outstanding undergrad and grad loans.
ELIZABETH	DAVIS	OH	I'm deeply worried about the people who have to worry about crushing debt and how that prevents them from seeking high education careers and how that is feeding into current teacher/medical care and other shortages in our country.
MaryJo	Eppright	NJ	We are proud parents of 3 adult children who graduated from college. We pay their loans! We do this to help them try to get ahead of living paycheck to paycheck but unfortunately it delays our retirement as well as impeding their ability to buy homes.
Laura	Grandy	VA	My partner's student debt from undergraduate has made it difficult for us to buy a house, start a family, and plan for the future even though she has a steady government job. It is very stressful.
Rita	Rooney	MA	I had \$80 k student debt and my first social work position was at children's non-profit and my salary was less than \$30k/year: it took me forever to pay it off and I would still be paying if I did not get forgiveness due to covid rules and FINALLY qualifying for Public service program
Audrey	Williams	OH	My student loan debt is an issue I think about my retirement years. I have over a \$100,000 in loans. i took the loans out and believe this is my debt. The PLFP should be applied on a yearly basis. I plan to retire in the near future and I'm scared. I will have a limited income and the same bills. Everything is more expensive, what will happen? Will i live in poverty? As a social worker I see how seniors are living. This is concerning and makes me scared.

First name	Last name	State	Comments
Robin	Harp	TX	I am a clinical social worker in a county safety net hospital where I have been working for almost 10 years. I am hopeful I will receive loan forgiveness through the PSLF program by the end of the year. However, over the nearly 10 years I have made payments on the IDR program the amount I owe has grown by almost \$10,000. While I appreciate the lower payments tied to my income, I live in fear there will be a mistake and I won't qualify for PSLF and will owe more than I expected. People working towards PSLF and submitting proof of eligible employment regularly should qualify for lower interest rates. This would ensure more of our payments go to paying down the principal, rather than interest. Thank you for taking my thoughts into consideration.
Jeannette	Hanlon	ME	As a member of the older generation, I didn't have the utterly burdensome debt this generation has: I support anything you can do for them!
Jennifer	Oliver	TX	The debt I have goes no where due to the interest rates. I am in a serving profession that does not get equal pay. My student loans payments are daunting and any relief would be greatly appreciated.
Kaylee	Wong	MI	As a first generation college student who then went to graduate school to become a social worker, it is frustrating to find that it takes so long and so many hopes to get debt relief working in a nonprofit and working for others while other people are making so much more money
Cynthia	Booker-bingler	ME	I am a 65 yr old LCSW that is working two jobs. I have a spouse who has cancer and am supporting my granddaughter who is on the Autism spectrum. I graduated in 2007. Had medical issues leading to loss of employment and housing and deferrment of my student loans. My debt escalated as interest accrued. My loan servicer was changed and my loan changed to different rates from one set rate to increasing over time. I now owe more debt that continues to increase creating a hardship as I doubt I will be able to retire at any time. I have not qualified for debt relief as, although I am a social worker, the organizations I worked for did not meet the criteria. I work hard with clients with significant mental health issues 6 days per week and still struggle.
ZOLA	de FIRMIAN	CA	This will continue to weigh upon me for my retirement duration, I am afraid. So dssapointing and stress-inducing.
Hilary	Fineman	NJ	I have been a social worker for 14 years, working in the non-profit sector for 10. I applied for the PSLF and due to red tape, I am ONE payment shy of having my student loans forgiven. I was furloughed and then laid off from my non-profit job during COVID and the only work I could find as a social worker, was at a private practice. Since I work for a private practice now, any payments made to my student loans do not "count" towards PSLF meaning that I will have to continue to pay off my loans until I retire (if I can afford to retire). This is a HUGE financial hardship for my family. We have one child and cannot afford to pay for his college and cannot afford to have another child due to my crippling student debt. I have tried to ask for my loans to be reviewed by MOHELA and am told that they cannot do so as this is the limitation of the PSLF. ONE PAYMENT. That's all I need to make, but because I was fired from my non-profit job during a pandemic, which was out of my control, I will NEVER be able to repay my debt.
Shavon	Walton	MI	I have struggled with student loan debt since the late 90's. I am a social worker and worked for non-profits most of my career. There were times I was able to pay, as well as some times where I was granted forgiveness. There were times when I was eligible and times when my particular role was not granted forgiveness. I was also denied forgiveness because I consolidated my loans or didn't make consecutive, on time payments. Though I have always loved public service, I am unable to repay loans loans with the salaries it garners. Despite this, I worked in the public and community based sectors for over 25 years. Though I am now almost entirely in the private sector, it is difficult to get ahead, given the amount of the student loans. I am hopeful that relief will be provided soon.

First name	Last name	State	Comments
Valerie	Rosenfield	CA	<p>Greetings,</p> <p>Thank you for taking time to read these comments. I had a large amount of student loan debt. And I paid it off. However, I lived like a pauper for many years. I have a significant disability that makes it hard to work. I chose to pay off my student debt instead of getting the treatment that I needed. I suffered for so many years.</p> <p>My fiance has a very of student loan debt. It is affecting our future and our ability to keep jobs that help people who don't have a lot of money. In order to have basic standards of living right now we would need to go the more corporate route and ignore the people that we advocate for or treat who have middle class or lower incomes. Yes, you heard that right, we can't even serve middle class people because they don't have enough money to pay us enough money to have our basic needs met.</p> <p>Please do what you can to eliminate all student debt or at least a majority of student debt. And in this richest country, please invest in a diversity of students and make it so getting higher education doesn't cost a half a million dollars.</p> <p>Thank you so much for your consideration.</p> <p>With kind regards, Valerie</p>
Eliana	Castro	NJ	<p>as a first generation student it has been difficult already to navigate student loans. fortunately i had the opportunity to attend graduate school for social work with a decent scholarship, however still additional debt to pay after graduating. being within a helping profession to society it would be more than helpful to get relief from financial debt in order to best support the vulnerable populations i will be working with. as the oldest among my siblings, assisting my brother who is also in college is another difficulty to navigate.</p>
Tammy	Woods	OK	<p>I am in grad school. I do not want to be in debt the rest of my life in order to make a difference in other people's lives.</p>

First name	Last name	State	Comments
Mirakel	Mayoral-Goodwin	TX	<p>When I graduated from undergrad in 2006 it was at the height of the first major recession following 9/11. I graduated with a BS in Communication. There were no jobs available for science writers in the state I graduated and I had an apartment to pay for, a car payment and insurance, as well as student loans. My roommate had abandoned the unit leaving me to pay more than my half. My first job out of college paid me \$8/hr. I worked for a "Travel Wholesale company" (read: timeshare) writing copy for their website. My mother ended up paying half my rent so I wouldn't have a mark on my record. Within a year I had to move back in with my mother and ship my items cross-country. Still there were no jobs, and the next job I got was working for an as-yet-unlicensed/unaccredited mental health facility that was opening up. I had a sporadic employment with them, mostly working part time until I was forced to resign because they were not giving me any hours to work. I earned about \$10/ hr. Then I applied for unemployment and earned \$99/week for almost a year as I applied for jobs. My loans were in forbearance and my private loans defaulted because I had virtually no income and they wouldn't extend my forbearance. But my interest rate increased. I finally started working at a temp agency, and eventually a book publisher, then another book publisher who only paid me once a month, neither job earning me more than \$500-600/month, which about covered my car payment, insurance, and my phone bill. There was no way for me to even begin paying \$600-700/month for my student loans on top of my bills. I maxed out credit cards and went into collections. My car even got repossessed and my mother had to buy it back. Then I also started having medical issues incurred by the stress of predatory and threatening calls from my lenders. When I did manage a job that paid me close to \$850 a month, working for a nonprofit, I couldn't even begin to get my life sorted before I went to the hospital with pericarditis, pneumonia, and bronchitis. It was April of 2011. By that point I was six years graduated and still earning less than \$25K/year after taxes. So I decided to go to grad school to see if that would solve the job problem. I attended graduate school, and worked part time. My loans went into in-school deferment, then upon graduation I consolidated my loans. I got my first \$1.5K/month+ job in 2013 a few forbearance after graduation. I even paid to have my car towed to Texas only for its air conditioning to stop working. I needed help fixing my car then I had to sell my car for junk because it was more expensive to fix it than it was worth. So I went and had to finance a new car. My debt-to-income ratio went higher. I still had a car payment, insurance, maxed out credit card bills, as well as apartment rent, utilities, food, and gas, because I moved out of state for this new job. I earned about \$27K after taxes, give or take. It was barely enough to scrape by in a new state, new city, and alone, Let alone pay my student loans at an 8% interest rate at \$700+/month. That was literally more than my rent! So more forbearance. I'd pay a bit here and a bit there when I could, but my credit score was also low. And my debt-to-income ratio increased. I lost that job, found another one that paid a little more, but not by much and was even farther away from my home. The recession was still going strong, and it was a bid to get whatever paying job remotely in the field of human services. This was February 2014. I ended up unemployed again and had to apply for SNAP benefits for about 2-3 months. Then I applied to be a case manager for domestic violence survivors. It still paid me more, but it was less than \$34K/year.</p>

First name	Last name	State	Comments
Mirakel	Mayoral-Goodwin	TX	<p>More forbearance and it was harder and harder to apply for apartments or a living situation that may or may not be safe. I even took on an extra part-time position on overnights as an on-call sexual assault response team member, which only paid \$8/hr and I still got more money from the reimbursement of my gas usage than I earned for doing the work. I missed holidays and family events and I still couldn't even make enough money to buy new clothes or new shoes for my own 30th birthday! I asked my mother to help me financially more times than I can count. Even when I managed to get to move to Hawaii for a job with the DoD and had a COLA allowance and made more money than I ever had at the time (\$55K/yr!) it was so expensive that it was barely enough for me to live on. I was let go during my probation period so I had to mail all my things back, as well as my car, and put them all in storage until I could get another place of my own. I was unemployed in Hawaii for two months while I applied for work over \$30K (there weren't that many positions). By this time my federal student loan debt was over \$100K and my private loans were in default to the point that collection agencies would call me and I'd be afraid to answer the phone for anyone I didn't know. I still am, almost 10 years later. I moved back to Massachusetts to start a new job as an evening Bilingual Case Manager for a DV program. I took a five-digit pay cut because I desperately didn't want to be unemployed again. My mother helped me get an apartment so my significant other (now husband) could move in with me by the time the school year ended, but after 7 months, including a brutal New England winter, I packed my things up and moved back to Texas. I had learned that unlike my home state Texas required an MSW to practice social work. So back to school I went. More deferment, more forbearance, and a \$35K job at my old agency. By this point it is 2018 and the US is heading into another recession/depression. Prices were up, my credit was shot because I could never make enough money to live and to pay my debts. My health kept getting worse, and I had to stop opting for HSAs and considering my medical expenses. I was seeing a therapist, and I had high blood pressure. My mental health was suffering, my guilt at not being able to pay my student loans, my medical bills, and my credit card bills contributed to a diminishing credit score, and an inability to do more than rent an apartment for less than \$1K/month, even with two incomes. There was no way I could pay student loans when I could barely afford to live, and definitely couldn't afford to save. But there's also no way I will be able to pay for a house, either. After I graduated with my MSW, thanks to the generosity of my father in law who paid for my last semester and my licensing exam, after I reached my maximum federal loan mount between consolidation of my loans and 18 years of compounded interest. Since I graduated I've worked at jobs in the nonprofit sector save for one, when I worked for a private therapist for a few months. But I've been in the helping profession /human services for almost 20 years. I do emotional labor every day. During COVID-19, I ended up having panic attacks at work and had to take unpaid FMLA for two weeks. I resigned shortly thereafter. My health bills number in the thousands for treatment and I can't pay them because even now at \$65K/year (after being unemployed for four months) I am barely starting to break even enough for me to consider paying off outstanding bills. I'm currently in unemployment deferment until June because I'm still in my probation period for my job and am trying to find equilibrium to pay back my student loans, my medical bills for mental health treatment, and credit cards that are in collection. I rent a house from my in-laws (which doesn't get reported to credit bureaus, by the way) along with my husband because the idea is we will eventually buy it from them. But we can't afford it right now because my student debt is so high I will never effectively buy a house and I will never retire. I can't afford it. I will be paying for my education for the rest of my life because student loan forgiveness for those of us doing community service work is a joke. The expectation is we pay back for 10 years, and if you meet the stringent criteria you MIGHT have a chance at forgiveness. However, in the 20 years since I started my student loan journey I haven't been able to earn enough to live on, let alone pay back that money. Inclusively, case management and social work jobs are \$32K for doing the emotional and psychological labor that not even Congress will take on. Public Service Student Loan Forgiveness is a pipe dream for someone like me.</p>

First name	Last name	State	Comments
Ashley	Bardi	NJ	I work just to pay my student loans back, I pay over \$1800 a month, it's exhausting I want to enjoy life without financial barriers bc I educated myself.
Jamie	Yoon	CA	I am a graduate student who attended UC Riverside for bachelors and CSU Dominguez Hills for masters. I have been afflicted with student loans that has made living and quality of life difficult. Compounded with a full program that requires unpaid internship (as in without minimum wage or more), I am deep in debt without means to pay. I cannot even imagine living comfortably with roommates in an apartment, let alone buying a house. It's a struggle to get by and I know many of my peers experience the same as well. Please implement automatic student debt relief.
Tiffany	Turner	MI	<p>I graduated from graduate school with only student loans from graduate school which was required to do the social service job I wanted. I have been paying back my loans since 2005 and although the original loan amount was \$30,000 I owe that much still today. I was told that I didn't qualify for student loan forgiveness under PSLF and eventually switched jobs to try and earn slightly more (\$10,000 a year) to be able to pay off the debt faster knowing that I was told I didn't qualify for PSLF program, although not understanding why I was denied. I took the stand that I borrowed the money and did so with the expectation to pay it back so I would just go with that. I since have learned that not only should I have qualified but that I am just a few payments short of forgiveness which had I known at the time I would have stayed in my job. It wasn't that I left the job for money I left to a similar job (case manager) just outside of the hospital system. Now I would have to leave my current job (as a therapist) and abandon all my clients to work for a few months to qualify for forgiveness. I have put in my time, I continue to work with at risk population and have for more than 20 years. AT some point I think that the kind of work being done is more important than the company we work for. I see individual loan amounts being forgiven in the hundreds of thousands of dollars and I am hoping and begging for \$30,000 which is interest to be forgiven so that I can begin investing in my kids education.</p> <p>The errors in PSLF qualification led some of us to making choices that are now preventing us from qualifying despite doing work that falls under social service. I worked 50+ hour weeks during the pandemic in order to support the mental health of so many yet because I don't work for a large corporation that qualifies as a not-for profit I am exempt from PSLF.</p> <p>I appreciate your consideration in looking at blanket relief for those of us that made decisions, have paid back our original loan and yet 20+ years later continue to make payments because we were given inaccurate information.</p>
LeAnn	Williams	NC	I decided to go back to college in my early twenties in order to pursue a bachelor's degree in social work. I tried holding on to employment while working but, the required internships, and the required amount of study time, along with the class schedules, led me to having to let go of my jobs. So I was left to survive by borrowing. For more than two decades, the increasing interest has made it more than impossible to pay off my student loan debt. This has impacted my credit, and my ability to seek other opportunities in life. I never would have thought that seeking higher education would lead to me still to this day, not being in the career of my dreams, and still owing mountains of debt, while pursuing a career that serves others. Automatic relief would then allow me to start to improve my credit, get rid of additional debt, and to have the freedom of not feeling like I have to work non-stop in order to survive.
Dr. Heather	Laselle, PhD, LCSW, MS, MPA	CT	I am a social worker, a teacher, a community advocate for child welfare & I owe over \$370k in student loans. Because of my loans, I cannot be a co-borrower on my home - the financing is solely in my disabled veteran husband's name. My credit is impacted. My ability to save for my children's education is impacted.

First name	Last name	State	Comments
Andrew	Lewandowski	PA	<p>I am a social worker who graduated from grad school in 2015 with about \$99k in debt, primarily from grad school. I've paid about \$40k toward my loan and as of today, I still owe \$98k. I did have a job for a few years that allocated money toward my debt, however interest brought it back up once I left that job. Also when I was at the job, the money they gave me counted toward my gross income for the year, so my taxes were very high.</p> <p>I no longer qualify for PSLF because I started my own private practice in 2020, however I work solely with insurance and about half of my panel is Medicaid, and so my income has remained comparable to that of a social worker in community mental health. I don't really ever anticipate being able to get out of debt.</p>
Erica	Godfrey	IN	<p>My college debt is now one of my main worries and unfortunately is limiting my ability to overcome economic hardships. I have recently changed jobs and this hasn't helped as I now owe more in student loan payments so it feels like I'm in a no win situation that will never change and certainly won't improve meaning my future is unsure. As a clinical social worker providing mental health care to long term care residents I don't qualify for PSLF though other forgiveness would be greatly appreciated and would help me provide more for my family. I appreciate you taking the time to read my statement.</p>
Rhiannon	Lalumandier	WV	<p>I went into this profession to help children who have survived sexual assault and domestic violence just as I did. I wanted to be the person I needed as a child. Flash forward 4 years, and I am that person. I have worked countless hours of overtime, talked down actively suicidal youth, written hundreds of advocacy letters, and have been able to share my wisdom with new social workers. It has been a dream come true. A dream that came with a burden in the cost of \$100,000 I can barely afford to pay. Making \$56,000 a year directing an agency and trying to maintain a payments on those loans equalling that of a mortgage payment is enough to make anyone feel defeated. \$680 a month. It's time we help those in the helping profession. Paying over inflated debt, a debt we took knowingly, but a debt which impacts our ability to perform our duties to others, is unrealistic. The shortage of social workers is largely due to the vast under payment of clinicians, rendering us unable to pay our bills, increasing burnout, and growing the mental health crisis in our country. Help us help others. Help us do what we came into this field to do, burden free. Help us grow this field.</p>
Barrett	Bonella	UT	<p>I'm a beneficiary of existing programs and they were quite a relief for me. I ended up with severe debt thanks to graduate studies in social work. My degrees qualified me for income based programs and eventually forgiveness. This allowed for me to buy a home, car, and afford children, but it was still very difficult. Getting forgiveness was also a challenge and required a significant amount of time. I now teach college students and many of them have lost faith in the American Dream because they see higher education as one of the only ways out of poverty, but also a pathway to debtor's slavery. Such a program would unleash the full potential of students and graduates to contribute to the economy and America's prosperity. This program could be a huge step to restore our younger generation's faith in our country and future.</p>
Jessie	Chism	NJ	<p>I encourage a \$77,000 school debt acquiring my masters and social work. It has and continues to take me almost 2 years to have an application approved by the New Jersey Board Of Social Work examiners, which is preventing me from earning as much money as I should with my LCSW. I continue to pay for weekly supervision, five years after I graduated with my masters. I haven't made any progress on paying down my debt and continue to accrue interest every day. It's unreasonable and setting me up to fail financially.</p>

First name	Last name	State	Comments
Carrie	Wright	ID	I am over 100k in debt for student loans. This is not because of frivolous spending but because as a community social worker, wages are not high enough to pay this debt back. I help as many as I can find peace and happiness in their lives by decreasing mental health symptoms and have kept my credit outstanding over the last 9 years since graduating. My large debt has prevented me from several avenues I wanted to take in my business as it creates high debt/income ratio. Please help out this who are helping others with their degrees and education. It would be much appreciated.
Kimberly	Collins	TN	I have been graduated from my masters program since 2017. I still owe more than what I borrowed. Having student loan debt gives me so much stress. I've worked in a social work field since I graduated from undergrad. Now I'm not working as I am caring for my child. Having my loans forgiven or cancelled would be amazing and would help me and my family greatly. Thank you
Mikeya	Vega	GA	My student debt prevented me from getting a home loan due to my debt to income ratio. It shows on my credit report and negatively impacts my ability to qualify for a business loan to grow as an entrepreneur.
Mandy	Harmon	WA	I have been in repayment for 25 years and still owe just under \$30,000 in student loans. Even with lower interest loans through the government, I have paid more in interest than in principal! It is time to cancel loans and to start over. To give Americans a hope and a future.
Mandy	Harmon	WA	It is time to revamp the system and give Americans a hope and a future. Even with low interest loans from the government, I have paid more in interest than in principal over the past 25 years in repayment.
Misty	Jones	WA	I had started college online at University of Phoenix when my son was 6 months old. I took out larger loans than I needed to put towards taking care of my son in addition to his father's income. My son is turning 14 this year, and in that time I completed my AA in Psychology and nearly completed my Bachelor's. However, due to medical reasons as well as living arrangements, I had to give up college. Not only that, but due to medical reasons and mental health reasons, I cannot work and pay my loans back. This nearly \$70k including accruing interest is a weight crushing me because I do not want my children to miss out due to my mistakes. I have a daughter turning 4 this year, what money her Daddy makes goes towards bills and her. It is unfair for me to ask him to help fix my mistake. Please, make student debt relief a consistent, widespread thing because I know I am not the only one who suffers from life causing good intentions to turn into a mistake of financial burden.
Brandee	Myers	VA	95,000 in debit after 20 years plus pf services
Marc	Palmer	CA	retired with student loan debt.
Talisa	Hides	MT	<p>I graduated with a bachelor's degree in human services in 2002. I worked in the public non-profit sector providing children's mental health services and working in child protection for 21 years. Somehow, I was ineligible for PLSF grants for that entire 21 years due to inaccurate information given to me when I was talked into consolidating my student loans post-graduation. I spent the last 21 years working and paying off my student loans-in full, on my own, no forbearances, no Covid relief accepted, just kept every single month. Did not qualify for any forgiveness or credit for the debt I paid in full.</p> <p>I decided to enroll in graduate school in Jan of 2023-after finally paying off my loans in Nov 2022. I am worried that the same situation will occur, and my dedication and hard work will fall through the cracks again. Please consider those of us who make it our life's work to help others. We do not get paid enough to survive the realities of real life, doctor bills, medical issues from stress and over work, continued pressure to do more with less services and help.</p>

First name	Last name	State	Comments
Danielle	Panarello	NJ	Student loan hardship has effected my ability to purchase a home and maintain my home due to the extensive monthly payments due despite being on an income driven plan. The money I am currently paying towards my loans could be put into the economy by supporting local businesses and traveling within the United States. Getting a masters level education to make less than the starting salary offered by other fields deters individuals from pursuing the field of social work. Now more than ever the country is in need of highly skilled social workers. Many of us are forced to leave the profession due to not making an adequate salary and owing an exorbitant amount of money towards loans.
Talysa	Kakas	GU	As an indigenous person of the Chamoru People on Guam, we are encouraged to obtain higher education to improve and contribute to our communities for our future generations to come. With this, we are met with the mental, emotional, and financial strain, among others, of student loans. I graduated with my master's degree in social work last year and have been a contributor, advocate, and leader in my communities on Guam. The strain of the accumulated student loans has made it challenging to continue the heart-work that Social Work entails while maintaining the financial obligations to my student loans that were a requirement of my ability to positively contribute to my community. With automatic relief, thousands, if not hundreds of thousands, would be motivated to obtain higher education which in turn makes room for self-improvement and the positive development of our communities.
Cheryl	Loddo	NJ	i was older when I pursued my college education. I graduated in 2014 and have struggled to make ends meet and pay my school loans. I was not entitled to apply for loan forgiveness at the time due to requirements I did not meet. I am currently 64 years old and still have 38,000.00 in school loans. I am not looking at retirement at this point I would not be able to have my school loans taken out of Social Security. For myself and thousands of other who perhaps were mislead when applying for loans relief of my school loan debt would really be a great relief. Cheryl Loddo
Skip	Dettman	IL	I am currently completing my DSW I waited ten years before going back to get my DSW. I have been paying on my loans since I got out of my grad program. I was a single mom trying to go to school and raise three daughters. I had no choice but to borrow to go to school. I don't think I will ever be able to pay for the loans I have incurred and as is historically known as a social worker my salary has always been far below other professions that require less education.
Oksana	Boiko	CA	I currently owe more than I originally borrowed and I'm only in the beginning of the journey. As Social Workers or Associate Therapists we are seriously underpaid, so being in debt adds an enormous burden to us - and we are proving urgent work to kids and families - the future of our country. Please provide automatic broad and serious debt relief. We are burdened!
Elizabeth	Enoksen	NJ	I'm 35 years old. I am a Licensed Clinical Social Worker. I owe 120,000+ in student debt. I am not eligible for loan forgiveness because I didn't continue to work for a non-profit or government agency. However, financially I couldn't stay working for non-profits because their pay and/or benefits made it difficult to plan or save for a future. Making 48,000 in NJ is unrealistic. Please help.
Daisy	Garcia-Fitzgerald	CO	As a first-generation Mexican-American and first in my large family to attend college, higher education was only accessible to me via student debt. It has been 17 years since I got my BA and 9 years since I graduated grad school with my MSW and I am still paying off student debt. I am a 40 year-old mother of 2 and it pains me that I cannot save for my children's higher education or for retirement due to the crushing weight of my student debt. Please make student debt relief as generous, broad, and automatic as possible in order to ensure equitable access to a decent livelihood in this country.
Senayda	Cerda-Gonzalez	NJ	As we work towards the American our student debt create a barrier to things like home ownership and child bearing.

First name	Last name	State	Comments
Amanda	Pouncy-Ross	TX	I am highly educated and highly in debt. This is the unfortunate reality of many but it doesn't have to be. Please fix our student debt problem. No means tests, no applications. Wipe it all away.
Simone	Cote	VT	I'm a single mother by choice and I'm still paying off debt from both graduate and undergraduate degrees. Having the over \$20,000 in debt would help me to focus saving money for my daughter's future education.
Amanda	Herron	TX	Hello, I am a social worker who has founded a nonprofit that trains parents, professionals and organizations to heal kids impacted by trauma. I have taken around a 50% cut in salary in order to build this initiative and presently make a 32K salary while living in Austin, Texas. Debt relief would enable me to continue this effort out from under the weight of crushing debt. Thank you for working on my behalf and on the behalf of the kids and families I serve.
David	Guyer	WA	I am a doctoral level social worker that is motivated to serve the citizens of our state and country navigate ills and injustice at micro, mezzo, and macro levels. I have to take on significant debt to be able to provide these services to society and am paid less than many colleagues who are teachers, nurses, lawyers, etc. My hope would be that society would value social worker's contributions to society in part by canceling debt for those who have social work degrees, licenses, etc. PSLF is not the solution. The solution should be specific to various fields in an equitable way, and value social workers for what they contribute to society.
Alexis	Tsoukalas	FL	I have been working in the nonprofit sector since 2011, but because some of that was part time in between finishing my schooling (paid for with loans), it is long after 10 years on PSLF and my loans remain unforgiven. Cost of living is ever growing in Florida, even with my husband and I both having decent jobs. We are no spoiled brats who didn't earn forgiveness. He has been in Healthcare for decades but can't get forgiveness because some of his hospital work was at for-profit hospitals. Between the two of us and my advanced degrees and all the interest that keeps moving the goalpost, we have \$400k in debt. We've even had partial scholarships to help and have been working nearly nonstop since we were teens, and we're now 40. We likely will never have kids because of the financial burden of loan debt hanging over us. Please help us get broader forgiveness so we can move on with our lives.
Charalette	Alston	CA	I can't survive if I don't get this loan relief. I am a single mother of 4 please Mr President Joe Biden. Help me please ??
Dorian	Linneer	IL	I've been in Social Work the majority of my life (over ten years), but couldn't call myself a "social worker" technically until I went back to school. I had to do this to be marketable, to gain employment, and to stay relevant in the workforce, so I started later in life with borrowing for student loans. I have not made 10 years of payments but my work history, co-workers, clients, job database, email accounts, tax's, professional and legal documents can prove my years service to the community providing advocacy and social support. I now need the same support. I am not exempt from struggles. I've started making payments but I have accumulated so much student debt with expected interest, I don't believe I will ever be able to pay it off in my lifetime. I'm a single mother and have taken care of my son, who is now an adult, on my own over the years. He had to delay some of his college time due to our financial difficulties. He is 24 and currently in college under a parent plus loan; with his combined school expensess, I definitely will never be able to pay all of the loans off. Hard-working Americans, like myself, we do our best to be model citizens, play by the rules, and do everything we need to do in this country to have what we need to get by, and maybe get a little piece of the American dream. The system has failed us, the system is failing us. I have numerous home repairs, including a basement that floods consistently, and I cannot get assistance other than a loan, which I already have and can barely pay back. I feel overwhelmed every time I open the student loan portal. It is traumatizing and stressful for me. This situation is very unsettling, especially to have seen adults cry who are in the same situation as me. It is terrible what this country is allowing to be done to us. We are the foundation of this nation, and if we're not employed, this country does not grow or prosper. Help us! Cancel student loan debt now!

First name	Last name	State	Comments
Damon	Small	PA	I went to get my masters so I could get more money to support my family, then post grad certification to do the same. Those jobs changed their post grad qualifications and I was NOT able to pay as the interest grew and I completely felt defeated. I honestly feel like this is a debt that I'll be taking to the grave. I've only recently in 2024 have been able to get that raise and there's years and years of catching up to do. Let alone, gas is high, heating bills are ridiculous, I'm in a single income household, mortgages are ridiculous and then you feel like credit cards can alleviate you which turns into another trap. So student debt??? I would LOVE to go back to school and become a Psychologist. I'm More than qualified, But I REFUSE to pay more into something that should've been free in the beginning, let alone I was trying to better myself and Now I have to pay for that choice, for that hope. Student Debt is a dream killer. I was supposed to only write 1 sentence and now look at me. Triggered much? And I'm a Behavioral Consultant attempting to assist families in low income neighborhoods. We're still waiting on that funding for behavioral and mental health... I haven't seen it at least. And I damn near "Direct my Directors" at this point. C'mon Powerball!! A win would be nice
James	Herman	TX	Lost my job and am having trouble paying.
Cheyenne	Bellarosa	CO	My name is Cheyenne. I am a first-generation Indigenous and Ashkenazi college graduate, let alone Master's level graduate. I built my own private practice after graduating in June 2020 during the pandemic, at a time I thought social workers were going to be the most hireable, but somehow were experiencing job insecurity at high levels where I live in Denver. I knew the populations I wanted to work with (other urban Indigenous folks struggling to connect to community) were all the more vulnerable at this time and I found a way to directly impact my communities through clinical work while achieving my LCSW. However, because I don't and refuse to work for a community mental health center due to poor conditions and less ability to prioritize my relationships with my clients as well as my own mental health care, I don't qualify that will likely be a financial burden my income will mostly go towards for the majority, if not my entire life. I chose this path, yes, and I would choose it again if it meant I get to do the work I do on my terms while prioritizing time for continued education, training, self-care, and therefore offering well-rounded services that have elevated the lives of those I'm in relationship with. Relieving my student debt would mean I can take my work further and impact at-risk youth across Denver by creating a larger impact through partnership, offering more services I cannot now afford to due to up-keeping my business and payment towards debt and bills. Thank you for your consideration.
Karla	Levine	NJ	I had to use my 401k in order to pay for my tuition because of how expensive higher education is. I was a non traditional student that went to school later in life. I have to live in fear of not having enough money for my retirement.

First name	Last name	State	Comments
Krista	McKeethen	IN	<p>I have been a student for higher education beginning in the early 90's. Due to being a single mother since the passing of my son's father I often had to drop out to increase my income (online was not available). I was able to return to university in 2010 and pursued a degree in Social Work and was able to earn my MSW. I am now an LCSW and work in the field of addiction. My employer is not eligible and will never attempt to provide any form of student debt relief as the owners are far right conservatives. I chose this career as addiction has been a part of my family history. I have dedicated my life to helping those who suffer from the disease of addiction.</p> <p>I have paid off many of my earlier loans but now I am stuck with \$103,000 in student loan debt. I am 59 years old and never dreamed I would have a debt of this magnitude. How can I retire, pay off my home, and my student debt? The answer is I won't. I see myself working until I am physically unable to go to work. I went for the American dream but got the nightmare instead. Every debt relief program misses me. I tried to build a life where I could be financially stable for myself and my family. America spends billions to aid other countries with our tax dollars, but what about us the American people, the taxpayers? I will continue to serve the underprivileged, the addicted, the abused, and any and all oppressed citizens regardless of my financial situation.</p> <p>I ask that you provide relief for the older generations who just want to live a fulfilling life and not have to worry daily if retirement will ever become a reality.</p> <p>I have been in the workforce since 1978!</p>
Tichiya	Maxey	IL	Student loan debt has impacted my livelihood and ability to have maintain financial relief. It has affected my affordability for items such as home ownership, necessary to be successful in this economy.
Rhonda	Graham	MN	When I moved to a new state I enrolled in school. I had someone help me with what I thought was financial aid but I later found out it was a loan. I had no job and was living with family because I was new here, but I unknowingly got caught up with student loan. If I would have known that's what it was, i wouldn't have attended that school.
Ann marie	Geary	PA	I am viciously applying EVERY WHERE for ANY JOB regardless of my degree. I need help ! I am desperate !
Tamar	Albert	OH	My monthly payments are based on my joint married filing income, however my income alone is not enough to cover living expenses and student loans payments. The individual income should be the only income when calculating payments.
Sharon	Kimberly	MD	We need more social workers, mental health and health care workers, educators and public service members. High student loans keep many from entering these fields that are critical and becoming more so with our aging population and mental health crisis.
Cindy	Garrett	NC	Social workers give so much of themselves in every capacity they fill yet still are not able to get paid their worth with their profession. This causes undo stress upon each of us to make our payments that are so large they are more than we can afford. We went into the profession to be able to help others yet we need some financial relief.
Jadaysia	Durant	NJ	I have over 70k in student loans and it seems impossible to pay back. I have been working in the social work feild for 8 years and the amount owed has seemed to remain the same despite payments over the years. I have been unable to make progress toward purchasing a home due to the significant debt to income ratio, with all of the significant debt being student loans.
Seerajini	Adams	NJ	I have been paying my student loan after graduating from college in 2004 and have been working in various non-Profit organizations with no relief in sight for my student loan.

First name	Last name	State	Comments
Zakiyyah	Pickett	DE	I can barely make ends meet! I am struggling while working as an elementary schoolteacher in the inner city. To think that I have an extra \$500 per month to pay a student loan bill is pure insanity. The interest is piling up like crazy and this has become a mountain that I'll never be able to overcome unless I hit the lottery, and what are the odds of that happening?? Please cancel my student loan debt!
Bradford	Parfitt	AK	I strived to only take the bare minimum to afford my state college's per credit costs to complete a masters program in social work and came away owing \$75k and taking home a smaller paycheck than I had before starting college, after interest accumulation on my loans and the loan payments began. It feels like I'm being punished to be an educated and trained public servant working in a non-profit. That doesn't seem right...
Sabrina	Carter	WV	I graduated in 2021 with a BSW. Sadly, not long after graduation my car broke down and I now have a car payment, on top of the student loans and I feel like I'm drowning. I went to college so I can help others and I don't think it's fair that I'm drowning in over \$20,000 in debt.
Liz	Fitzgerald	CA	I am a recent grad, and passionate social worker. I am disabled, neurodivergent, non binary, and care about providing to my communities. My debt from school is crushing. It is making me doubt whether or not I can continue to work in this field where I know my services are so sorely needed.
Eli	Michael	AK	PSLF is incredibly difficult to maintain employment at when agencies overwork and underpay. Crushing debt is better than that environment and the system needs to change. The PSLF organizations work people too hard, people develop poor skills and people suffer. I am a therapist and the impact affects lives.
Alicia	McConkey	ME	As a social worker who will be working with the most vulnerable mental health populations, I worry that I will never be able to pay back my student loans. Master's degrees to become a much needed therapist are expensive, and pay is low, with loan forgiveness nearly nonexistent for social workers. Social workers are constantly asked to give everything of ourselves, but are always put last when it comes to funding from the government. Not having student loan help means that I will never be able to own a new car, a home, or be able to adopt children out of the foster system on my own. Children who would have a safe stable home that would be able to understand their unique mental health needs.
Margaret	E Brown	NJ	As a public servant that provides mental health services to underprivileged youth and families impacted by trauma/complex trauma, I am a paycheck away from being a recipient of the same entitlement programs I obtained a professional degree to never utilize again. However, the services I provide aren't paid the wages that the deep work deserves, therefore leaving me struggling to make ends meet, having to choose to pay the utilities or a student loan payment.
Brandyn	Conyers	NJ	I am a single parent and I am struggling with my student loans. It would be great to help us fellow social workers to get out of debt
Derek	Benedict	WA	I was a college drop-out in the late 1970s because of rampant loan interest rates. I hope we can make college affordable to every student!
Rita	Djoric	NM	I am a person with a disability that prevented me from participating in Teach grants and other funding sources. I owe 80,000 in loans after graduate school I am unable to work and live on a fixed income.
Sabrina	Walker	WA	Please cancel ALL SOCIAL WORKER's student loan debt.

First name	Last name	State	Comments
Mia	Rusev	IL	I graduated with my MSW in 2003. I have been working since then in my field with a passion for helping healthcare professionals and trauma survivors (my clients are sometimes both). I get paid less than someone in the trades for example. I am not saying they don't earn their money. I am saying I continue to pay for the higher education required to be effective in my chosen field and am not paid enough to repay the loans without extended time/interest. Thank you for your time. Sincerely, Mia Rusev, LCSW, CCTP II
Maureen	McCue	CA	My student loan debt has meant that I wasn't able to afford to have children
Patrice	Holness	NJ	I am praying my student loans will be forgiven. It is hard to make payments when my salary barely covers my living expenses.
T. Elizabeth	Burgess	NC	As a recent college graduate, I had to choose between food and medication, and had to choose deferent or homelessness. I have paid \$47,000 on a \$35,000 loan and still owe \$19,000. I graduated in 2005..
Richard	Morehouse	OH	I enrolled with the objective of becoming a chemical dependency counselor because drugs and the powerful addiction to them took me to prison twice on top of doing continuous financial harm to my life. I enrolled at Ohio State University Newark only to find out 3 years later that my path was of no use and now I owe 3 years of schooling that I will never use and could possibly be what makes me homeless one day and I'm terrified for it.
Laura	Ragle	OH	I am a recent graduate with my MSW. I am a single mother, and struggle to make ends meet as it is. I decided to go back to school in 2018 to help secure stability for my daughter and myself. Recently graduated, I am over \$80,000 in debt and about to start the repayment process. In an economy that is continuously becoming more expensive, I am unsure how my plans to provide stability for my daughter will be impacted by student loan debt.
Sara	Lewis	NJ	My loans continue to build up because of interest. The amount earned does not equal up to the amount owed no matter how many jobs I work or clients I take on. I'm unable to buy a house or grow as a person. Very sad.
Lorin	Schneider	NY	My daughters have so much school debt that they have come to live back home because they cannot afford to live independently and pay their enormous student loans. They have this looming debt that affects their mental health as it is a constant worry. Being in financial debt over long periods of time is depressing!
Julie	DeCheser	NJ	\$160,000 in loans for undergrad and grad. I've been paying since 1993, well over what I borrowed. As it stands now, I will be paying off these loans at the rate of \$480/month for the rest of my life. I've done everything suggested by the Biden administration. It seems there is no help for me. I regret getting the education I chose because it has put me in this situation and it appears I will never get out from under it. It's demoralizing and depressing. It's impossible to become excited for my kids to pursue higher education, which is a year away because of the prospect of more debt. How can it possibly be paid off when the continuing debt is already so overwhelming? Meanwhile, my profession involves trying to get assistance for poor and mostly undocumented people in this country. There is no hope for them either. America is not a dream for so many. When are we going to have compassion in this country?
Ryan	Kurant	PA	98 art institute of Pittsburgh and no real opportunities, nor education that was useful and debt I can't live with
Brianna	Mcneal	WV	I owe more than I make in a year, and will likely never be able to pay it off. With the cost of living going up it feels like I don't even have a bachelors and a masters degree as jobs just aren't paying enough, let alone any extra to pay off student loan debt. We need load forgiveness!

First name	Last name	State	Comments
Aimee	Cardot	WV	A Master of Social Work degree comes at a cost- a cost of financial hardship and mental aptitude. The call to the career is a commitment to see the worst and the best of humanity. I am a case manager for a public housing authority and every day stories involve struggles and hardships. The sad truth is it also involves struggles and hardships for myself. Financially, my paycheck is nominal to the point where I am almost my own client. The payments for student loans is an extra burden that leave me as a tight budgeted employee. I have applied for student loan relief, but have received none. If the student loan balances balloon, than my Master's degree would not have been worth it. As a society, do we not want to encourage people to apply themselves and put forth effort on higher education without putting them under! Please carefully consider a future you want to create. Encourage or discourage?
Lisa		UT	I refinanced my home to pay off my student loan debt.
Shelly	Artise	PA	<p>I am a recent graduate of a BSW, who is also currently enrolled in an accredited MSW program. My concern is that I will be saddled with student loans that exceed the amount of money that social workers make. The average social worker makes less than \$50,000, which is staggering. At the beginning of the pandemic, while I was providing wellness checks on my caseload of learning and emotional support students. I realized that they needed far more than I could provide regarding their mental well being as an educator, so I started my journey to becoming a social worker.</p> <p>Educators do not make enough money were they need to work more than one job to provide for their families. The same is true for social workers. Both of these careers which require Master's degrees to successfully provide for their students and clients, pay less than adequate finances. So, expecting these professionals to pay back student loans in addition to the rising costs of living expenses is unconscionable. Please help these two professionals out! Respectfully, Shelly Artise, BSW</p>
Virginia	Blakeman	NJ	I went to school later (after 9/11) as a Gen X and ended up getting the new tuition and the loans with the new rules and interest rates. As well as graduating during all of the financial collapses and lack of jobs - post 9/11. This has made it impossible to catch up with my loans, as jobs were not available when loan payments started. Then because of caring for my mother, I needed jobs that actually paid and once I had my master's and could practice, I was unable to afford to work in non-profit. So I have been working in social work since 2014, and have had non profit and for profit jobs, all the while helping and assisting people. The interest has doubled my loan, regardless of IBR. I have been changed to the SAVE plan, and it looks like a way out, however, this never should have happened. The removal of the support for public universities in the 90's coupled with the desire to make money off of student loans was one of the most non public interest things that congress has done. The others are for other petitions. Congress is pricing out American Ingenuity for corporate profits and it is a real shame that brilliant minds are being left in the gutters. I would love to purchase a car, and a home, I would love to have had kids, but I was too busy trying to keep my mother and I alive. Shame on you all.
Jacob	Studioso	NY	Not sharing story, just cancel debt and make it easier for young Americans to start their lives without being burdened by debt.
Shell	Dragonfire	MN	<p>I got my matmsters in social work yo end up being at the bottom of a new ladder to climb. I took a pay cut to advance my degree ten years into the profession</p> <p>Pay social workers and human service workers like Humans. I've never made about the federal income for poverty and thus have ONLY created more debt.</p>

First name	Last name	State	Comments
Ashanta	Rogers	VA	Automatic student debt relief is crucial for me because currently monthly payments is unaffordable and will hinder my ability to satisfy all my monthly obligations and be able to live a life without overwhelming student debt. This debt has already impacted my ability to obtain home loans as a result of the required minimum anticipated percentages even though I'm in deferment which made my dti to high. All students need relief not just a select few. Thanks
Victoria	Moore	NJ	PSLF is unreasonable when we have to be making payments for 10years in order to qualify that we can't afford! We should be able to have forbearance months also qualify, if we are in forbearance it's because we can't afford the payment yet those months don't count, making PSLF seem further and further away.
Lena	McGraw	OH	Please relief the student loan debt.
Lisa	Irvolino	NJ	I worked for a nonprofit organization for 7 years and many other nonprofit organizations. I have been out of college for 23 years and the student loan service has been making money off of me. I have been paying on interest and I still owe the same amount of student loan debt after 23 years. I have been serving the community as a Licensed Social Worker for 23 years. Through the pandemic, I worked for Crisis Mobile Response and an Intensive In-Community Social Worker providing therapeutic services in the homes for at risk children in the community. I believe I serviced the community and should have my loans forgiven. Best regards, Lisa Irvolino
Caroline	P.	MS	The monthly loan payment is higher than my actual mortgage payment. When the servicer considers your household (spouse's) income as shared income while in actuality it is not, it greatly impacts whether one qualifies for loan forgiveness. This single student loan has prevented me from adequately saving for my retirement, impacted the amount of money I can set aside for my child's future education, and whether or not I can make any future investments.
Felicia	Black	NY	Dear President Biden, It is imperative that student loan debt be quickly forgiven! As I have graduated from the social work masters program, to work in a career that I am very passionate about and know that I am called to do, I have this burden of student debt lingering over me and driving decision-making for my future! I don't understand why as we're in a profession that is strictly a helping profession since its inception, are burdened to pay astronomical amounts of debt! Social workers are highly regarded and called upon the most in crisis and mental health pandemic. Please do something about this and put it into action now bc we do not have another year for this!
abigail	Owolabi	NC	My children are struggling to pay the debt despite they working so hard to pay all their bills. Please help relief our your generations to be debt free .
Dan	Baird	UT	I am a person in the LGBTQ+ community who returned to school in my fifties to pursue a Master of Social Work degree in an effort to help others in the community recover from the effects of being marginalized by the predominant religion in the area. I grew up in the sixties and seventies as a very closeted gay man who heard pretty terrible things about being gay which has taken its toll. I found my path through addiction and would like to support others or at least show them a way out of the self-loathing taught by the community.
Courtney	LittleDog	MT	Hello I owe about \$10,000 in student loan debt and this relief will help insure that I can go back to school and finish my degree to start my career. This is currently holding me back as I cannot get Financial Aid or apply for grants to help me go back to school. When I first started school in Fall of 2014 my financial aid advisor did fully go over or tell me I was taking out student loans she said I was taking out grants and that I wouldn't need to pay anything back, finding out later they where student loans and I would need to pay them back to be able to apply for Financial Aid. Well being I was a broke college student who had a baby I couldn't pay them back as I had bills on top of providing for my child. So I would really appreciate this Student Debt Relief to ensure my future and finish my degree

First name	Last name	State	Comments
Edith	Aquije	NJ	<p>Your honor, President Joseph R. Biden Jr.:</p> <p>First of all, Thank you. Thanks to the PLSF program, You took out from my shoulders a heavy burden that was hurting not only my income; but my emotions, my sanity, and overall "my whole self" especially because I am at the point of Retirement. Thank God, Thank You, President Biden.</p> <p>But these extra lines, I am writing on behalf of my fellow borrowers that don't work in Public Jobs, and instead work for private companies. Some of them (I am thinking of my nephew) had to stop paying their debts which continue uprising because at present "they have to pay the college of their own children, the new generation that attend college".</p> <p>I feel for them. Having a debt is awful. And getting e/month the reminders of a due amount that continues rising, goes against our own health.</p> <p>PLEASE President Biden, include in THE DEBT FORGIVENESS also those debtors that didn't finish their careers in the universities and work in private companies, that cannot extend their salaries anymore. They have to provide to pay the college of their children in order to make their dream come true. Dream that these parents had once, and has turned into a nightmare at present. THANK YOU !!! EDITH AQUIJE</p>
Jennifer	Argyle	UT	I am a recent graduate with a new masters degree in social work. I went to school to better my situation and earn a living for me and my 4 kids. I've recently fluted for divorce and made the decision to leave an abusive relationship. Debt relief will help me provide a better future for me and my children.
Allison	Reynolds	NJ	After working in non profit for five years, I've continued to work with individuals in therapy. My student loan debt is a hindrance because, although I've been paying for 20 years, I still have massive debt. Psychotherapy is crucial in society but the low pay and high debt make it difficult. It will attract fewer people over time if it's impossible to pay off debt.
Washington	Cisco	IL	I attended Capella University for PHD in Social Work and was not provided with a mentor until it was time for the dissertation. My grades during the term were all high. I was told that I failed to pass the Comprehensive exam and hence I was not allowed to receive the degree.
Trace	Davis	MD	I am going to be a social worker and I will never make a lot of money. Student loans will burden me for the rest of my life.
jeanell	caisey	GA	I really need help paying off my student loans. I am not making enough to feed my family, pay bills. At times I just feel like giving up and letting go of everything. Please find away to help me

First name	Last name	State	Comments
Sally	Kim	WA	<p>If even just the interest rates were lowered, some borrowers like myself might be able to turn the tides. Moreover, instruct all loan servicers like MOHELA to apply payments to more principal over interest automatically rather than requiring people to contact them with each payment to instruct them to do so - can't ever get in touch with them.</p> <p>I work for a non-profit that helps communities with 0-2% interest loans for capacity-building and community services, and have seen these low interest loans set people up for success and thriving. Why can't the Department of Education and the whole student loans system do this? Set people up to thrive. Adopt the vital conditions framework and do what millions of hard-working student loan borrowers are asking: we went to school to set ourselves up for success and to be contributing members to a thriving community, so please help us do that.</p>
Chelsea	Chase	MN	<p>The school & healthcare systems failed to support my learning needs. Diagnoses that impact my learning process were completely missed & led to serious challenges, ultimately resulting in my being unable to complete a degree. I am currently unable to work & have had significant instability— in no small part due to lack of access to education & the mobility it promises. The amount I owe is a pittance relative to most people, but because I cannot earn, I cannot pay it down.</p>
Julia	Preaplume	FL	<p>I'm a social worker that has over \$50,000 in student debt. People in the field, as well as my own professors stressed that "you don't go into this field for the money". And while that is true, the laughable amount that social workers make is nothing in comparison to the student debt many of us accrue. I took out about 20-30K in student loans, but due to interest that continues to increase, the amount I owe has exponentially increased.</p>
Vivian	Davis	CO	<p>I'm 68 years old and on social security. I have worked hard my whole life. I went back to school to help people with mental health problems. I'm in private practice because working for non-profits didn't pay enough to survive. The government didn't appreciate clinical workers until the pandemic. We worked twice as much to meet the publics needs. Because we are over work, some workers didn't update their infor. In a timely manner.</p> <p>Now we are required to verify that are info is correct every 6 months through insurance companies and national data base. This is more work. People panicked because they couldnt get a therapist with their insurance because we don't get enough money to survive. Workers left the field because they were burnt out. Programs popped up training workers to take care of themselves. Workers were blamed for the burnout however no one thought about the low pay, long hours and constant threat from insurance as issues. We have always been over worked. Insurance companies find loop holes to take back what little money we earn. We are threatened constantly that money will be taken back if our notes aren't perfect, if treatment plans aren't perfect, if codes on billing isn't perfect. We enter this field to help people, yet we aren't treated with respect add the inability to pay our bills to that. Some people make money seeing clients but the majority of us don't. We need help!!</p>
Melanie	Dalton	WA	<p>I took a consolidated spousal loan for \$58,000. Due to divorce and bankruptcy, I owe more than \$130,000 and I'm 60 years old, I've been paying for almost 30 years. I can't afford the payment as a single mom, nor can I consolidate or even pay it off as it's a spousal consolidation loan and my ex-husband refuses to sign or do anything at all. I can't retire with that much debt, nor buy a home, nor anything I need to do! HELP!</p>
Ingrid	Pasten	CT	<p>I'm a social worker for the past 14 years, Services long is considering only certain payments, I called them multiples times and no response.</p>

First name	Last name	State	Comments
Pam	Gilley	FL	I obtained my Masters later in life to support my wife and I as she is a parapro for a special education school. She doesn't get paid much, and not at all in the summer or on school breaks. The length to pay back my loan is astronomical! It takes money away from bills, gas, food, and just daily living expenses. It is not easy to survive on our pay with a 50 year loan payment that will out live me!
Lacy	Taylor	MI	I'm drowning in student debt. We can barely afford to live as it is. I cannot afford payments.
Danielle	Cazier	ID	Yes I'm currently enrolled in college and I currently owe more in interest than the loan itself. With the cost of living jumping up tremendously and raising 3 kids under the age of 4, its so difficult to make payments on student loans. I'm also a struggling stay at home mom and I don't work due to my health problems. The automatic relief is crucial because I can stop stressing out about how I'm going to make a payment
stacie	weires	IA	This is a major issue for those who carry student debt and those looking to go to college who will worried about taking it on.
Debbie	Escaranio	CA	Been in repayment since 2004. Paid principal back over and over. My husband's job qualifies for PSLF but loan in my name cannot get relief not fair.
HALEY	BRITTON	NC	As a therapist who serves mostly low-income individuals on a sliding scale basis, it's difficult for me to make enough money to cover my bills and make any significant dent on my student loans. I am paying the bare minimum and will likely be doing so for many years to come.
Brenda Liz	Chabriel		Since I finished studying I have been taking care of my parents. Unfortunately my dad passed away four years ago. At this moment I take care of my mother and I am not working. It has not been easy these years and it would be a great relief to cancel the loan.
Christy	Ticheli	LA	I have approximately \$50,000 in student loan debt. As a social worker, I barely make that amount yearly. I work multiple jobs to make sure I can pay my bills. I worry daily about paying my student loan debt. I agree that student loan forgiveness should help as many as possible.
Savannah	Schadegg	WY	I am a single mom to three kids, I am in my graduate program right now because financially having a bachelor's degree cannot support my dependents and myself. The debt I have incurred to reach that goal so I make a livable wage with this inflation is weighing heavy on my future. Something that should be helping me stay off of state assistance is keeping me relying on it because of student loan debt. I work in the mental health field. The mental health field should be considered a public service and be added to the the public service forgiveness for student loans.
David	Hayes	MA	When I joined the Army Reserve, they were supposed to pay my student loans. They wouldn't defer them, and they wouldn't pay me back for anything I paid. So when they took over FOUR YEARS to "process my paperwork" they screwed me out of several thousand dollars. There are much worse stories out there, & this is more the military cheating recruits than student loan hardships, but there it is.
Andrea	laconis	CA	I would like to see many of us Social Workers who barely make enough to live where we live be forgiven in our student loans since payments to student loans are stressful. We require degrees to get into great jobs but we are not paid high enough to afford them. We are working overtime and many hours to make pay checks which can help our living but taxes take out most of that income. Also, 10years of PSLF for Social Workers is a long time, just like it is for teachers and they have a 7year forgiveness. Please consider looking at those of us that are in the 2.5/2year range of remaining time for PSLF as forgiveness too since that 2.5 years is a long time with climbing inflation and living balances, but our paychecks do not reflect this to match the rising student loan payments every renewal as well.

First name	Last name	State	Comments
Mary	Bradley	KS	I was able to pay my tuition as I went through school. Most people aren't that lucky. Today I'm a clinical social worker in private practice and I have clients who tell me what a hardship it is to make enormous monthly payments over their lifetimes on their student loan debt. This problem rules their lives. Please offer these people a break; many of them are professionals in mental health, counseling and social work.
Soni	Diaz	PA	I am currently a 44 yr old woman who is about to graduate with my Master's in Social Work, and I am now in \$85k debt as a result of going back to college to better myself. Student debt cancellation would allow me to actually get ahead and to not struggle with high student loan payments throughout my years of retirement.
David	Burgess	NC	The issue of student debt is a pressing concern that affects a significant number of families throughout the country. As someone who has also been impacted by this issue, I can attest to the fact that it presents a major obstacle to achieving financial stability and providing for my family. While my student debt may be lower than that of some of my peers, it still has a significant impact on my life and finances. The burden of paying off student loans is a constant source of stress and anxiety, and it often feels like it will never go away. Despite making regular payments, it seems like the amount I owe never decreases, and the interest continues to accumulate. It can be incredibly discouraging to feel like I am not making any real progress towards paying off my debt. Nevertheless, I remain hopeful that our current administration will take action to help me, and my fellow Americans overcome this obstacle and achieve our financial goals.
Bela	Koe-Krompecher	OH	I graduated my Master's Program in 2013, I graduated with my BSW in 2011 as an adult learner. I graduated with \$72,000 in debt, it currently is \$120,000. I had originally signed up for Loan Forgiveness and Income Based in 2013 and found out in 2019 that I was no longer in the program. I am 55 years old and even though I work with the homeless I don't see any way to pay this debt off.
Fernando	Lopez	CA	Please, President Biden. Help ease the financial woes of America's future leaders.
Judith	Keatley	WV	As a single mother, the hardship is unbearable. I have a master's in social work and help others to help themselves. I'm drowning in student loan debt.
Marlo	Washington	NJ	Both of our children were excellent students in high school. They had great grades and perfect attendance. They both participated in extracurricular activities. Because we were middle class our income level was always too high for any scholarships. My husband and I decided to take out Parent Plus Loans because our children did what they were supposed to do and we were not able to save up enough to pay for their colleges. Now my husband had to postpone his retirement so that we can help our children pay off their student loans. It would be great if we can get some relief. It appears that the middle class misses out on all the benefits for any type of relief. We want our children to be able to buy a home and live comfortable lives.
Tiffany	Lozoya	CA	Student debt makes it impossible for me to survive and continue to work as a social worker. Being stressed about how I will pay my bills makes it difficult to focus on my patients and everyday life. I got my education so I could help others, student debt shouldn't stop me from doing just that. Please cancel student debt now so people can continue to live and prosper.

First name	Last name	State	Comments
LaToya	Ross	GA	<p>Where do I start...I graduated with my second master's degree. I am currently a social worker that works for a non-profit organization by providing services to children and their family.</p> <p>The student loan debt is very stressful. I've completed a PSLF on numerous occasions and was told to continue to do it yearly ? which I've done. For a total of 6 months I couldn't get any feedback from my service loan provider. I still am not sure if I am to consolidate or to not consolidate. I am using my degrees by giving back to the community but I am still having to pay these excruciating amounts. It's a heavy weight. The interests continues to accrue. I just pray that one day soon all of my student loans will be forgiven. In the name of Jesus.</p>
Lauren	Campbell	IL	Feel misled and thought I would get the 10k debt relief I was promised
Gillian	MacDonald	VT	I am currently enrolled in graduate school for a Masters in Social Work. I have almost \$100,000 taken out in loans and am not done with school yet. I chose social work knowing that I would not make a large sum of money, but because I want to help people, the community, and the world be a better place. The debt of my schooling impacts my ability to take on clients as a private practitioner due to cost to open the facility and rent the space on top of the rest of my bills to support myself and my future family.

First name	Last name	State	Comments
Gustavo	Sanchez	CA	<p>I began my college journey in 2015. Today, I'm sharing my story to highlight the critical need for automatic student loan relief. In 2015, I embarked on my academic path, taking out student loans to fund my education. Initially, the sum seemed manageable and an investment in my future.</p> <p>I am either still enrolled, completing my studies, or a recent graduate, continually adding to my loan balance or struggling to chip away at it.</p> <p>Despite making regular payments, the principal amount seems untouched. This endless cycle has placed significant strain on my financial independence and future planning.</p> <p>The weight of this debt has forced me to delay essential life milestones, such as investing in a home or saving for retirement, trapping me in a financial standstill.</p> <p>The original amount of my loans has only grown due to accumulating interest, exacerbated during periods when I could only afford minimal payments or when I had to defer payments due to economic hardships. This ballooning effect means that despite years of payments, I currently owe significantly more than I originally borrowed, which is disheartening and often feels insurmountable.</p> <p>Temporary measures, such as payment suspensions during the COVID-19 pandemic, offered a brief respite but also demonstrated how effective automatic relief could be in providing real help.</p> <p>It's clear that sustainable, long-term solutions like automatic debt relief are essential. Such measures would not only help individual borrowers like myself but also stimulate economic growth by freeing up financial resources for other economic activities.</p> <p>My student loan debt, which began as a hopeful investment in my future, has become a persistent burden. This story isn't just mine; it's shared by millions who are caught in a similar plight. By implementing automatic relief programs, we can offer tangible hope and support to a generation weighed down by student debt, ultimately benefiting the broader economy.</p>
Vanessa	Durcholz	IN	<p>I am a recent graduate mastered social worker. Currently, the starting salary is not enough to cover student loan debt and provide for my family. I was not gluttonous with my loans, I did not live on them. In fact, I worked fulltime during the whole 7 years I was earning my education. I maintained a 4.0 throughout my bachelor's and a 3.9 in my masters. I went to college to better myself and my children's future, in hopes of not having to worry of financial burdens. Unfortunately, this is not the case for most of us who go to college to better ourselves. I was one of many who signed up for debt relief, and I was approved. Only to be shut down, due to the bar against passing the debt relief bill. If we want to offer a bright future for our citizens, we also must be able to provide affordable experiences. Currently, it is a defeating experience as a single mother trying to better her family.</p>

First name	Last name	State	Comments
Jennifer	Carlson-Cicci	PA	I graduated with a BSBA in finance in 2004. I excelled in this field and could have made a great deal of money. However, I decided to follow my passion and earned a Masters in Special Education. For 18 years I have dedicated my life to people with Autism. This is not a high paying field and I have not made a dent in my loans. I am in a second Masters for Social Work right now. I will open a practice dedicated to Autism. I will also have crippling debt. I do not have a savings. I have four children. My upcoming loan payments are horrifying. I chose to serve others through my lifetime. I am honored to help every client and family. I would love for someone, someday, to help those who choose honorable, low paying fields. When asked about my retirement plans, they are nothing. The path I chose does not pay enough to retire.
Colleen	Tercek	OR	I am so overwhelmed by how much student loan money I owe. I cannot afford to buy a home, support a family, save money for retirement and/or move forward in my life. I feel stuck and weighed down. I owe around \$600 month in student loans and feel like I am drowning.
Lisa	Long	OH	My student loan never seems to get lower. It is also hindering me from getting a house.
Ashley	Thomas	MI	It is extremely difficult for my family and I to enjoy time together as we work extra hours and extended days, sometimes 12-14 hours, in order to have enough money after household bills to pay loans back. When I was 18 and 19 years old, I had no idea what the impact of these student loans would be. I have been working as a social worker for 12 years and have barely made a dent in my debt. I worry about my children attending college in the future and how they will afford it or how we will be able to help.
Erika	Vargas	HI	I came from an economically disadvantaged background. I saw a need to help others who are disadvantaged and in need of mental/emotional support. To do this, I had to take on a large amount of debt that took over a decade to climb out of. Social Work has some of the lowest paying jobs across the country which further puts people like me at a socioeconomic disadvantage. I could've helped so many more people if I didn't have the burden of trying to save myself from economic hardship.
Sam	Godding	MA	Had I known about interest rates and the amount that 4 years of college would have added up to I wouldn't have gone. I won't buy a house or be able to open a business because of my student debt. I worry about it often and it makes me feel helpless, scared, and defeated :(
Nohemy	Cadenas	CA	When I finished school I got a horrible relationship that made me unable to pay for years. I had a son and it made everything worse. I need to try to fix my credit. I don't have a payment option anymore and I can't pay it in full.
Danie	Becknell	IN	I graduated in 2011. The interest on my original loans has brought the total to more than \$150k, double the original cost of undergraduate and graduate education. Due to this debt I am unable to qualify for any standard loans and was only able to buy an older home through a first time homebuyer loan. When issues arose, I was unable to get a loan to cover the cost of repairs due to this debt to income ratio. Consequently, I had to sell my home and move into a friend's garage for a year prior to renting a home with roommates. I have worked for a non-profit since 2011 and have been part of the PSLF program since this time. Despite this, my loans have still not been forgiven, even though I have had qualifying employment the entire 13 years.

First name	Last name	State	Comments
Patty	Sydow	MI	<p>I am pleading with this administration to PLEASE provide me with student loan debt relief. I a a teacher that taught in an urban district for thirty years with the county's most challenging emotionally impaired students, which means that all districts within Kent County Michigan fed into center based programs - these are the students that have the most challenging and difficult behaviors. I loved my job but was often times assaulted and physically harmed by them, which after 30 years, the last two being the most physically damaging to myself, had to retire. I taught all while I raised three children. I made so many attempts as it changed many times,at communicating with my loan servicer. The 1st many attempts came when I was changing districts - I called the DOE prior to the end of one district, asking to give them my forwarding new employer and was told that they could not take that information. I in turn stated that I did not want a lapse in payment, they still would not take my information, but they would catch up with me once my employment began in the new district. Once my employment began in the new district, I again contacted the DOE and said I had a new employer and I wanted payments to resume, they again said that they could not take my information. Then, COVID happened. NOW, my servicer has changed three times and NOW payments are expected - the payment is TOO HIGH to make good faith payments. I have called several times to ask for a lower payment that I can manage, as I am now retired. I am upside down in retirement. PLEASE PLEASE provide student debt relief - I was a committed special education teacher for thirty years with the most challenging students.</p> <p>Having my student loan debt absolved would provide me so much relief in my day to day life as my youngest daughter is a survivor of a drunk driver hit and run and I provide her care and financial well being. Life as a retiree is a major hardship.</p>
Patty	Sydow	MI	<p>I am pleading with this administration to PLEASE provide me with student loan debt relief. I am teacher that taught in an urban district for thirty years with the county's most challenging emotionally impaired students, which means that all districts within Kent County Michigan fed into center-based programs - these are the students that have the most challenging and difficult behaviors. I loved my job but was often times assaulted and physically harmed by them, which after 30 years, the last two being the most physically damaging to myself, had to retire. I taught all while I raised three children. I made so many attempts (as it changed many times) at communicating with my loan servicer. I signed up for every opportunity that was presented to me. The last many attempts came when I was changing districts - I called the DOE prior to resigning from one district, asking to give them my forwarding new employer and was told that they could not take that information. I in turn stated that I did not want a lapse in payment & they still would not take my information, but stated they would catch up with me once my employment began in the new district. Once my employment began in the new district, I again contacted the DOE and said I had moved to a new district and I wanted payments to resume, they again said that they could not take my information. Then, COVID happened. NOW, my servicer has changed three times (DOE, MOHELLA, Aidvantage) and NOW payments are expected - the payment is TOO HIGH to make good faith payments. I have called several times to ask for a lower payment that I can manage, as I am now retired. I am upside down in retirement. PLEASE provide student debt relief - I was a committed special education teacher for thirty years with the most challenging of students.</p> <p>Having my student loan debt absolved would provide me so much relief in my day to day life as my youngest daughter is a survivor of a drunk driver hit and run and I provide her care and financial well- being. By not being able to negotiate a more reasonable payment, I will not be able to provide the level of care for my daughter and care for myself. Life as a retiree with major student loans looming over me is debilitating, to say the least. PLEASE PLEASE provide me with student loan debt relief, it would be life changing for my daughter and I.</p>

First name	Last name	State	Comments
Janice	Moore	GA	I am retiring on July 31, 2024 and still owe nearly \$20,000.00 in student loan. Paying the monthly debt will definitely be a financial hardship for me on my retirement income.
Layli	Chong	MA	I graduated in 2013 and the college loans were a burden as a first generation who did not have financial support from anyone. Thank God I was able to eventually pay off the debt, but had there been automatic relief from this debt, it would have been a bit more manageable to make a living on my own and be gainfully employed.
Matt	Richmond	OR	My brother and sister both have a lot of student loan debt and could use a lot of relief as they have been having a very hard time paying back their student loans.
Jennifer	Melby	CO	After 13 years of working towards paying off my student loans, I still have around \$19,000 left to pay. This is keeping my husband and I back and continually weighs us down.
Marissa	Kohl	MN	After completing my undergraduate degree, I entered into the field unable to earn enough to be able to even afford to pay my student loans, let alone at times rent. Now at 29, I am only just barely to the point of being able to pay down the original debt, but also adding on more student loan debt to advance in the field to be able to get ahead. It weighs heavily that I do not know when I will be able to realistically afford a home, let alone support a family with what feels like an ever-growing mountain of debt looming over me. I fully support this petition as my feelings about the student debt crisis are not unique. Family and friends that I know share many of the same experiences. We are the future of this country and we're running on fumes and doing our best. Imagine how much better the future could be if the majority of the country wasn't living in poverty or on the brink. Help us build that future. It's all we ask.
Jodi	Helbert	TN	Each month, I pay \$358 for my student loan payment, but only \$9 goes toward the principal. All else is interest. These loans certainly feel predatory!
Monique	Gramby	NY	When I first took out my student loan, I had my education planned out. I WAS going for my PsyD. With no financial assistance from my parents and scarce grants/scholarships forced me into the workforce, halting my education journey. My original loan has almost tripled because of crippling interest. The IRS doesn't even charge that kind of interest on owed taxes for an individual. I had to learn a trade outside of my original goal of becoming a clinical psychologist because I just couldn't afford to take out anymore loans. It's BAFFLING how much higher learning costs if you don't have resources or family support. The interest on buying a house is less than the compounding interest on student loans. Godforbid you have to claim bankruptcy. If you're destitute, you can get relief, a clean slate from your debts EXCEPT your Student Loans. That is insane. Because now, even if you obtain the highest degree it's not a guarantee that you'll find a job that will afford you to pay off your Student Loan. You're trapped. Because you dared to elevate beyond the financial circumstance you were born in. I always wanted to buy a small home so I wasn't tossing rent money into the wind. The only way I can own a home is if I leave the country. My monthly payments don't even make a dent in the interest. I'll be paying this loan till my last breath.
Lori	McRight	TX	I had to drop out of doctoral program because my daughter started college. We could not afford 2 student loans. I was told mine was being forgiven 2 years ago just to be lied to. I'm asking for help. I'd like to finish what I started. I told my parents I would be the first doctor in our family before they both passed of COVID in 2020. The last 4 years have been horrible. My parents were my rock. I've had to seek counseling just to be able to function. Life has meaning because of my son & daughter. They are both in college & I cannot afford to pay student loans & finish school. Please help.
Robert	Dover	MI	As an older student who decided to back to school, though I am careful, I am going to have student loans to repay. I did look into some of the different options, and I am planning to work for a non-profit or in education within an impoverished area. If nothing else, I am hoping that at least these options will still be there in a few years.

First name	Last name	State	Comments
Rebekah	Withrow	VA	<p>Hello President Biden and the Department of Education,</p> <p>I am Rebekah Withrow. I am a first-generation college student receiving no aid from my parents. I have had to get a loan so that I can complete my degree. This loan will prevent me from saving for getting a house and living on my own. This will also put a barrier in working from home as living with my parents means not having a room for myself. The sooner I can move out the better, but that cannot happen with the debt. Please forgive the student debt for those who need it.</p> <p>Thank you for your time,</p> <p>Rebekah Withrow</p>
Andrew	Hernandez	VA	<p>Student loans have created major barriers and financial stress that limits my ability to take the next steps both within my professional and personal life. The huge amount of debt I had to take on to complete my graduate education, allowing me the ability to provide direct service and support to those in need, creates an immense level of anxiety and feeling of hopelessness of not having the ability or opportunities to even enter the housing market or create investments for my future self. Change is needed. Please.</p>
Pamalyne	Darby	SC	<p>Took long time to pay off student debt. Student debt ties your hands and weighs on one's financial picture.</p>
Elena	Henderson	VA	<p>None of the above apply to me and students should not have to work the rest of their lives to pay for their education.</p>
Tonya	Carroll	VA	<p>Dear President Biden,</p> <p>I am a first-year graduate in my family. My son is a first-generation graduate. I obtained student debt for my son and myself so we could have a better life. I am graduating from Boston University, May 16th MSW program to enhance my career which adds to my loans. I lost my mother suddenly on March 12th 2024 which was a hardship on my family. As I prepare to resume payments it would be gratefully appreciated if your administration could provide some relief! I have almost two decades working as a Social Worker and in the helping field.</p>
Christina	Dhir	VA	<p>I put myself through graduate school. Paying off college debts was difficult based on my income at that time. Everyone should have access to a college education without excessive debt.</p>
Rebecca	Ledingham	VA	<p>I'm a social worker after returning to graduate school part-time after a 21-year hiatus. Though I graduated in 2020 I'll be lucky to pay off my student debt by retirement. Any help is appreciated. Thank you.</p>
Lorna	Woodham	NJ	<p>Without my degree, I would not be able to serve the people I do as a social worker and an Episcopal priest. I returned to school late in life and now will have over \$200k in debt to retire. I do not regret the sacrifice because my education is worth it. I serve those who are forgotten. My education allows me to serve and live a life of love.</p>
Dr. Esonija'	Fulgham	VA	<p>I am not able to buy a home or care for disabled children. It absorbs all my money and increases my debt to income ratio.</p>
Caprisheus	Oliver	IN	<p>I am unable to buy a home for my family because my student loan debt is negatively impacting my credit.</p>

First name	Last name	State	Comments
Leighanne	Reitz	VA	I receive my Masters of Social Work this weekend. A degree that required me to work for free for a year. I have a very specific understanding of the hardships that financial strain can cause. Additionally, education should not be inaccessible. Society as a whole is better when more people have access to information. I was “lucky” to be able to take on massive debt to get access to information. There is disproportionate representation in the social work field and that is largely due to the financial inequality and the burden of debt. However, it is crucial to have more diverse representation in all spaces but especially in helping professions. This, it is crucial to reduce, and ideally eliminate, financial barriers that reduce the diversity
Molly	Safren	MD	Two of our daughters are burdened by student debt. One is a teacher, the other a clinical psychologist.
Linda	Lavance	MI	I live on social security and can't afford any payments.
Owen	Dacary	NY	Use the extra cash to pay off other bills! Thank you.
Lana	Ubinski	NJ	As a licensed social worker who has dedicated their life to public service for the most vulnerable, the loan forgiveness program was byzantine and challenging to work with, although I began it with the promise that my service would lead to being free of debt on a smaller income. I find it unfair that to practice my work, I am required to go to graduate school and earn wages that are barely livable in my state. I hope that this message will highlight that we as social workers are health care first responders with a high educational burden and some of the lowest salaries of all professionals.
Michelle	Buhrandt	VA	More than \$150k in debt, former foster care child.
Indria	Savoy	VA	Hello, I am social worker, servicing the underserved and I am drowning in student loan debt. I am worried about being able to pay for my child's education who is school age and doesn't qualify for public school early childhood education. I am also charged with serving individuals who have mental illness and helping them manage stressors. Can you imagine the stress of managing a low salary, inflation and supporting individuals in need. Please help us by canceling student loans debt for social workers. I see that there are various free MSW programs now but what about those who accrued debt for to obtain their MSW and don't qualify for PSL. I am a private practice provider and there are not any repayment plans that I qualify for.
Marcia	E Triggs	WI	Marcia Triggs
Benjamin	O'Brien	NY	COME ON MAN
Louise	Hutchinson	NM	My son and daughter shoulder weighty student loan debt.
Jamie	Brown	NC	I am going to graduate at the end of this year with a BA in education and an MSW (Master of Social Work) and I will owe around 100K in student debt. There is no way I will be able to manage the payments and afford to pay rent or a mortgage. I already use a community food bank since I work part time during school and my unpaid mandatory social work internship. In order to thrive and not just survive, I need that cut in half at least.
mark	perttula	CA	Gas in California is 5.25 per gallon, rent is 3100 for a 700 sq foot apt. Thats just the start.
Linda	Zaffram	VA	Mine are paid off currently but took 20 years to do so. I think social workers should fall under the same rules as teachers for loan forgiveness. Many social workers work in underserved areas making minimal compensation and have a lot of student loans.

First name	Last name	State	Comments
COLLEEN	SPARKS	IA	<p>I am retired yet still paying student loans. My health was poor after I graduated as an older student and I couldn't work full time until, within 8 years, not at all. My interest was 8.25% at time of borrowing. I found out I had cancer in my freshman year of nursing school. It took me twice as long to graduate further extending my debt. Then my husband died unexpectedly 10 years ago which reduced my income to poor. I'm paying and trying to get qualified as disabled currently. I am 71 years old. I'd hate to pass away with this debt unpaid.</p> <p>I had Mohela assigned to my case as a loan servicer and wondered about the truthfulness of my overall debt.</p>
Andrew	McDade	SD	I really appreciate the loans and how the government has helped me. I had been in the PLF program until Covid. I applied for the PLF piece offered, past work done in the non profit. The bill keep going up even though I am paying. I worked the front lines of social work, counseling for over 10 years, when Covid hit I went from 2 jobs to one and lost the PLF piece with the other job.
Sharon	Clark	NJ	I do currently owe more than I originally borrowed. The student debt weighs on my future as I am nearing retirement and will be unable to retire with the student debt.
Cynthia	Ott	OH	<p>With the income I make compared to the high cost of living it's impossible to be able to live, let alone pay these student loans from 15 years ago.</p> <p>I need help just paying my original bills let alone be able to afford to purchase groceries!!</p>
Vicki	Maturo	CA	We must have full, universal, tax-free student loan cancellation.
JESSICA	CARTER	NC	As an 18-year-old first generation college student, I didn't know how detrimental borrowing private loans would be to my future. I've attempted to apply for loan forgiveness programs, paid money, and even attempted to consolidate them into loans that qualify for forgiveness. I'm too far into it now.
Jesenia	Chavez	IL	I graduated in 2020 with my master's degree in social work. I am lucky enough to be gainfully employed as a psychotherapist. However, I have not begun to payments on my student loans. I am incredibly concerned about how I will make payments on my six-figures worth of student debt while also paying all my other bills. Additionally, psychotherapists do not receive wages commensurate with the education and time that is required to qualify as a therapist. I urge you to cancel all student debt so that I and others can have a future to look forward to.
Lisa	Wilhelm	IA	I will not be able to help my kid with college tuition because I am still paying for my loans 23 years later.
DeVaughn	Dobbins	CA	<p>Student loan relief would help me</p> <p>tremendously, I struggle making payments with my recent employment woes and not having the stress of payments would help</p> <p>Me build a better life moving forward. Education is paramount for ensuring our inalienable rights as US citizens and should be free for its citizens.</p>
Marlena	Rucker	SC	I graduated from Greenville Tech in South Carolina in 2014. 20 years later I still owe debt and now I'm enrolled in Cosmetology School there by putting me in more debt. I feel education should be free to the student and not having that stress. Just learning everything you need to know.

First name	Last name	State	Comments
Sera	Nolan	NM	<p>The cost of obtaining higher education should not result in being wedded to debt for the rest of one's life. Interest rates associated with monthly student loan payments should not be so high that approximately 1/4th or less of the monthly payment goes toward paying on the principle of the loan costs. Nor should interest rates be permitted to continue to accrual in times of hardship when a forbearance is granted, postponing monthly student loan repayment. Nor should there be any stipulations on what constitutes an eligible payment when a student loan barrower's employer is identified as an eligible PSLF employer since the employer's information can be validated by IRS income tax/W2 forms.</p> <p>I am 1 of 4 offspring, raised by a single, uneducated mother who tended bars and frequented local church food pantries and received welfare food stamps to provide for her family's needs. I am the only one of my offspring who graduated from high school. Higher education was not considered something obtainable growing up. Nevertheless, later in life I was presented with an opportunity to go back to school. To do this meant I would have to borrow student loans to help support the opportunity of having a better life experience. It did not occur to me that I would have to borrow money that would exponentially exceed the cost of most social work career salaries to date. When I heard about the possibility of working for the federal government and having some or all of my student loan debt forgiven. Or that I could also be eligible for the Public student loan debt program that would waive excess debt after 120 payments. I found the audacity of hope to pursue higher education that could offer an enhanced life experience than the impoverishment I grew up with.</p> <p>After achieving higher education and pursuing my career I learned that my salary just supported cost of living and managing student loans. When I landed the job with the federal government, I was told that programs to help with student loan debt forgiveness were no longer supported, that money to support these programs all but dried up. Nonetheless, I was still hopeful that some day the PSLF program would support the possibility of maybe someday owning my own home or the like. But over the years working with certain employers and student loan representatives I found that some of my applications never got received or processed and so while I thought I was making payments toward the 120 PSLF program, I found out that not to be the case. I was glad to correct the course but knew this meant I would have a much longer way to go to achieve 120 payments.</p> <p>However, when the Biden-Harris Administration's Student Debt Relief Plan was announced, permitting student loan payments that had been made but that were not previously counted toward the PSLF's 120 eligible payments- could now be resubmitted and counted, I found myself with a big sigh of relief. Sadly, however, in my case Mohela informed me that although all my payments were deemed eligible, that they could only count payments that were made by PSLF application signature dates. Therefore, Mohela would not approve the uncounted payments (although I believe this is what the Biden-Harris was created for in alleviating debt- that all my employers (whom all were identified as PSLF eligible employers) to be considered and counted toward the 120 PSLF's eligible payments, validated my employment. It is odd that even in some cases only a certain number of payments have been approved with the same employer. I do not understand where the breakdown in communication is and unfortunately, no one seems able to provide a response that validates why or what I need to do to have all the payments I've made over the years count toward PSLF's 120 payments. If this were the case, I would currently be student loan debt free and in the process of potentially planning on purchasing a home. Or at the very least being able to contribute to economic growth instead of mostly surviving with the cost of living/inflations since the COVID Pandemic.</p>

First name	Last name	State	Comments
Linda	Klimek	NY	Three children all have Masters degrees. And all of them have a massive student debt. The interest that has accumulated is burying them.
Oscar	Delgado	NY	Please don't let these predators loan Servicings steal our money and the future of our country.
Minnie	Thomas	SC	I have limited funds and student loans contribute to much added stress monthly. My outlook on a future is dim because of my student loan debt. It concerns me that I will NEVER be able to payoff my student loans with the compounding interest that is too far from my reach of satisfying the debt. Please Mr. President, pay off our debt to enable us to serve and support our people in the battle of social justice and equality.
Timothy	Babulski	ME	<p>As a borrower with graduate debt incurred in pursuit of a master's and doctorate in education, I am appalled by how useless the proposed relief would be. Eliminating all interest will not lower my monthly payment, speed up the time to forgiveness, or even lower the amount paid over time. It will not provide the illusion of making progress because I still will never make enough to make a dent in principal. Nor will it lower the total amount of debt enough to allow me to make a major purchase or life change, such as starting a family, owning a home, or going into business.</p> <p>As a borrower, I have had my loans serviced by FedLoan (who advised against consolidation and steered the bulk of my loans into forbearance) and MOHELA (who has not gone a single month without making at least one servicing error) and will soon be moved over to EdFinancial. I have no hope that they will be any less incompetent.</p> <p>Finally, to the four pillars that must be part of any student debt cancellation plan I would add another: the Department must acknowledge that student debt is a hardship in and of itself. So long as the debt exists, millions of people will be denied full socio-economic participation in society— all for having had a financial need and the willingness to strive.</p>
Susan	LEIBOWITZ	MA	My original two loans for a graduate program in counseling psychology was \$158K. I consolidated my loans many years ago at 6.37% and had been paying that interest rate until the pause for covid. I was unable to ever refinance that interest rate to one of the much lower rates that were available for years, because student loans, unlike any other, were not allowed to be refinanced! Therefore, the loan amount ballooned to \$330K! I worked in community mental health for many years not making much money, so paid a low monthly amount on the loans, which contributed to the ballooning. Though having a public service job, I did not qualify for the Public Service Forgiveness Program, in part, because the job changed from salaried to fee-for-service after a few years, leading to a much lower number of qualified hours/week (less than 30) being accrued. I am a senior citizen now with the weight of this huge debt on me. I know the unpaid balance could be discharged within a few years, but then I may have to pay a huge amount in interest on the unpaid balance. Therefore, I ask the Dept. of Education to continue the current policy of waiving interest on discharged student loans. Thank you very much for your efforts to help student loan borrowers.
Harlyn	Patterson	MO	It's hard making ends meet. Deciding which bill I'm going to skip or pay. The interest on the loan is sky high. I will not be able to pay the entire loan before my old age or death. I have parent plus loan. It's taking up all my retirement money just to pay the monthly bill. It would be easier if the loan can be reduced or eliminated. Thank you.
Lydia	Salazar	CA	<p>We need debt relief now!! Stop letting the Republicans defeat everything you try to do!</p> <p>The Republicans are greedy people that are trying to destroy our country!</p>

First name	Last name	State	Comments
Jenness	Clairmont	NY	My loan servicer has changed three times, the counts for my PSLF have not been counted as a result and I was scammed by a servicer who was pd to certify for me.
Patrick	Donohue	CA	Why was I granted a Parent Plus loan while at the same time being denied a credit card by the bank? Different standards Why am I denied bankruptcy protection on a loan too easily given? Trap When will loan servicers who do not properly administrate IDR/ICR/PSLF programs be fired? Malfeasance
Skye	Lovett	UT	With the rising cost of living in my state, it seems like every month, our expenses are rising. I am a young professional and pregnant mother of two, and despite doing everything "right" (going to school, finding a great job, getting married, having children), our quality of life continues to decline in a worsening economy. Layoffs are abundant, and the American Dream is dying. We've already given up on our aspirations of home ownership. Student debt forgiveness would allow my family to adapt to the times, rather than being held back financially by a loan I took out as a teenager under vastly different economic circumstances. The American people are struggling and need relief.
Vanyah M.	Harrigan	NJ	There is no doubt being able to attend college and graduate school have allowed me to pursue education levels no one in my family has completed prior to me. However, building a career in nonprofits, holding ~\$200k in student loan debt has been an extreme weight on pursuing other life milestones- including building savings, home ownership, travel, having children, or just plan for other life eventualities with ease. Each month, and even with the SAVE program, paying ~\$450 toward student loan debt servicing (which does not apply to principal) is daunting - depressing on the worst days- as I juggle to determine which other bill can wait or if I'll need to help a family member and it quite literally takes your breath as you navigate the mental strain of hoping to finally thrive after investing years in both education and work. Facilitating full student loan forgiveness will be a transformative lifeline for me, my family and the thousands of others who hope for a chance to realize their dreams.
Ana	Castrellon	CA	My student debt is weighing on all my future planning. I don't have my dream job yet and I can't make the move because I won't afford my debt.
Lindsay	Johnson	GA	Student loans gave cause so much extra hardship to me and my family as I'm a single mother of 4 & the world is inflated indefinitely
Karen	Fraley	CO	I can't make my student loan payments every month, and everything costs more these days. Barely keeping a roof over my head
Donna	Andersson Davis	AZ	I have asked and pleaded for relief from my student loan debt(s) the loans are not new and over the years the interest has ballooned the original loan amount to a height I will never be able to pay off. I worked as a public servant for 28 years and my husband retired honorably from active duty military service of 23 years. None of this seems to matter to the lenders or qualifying for student loan debt relief!!!!
Jill	Jordan	VA	None of the above, I graduated in 1983 with a Bachelor's and then in 1984 with a Master's in Social Work. I was able to graduate without debt only because the costs were not excessive. Of course, I worked and had family financial support but did not have to pay tens of thousands dollars.

First name	Last name	State	Comments
Sarah	Larmore	UT	I am a first generation high school graduate. I am also the daughter of an immigrant. To be able to go to college was an uphill road and I needed to take out maximum loans, in addition to working, to be able to attend. I put myself through my bachelor's and had to take several years break before being able to return for my master's. During this time, I was unable to get a job that my B.S. degree was in. It's many years later and I still owe the majority of my loans. I have worked in nonprofits but was told about how broken the forgiveness plan was, pre-Covid and that it was a lot of work to not have your loans get some forgiveness. It was discouraged to even sign up, so I didn't. Hindsight shows that the government knows how broken it was and opted to help those that still tried. It's disappointing for those of us who didn't. I have my Master's in Social Work, a profession notorious for making little money. Our state's news outlets have done research and shown how social workers, working full-time, and even for state agencies, do not make enough to have their needs met. Many are on government assistance. This is not sustainable and, while I'm lucky enough to not have had to apply for this additional help, it weighs on me that it could be a very possible future.
Lexy	Polivanov	NE	I would have qualified for UNL's Nebraska Promise, but I graduated when they implemented it so I now have \$30,000 in loans because of this.
Kara	Peterson	VT	I graduated with a BS in psychology with around 50000 in debt. I served a year in AmeriCorps then have spent the last 8-9 years working in public service. I have a parent plus loan that I make payments on as well as my own dept Ed loan payment each month. I still have around 40,000 left. I have another 1.5 years until my PSLF will be met to forgive my undergrad. In order for me to have more opportunity in my career I need a masters degree. I just bought a house with my partner that we could only afford because it needed a lot of fixing up. I will be starting grad school fall 2024, working full time and making the mortgage payment with my partner. Neither of us have room to not work full time so things will get difficult when I have to do internships/practicum. I don't regret my schooling I just wish the field I needed a degree in to work in paid me enough to not have to worry so much on how to afford all the things to feel comfortable.
Terrie	Pendleton	VA	Recently my Student Loans were forgiven by the Biden-Harris Administration. You can't imagine my happiness after the many, many years I've attempted to pay off the loans but could not. The loans to my achieve education were high. I cant tell what a blessing at the age of 67 it is to have had my loans FORGIVEN.
Brian	Walker	OH	Although I have avoided taking out loans so far (which is likely to change during my graduate studies) I understand the hardships loans produce. I fully support wiping out this practice for the good of the American people.
Angela	Leone	NJ	I choose to serve the under served communities by providing psychotherapy services to Medicaid and Medicare recipients in my private practice as a LCSW. In doing this, there are financial limitations. Please ensure widespread debt relief so that it is possible to keep doing the work that I am doing. Thank you!

First name	Last name	State	Comments
Mary Alex	Dill	CO	<p>I have been in an income-driven repayment program since I first started paying my loans. In one of the early years of my repayment, my servicer provided absolutely NO notification when the annual recertification came due. Because of this, I missed the deadline one year by approximately 30 days, which resulted in capitalized interest of approximately \$7500. I tried to protest it at the time and was told that the federal loan rules prohibited the servicer from doing anything about it. I also sent it as a complaint to the US Dept of Education during the 2020 waiver period and was only provided with a response that it was not an issue for review.</p> <p>Also, for the first 6 years of my career after finishing graduate school, I worked 20 hours per week in non-profits, since I had two small children at home. I would like to advocate for part-time work to be counted as a 50% rate toward PSLF. If that were the case, I would have qualified for PSLF a year ago. As it stands, I have to work an additional 2+ years in public service to qualify, and those 6 years of public service are not counted in any way.</p>
Aleesa	Brauer	CO	Economic relief is crucial!
Erin	Kellar	VT	<p>I am not a social worker, I am a Licensed Clinical Mental Health Counselor and this needs to extend to anyone providing mental health care. I owe more than I did when I graduated and have made consistent income based payments. I have this constantly hanging over my head. I am a type 1 diabetic and This is also a huge expense. Having this debt keeps me from becoming a homeowner, and keeps me in a constant state of anxiety that I cannot control. I am also providing necessary mental health care that this country relies on, and claims is so important but am not being taken care of. Additionally, if I stayed working in public health care for ten years, my health would have deteriorated so that is not sufficient for mental health care providers, especially when Community Mental Health programs are underfunded and people are deeply overworked. We are expected to continue to do this work because we care, but that does not hold up anymore. We can not expect to self-sacrifice anymore.</p>
Michael	Henning	IA	<p>As a social worker out of college, I struggled to make ends meet given the cost of my student loans which was part of my financial struggles, it wasn't until years later when I had to move in with my parents as an adult was I able to catch up on my bills which in part are because of the high cost of student loans.</p>
Grace	Downs	NY	<p>I have definitely paid way more than my original debt from my masters 10 years ago. I also was misled by my lender when I was advised to switch to a standard plan from an income base plan because i could not afford \$750 a month payment on \$65k income in NYC. This meant i lost years towards loan forgiveness.</p>
Tamika	Stewart	NY	<p>I will never get out from under this debt and be and to care for me and children. What I owe is way me than what was borrowed. A student should not be able to take loans out for careers that won't allow them enough money to pay it back. Education should be free.</p>

First name	Last name	State	Comments
Derek	Gendvil	NV	<p>We know as advocates, borrowers, & supporters of student debt cancellation, we want to make sure that the Dept. of Education works to finalize the most effective & efficient student debt cancellation proposal that will provide relief to as many borrowers as possible. That's why we need to make sure that the Department finalizes the most effective & efficient proposal that will provide relief to as many borrowers as possible. The new plan for widespread student debt relief needs to address the following important topics:</p> <p>Automatic implementation: The Department should ensure that debt relief is automatic for as many borrowers as possible- particularly those experiencing hardship-and the Department shouldn't limit automatic relief just to those most at risk of default since we know that default is not the only indicator of financial struggle;</p> <p>Young borrowers: The Department should recognize that student debt is keeping too many Gen Z & millennials from building their future & also ensure that this authority is used robustly & in the future to ensure that young & future borrowers aren't left behind;</p> <p>Justice for borrowers who have experienced servicing failures: The Department should ensure that these borrowers who have fallen victim to servicing failures are able to access automatic relief as a result of the hardship caused.</p> <p>Also ED shouldn't stop at waiving ballooning interest but also underlying balances: The Department shouldn't limit one-time relief to ballooned interest alone, but should also make sure that borrowers see cancellation of their underlying balance as well- particularly borrowers that are more prone to be impacted by negative amortization- Black borrowers, borrowers that received a Pell Grant & borrowers who didn't complete their degrees. Finally, by ensuring a final rule includes these four pillars, widespread student debt cancellation will be a reality for millions of borrowers & positively affect their lives for years to come. That's why the President & the Dept. of Education has shown it is trying to do what's right for borrowers across the country & has succeeded in some ways. This moment, however, could be the knockout punch that leads to end the end of the student debt crisis!</p>
Bland	Hill	NC	<p>I'm a formerly incarcerated person who lived in prison from my teens until the age of 50. During those years I engaged in education, addiction recovery, and mental health care (all of which I continue to do now). I currently owe over 50k for a MSW. This doesn't include all the other costs for licensures and CEUs. I'm currently 65 years old with no end in sight on my student loan. Please consider some options to help me feel like I'm not being financially punished for wanting to have a career.</p>
LaShell	Davis	VA	<p>I am a Soldier in the US Army (serving since 1992). I have applied for PSLF several times since it was first introduced. In my last application, I was told I qualified, but after ten years of payments (120 payments), I was informed that I was not under a qualifying repayment plan. At this point, I had been paying the same student loans since 2002, and after coming to the realization that I would never qualify for PSLF, in 2019, I took out a personal loan with lower interest rates and lower payments and will have that loan paid off in 2025. I recently went back to school and earned a doctorate, but I have zero faith that I will ever meet the red tape requirement to qualify for the public service loan forgiveness program.</p>
Nyree	Beachum	NC	<p>My name is Nyree Beachum and I have been in debt for over 20 years. Trying to go to school and pay for student debt has been a burden on my family and financially constant receiving emails and letters regarding my payment is coming up soon when I cannot afford to pay it, working for nonprofit over 20 years, My loans should be automatically forgiven. Being a public servant and serving my community is just as important as people sitting on capital Hill having loans forgiven Being able to have insurance for the rest of our lives, but what about our community? Please help people and other students who are doing the best they can to survive in the society who doesn't care for us all they care about is the people getting richer.</p>

First name	Last name	State	Comments
Elisabeth	Kilgore-Robinson	VA	I have been paying my loan back for over 20 years but still owe more than half my annual income. Unfortunately, I worry that I will need to continue working past retirement just to be able to pay my loan debt.
Steven	Bower		<p>From Feb 1974-July 1982, I served in the Navy during Vietnam era on SSBNs. I Returned to school after discharge and obtained a 2 yr degree on veteran benefits. My wife died in MVA in 1985. I was left caring for 3 children, ages 3, 8, 10. Remarried in 1994 and in 2004 returned to school for undergraduate, initially, but continued school to complete Master of Social Work in 2008. Since that time, I have worked for county government, two not-for-profit mental health and substance use disorder organizations. In 2015 I was hired as a GS employee for the DoD providing mental health services for the Marine corps until 2023 when I retired from Government Service. Now, I am working for an integrated care, family medical center in Western NC, another nonprofit.</p> <p>I have made several attempts at obtaining signatures for past employers to demonstrate that I have made payments regularly, since beginning to repay student loans. Now for over 10 years. Because of administrative changes with my employers and simply not being able to obtain the necessary signatures to complete loan forgiveness paperwork, I was never able to complete and submit the necessary paperwork.</p> <p>My work history as observed in the Social Security records support my claims. During my work with the DoD for the Navy and Marine Corps, I maintained F2F contact with my patients, throughout Covid 19.</p> <p>The administrative burden added to the shoulders of students who took on debt to finance their education is substantial, especially when considering the IRS tax and social security records can substantiate in very large part, our work histories.</p> <p>Currently, my military annuity, for the 16 years I served on active duty and GS, amounts to about \$17.00 after insurances necessary to care for my wife's medical conditions. I continue to work full time to pay for housing, living expenses and student debt.</p> <p>Thank you for your consideration!</p>
Alicia	Thompson	VA	My education has afforded me the privilege to serve others-something that I'm truly thankful for and passionate about. However, dealing with the impact of student loan debt has added mental strain to my life. It's my sincere hope that the student debt crisis will be resolved.
John	Minnehan	TN	I've paid my student loans off. But my wife, Pamela Whitehead, a community college teacher adjunct, has been paying on her loans for 18 years. Teacher adjuncts earn a fraction of what full time teachers make. My wife is going to be 74 in September. She will not be teaching in the near future. Her student loan debt has become a burden that requires her to keep teaching at a time when she should be retired.

First name	Last name	State	Comments
Jessie	Cockerham	NC	<p>Dear Biden Administration,</p> <p>My name is Jessie Cockerham. And I have paid 40k of my loans off with still 50k to go. I went to school to become a vet, but my high school education failed me and I was not equipped to handle the stress. I then changed my degree two more times. Leading to spend years in school. I finally found social work, and wanted to become a therapist. 50k later here am, with a masters degree that often is not paid what other master level professional are paid. I feel like fell for a lie in hopes of improving my future by getting a education and a masters degree. But here I am with a debt that began at 90k, trying my best just to survive, when I was promised I would be able to thrive. Getting my debt relieved would help focus on building my business of create a healing facility for all peoples. Debt relief would help be able to breath in a economy that doesn't monetary value social workers and an economy experiencing inflation and shrinkflation. I knew going into my work I'd wouldn't be getting paid millions. I chose this field because I wanted to be help others and felt it was my calling. However, with the cost of living and trying to survive, student loans makes it impossible to keep up with day to day living. I encourage this administration to forgive the debts and allow the American people and the generations told that going to college would improve our life, finally see the results of that promise.</p>
Emily	King`	TX	I want to buy a house!
Christine	Parker	VT	The PSLF waiver made it possible for me to qualify for forgiveness after I was given incorrect information about consolidation and submitting annual information on qualifying employment. I also had been paying for decades and the balance never got any smaller because the interest rate was close to 8%. I finally received forgiveness and I am almost 50 years old. My own two kids have one more year of high school and then they are hoping to attend college. I hope they can engage in higher education, without graduating with crippling debt.
Jon	Solmos	IN	With all of the student debt that my wife and I have accumulated we cant even put a dent into saving for our 2 daughters higher educations costs. DO SOMETHING! Back up your promise of WIDESPREAD student debt relief. PLEASE!
James	Quezada	NE	Art institute was a fraud!
Bill	Kingston	NH	Education should be free just as in every developed country.
Katherine	Delgado	IL	Please help, with the rising costs of everything across America it is very hard to make a \$1200 payment for all the loans I took out. I was living in a domestic violence shelter when I started my journey into college, I was 40 years old with 5 children. I needed lots of assistance along the way. I completed my Master's degree after 10 years. I worked full time, went to school part time and raised my children. I was able to survive on my own, with the help of the good Lord, and student loans helped some. I own my home, and my student loans will cost almost as much as my mortgage. Please work to assist me and people like me.
Glenna	Tinney	VA	This is not my personal story but that of my sister. She had student loans that just kept increasing no matter how many payments she made. If she missed a payment, huge penalties were added. She was never going to be able to pay of her student loans. I paid off her loan in order to get her out from under the ever increasing balance. If I had not done that, she would still be paying on the loan now even though she is retired. I personally took the check to pay off the loan to the Department of Education in Washington DC and insisted that I get a receipt showing that she had totally paid of the loan because I did not trust that they would honor the payoff. It was disgusting how the process preyed on people.

First name	Last name	State	Comments
Lindsey	Butler	IL	I was lucky enough to pay off my student loans in 2021, but that was 14 years of my life delayed by how much I had to pay on my student loans. If not for the student loans, I would have been able to buy a house, marry my significant other, and have a family by now. My student loans were private loans, so there was and continues to be for many people, nothing that could be done to relieve these loans. Please keep people with private student loans in mind as well as you march toward loan forgiveness. Something has to be done about them as well, even if it is not as easy.
Shon	Ruff	TX	If all the critical promises aren't kept, it's not likely that y'all will win again.
Douglas	Kendall	NY	
Angel Julio	Vazquez Cortes		
Sean Tonra	Tonra	NJ	
John	Byrd	NJ	
Barbara	Whitsitt	MD	
Bill	Kingston	NH	
Charles	Dineen	MI	
Jamie	Curtis	MO	
Shari	Lowman	MI	
Joe	Castillo	NM	
Kyle	Bockelman	TX	
Marcelle	Cole	TN	
Mason	Gauntt	PA	
Allie	Vazquez	NY	
Gary	Ledoux	IL	
Brianna	Cassidy	OH	
Adedokun	Ojo-Ade	MD	
Jesse	Henderson	IL	
Cathy	Ives	CT	
Jennifer	McLaury	MO	
Lisa	Stepp	SC	
Arianne	Huffman	CA	
Kent	Hallam	CO	
Karla Fay	Lemus-Perez	HI	
Petrus	Martens	GA	
Kathy	Burmeister	SC	
Tekela	Jackson	FL	

First name	Last name	State	Comments
Geena	Kruse	MD	
Chris	Stewart	PA	
Michael	Lovato	NM	
Tracey	Gibson	OH	
KIM	NAPOLITAN O	ME	
Alexandra	Morisi	MD	
Ellen	Segal	CA	
Diana	Casillas	NC	
Donna	McMahon	MD	
Donald	Holcomb	CA	
Phil	Kellum	CO	
John	Rosenthal	CA	
Adrian	MacDonald	IL	
Lakken	Hill	IN	
Faith	Jones	TX	
Regis	Faherty	PA	
Lisandra B	Rodriguez	FL	
Lomaris	Diaz	CA	
Jared	Teich	PA	
Shania	Fields	KY	
Craig	Heimbigner	WA	
ephram	Sachs	NY	
Cassi	Landrus	CA	
Sebastian	ODell	GA	
Ailyn	Miguel	FL	
Steven	Solmonson	MI	
Jaime	Solis	CO	
Deanna	Calef	WA	
Sharon	Sullivan	IL	
Diane	Robinson	CA	
Jordan	Holley	FL	
SHARI	BECKER	CA	
Aimee	Mansfield	UT	

First name	Last name	State	Comments
Slader	Merriman	MA	
Kathleen	Cherrie	NY	
B.C.	Shelby	OR	
Sarah	Cardenas	MI	
Antonio	Picornell	NV	
Joel	Lambdin	NY	
Lanika	Brock	OH	
Kristi	Webster	IL	
Alanna	Dimatteo	AZ	
Aimee	Miller	TX	
Tonya	Kerney	KY	
Ruth	Morgal	VA	
Miguel	Ramos	CA	
Letitia	Dace	KS	
Lisa	Grassa	PA	
Steve	Sapoznik	TX	
d	carr	NH	
Tony	Smith	WA	
Karen	DeGezelle	PA	
Alex	Cason	MO	
Kaila	Hawriluk	KS	
Tessa	Hatlelid	CA	
Sarah	Velsor	CO	
Alma White-Crenshaw	White-Crenshaw	NV	
Natasha	Snook	NY	
Dana	Koval	SC	
Velma	Sangster	AZ	
Jillian	Kegley	IL	
Jaime	Hayden	MN	
Nancy	Cardenas	CA	
Tanisha	Armstrong	NC	
John L.	Staton	NY	
theresa	severson	WI	

First name	Last name	State	Comments
Donna	Wensch	IL	
Julie	Merchant	OR	
Beulyta	Dozier	SC	
David	Miller	MA	
Ramona	Wates	OK	
Adam	Mindell	CA	
Ron	Unger	CA	
Ryan	Bradley	MD	
Joshua	McKain	MA	
Sandra	Groome	PA	
Wendy	MacAuley	NJ	
Thea	McNorvell	WA	
Tara	Hansen Bullard	TN	
Brooke	Noble	TX	
Jeff	Garrido	CA	
Kourtney	Crier	AZ	
Anna	Bayles	MI	
Tanisha	Armstrong	NC	
Jacqueline	Samuels	SC	
Amelia	Dewberry	NC	
Tyson	Krock	CA	
Lauren	Mueller	CA	
Larry	Hennis	MN	
Andrew	Thompson	MI	
Stephanie	Froman	AL	
Samantha	Rowe	NY	
Carrie	Harris	GA	
Stephanie	Gross	OH	
Maricell	Torres		
John	Alexander	CA	
Leonel	Manzanares	CA	
Joya	Potter	WV	
Thea	McNorvell	WA	

First name	Last name	State	Comments
Erica	Lea	AR	
Rob	Hugger	CA	
Crystal	Abitua	TX	
Luis	Giraldo	OR	
Angel	Velez	PA	
Samantha	Bagley	GA	
Melodie	Bunkley	MI	
Paola	Cardenas		
Erik	Pettersen	WI	
Michael	Jin	IL	
Maurice	Ornelas	MA	
Cynthia	Molina	OR	
Michele	Allen	NV	
Marsha	Forman	NY	
Corey	Hartman	OH	
Ryan	Hickman	NV	
Elizabeth	Graham	OR	
colin	boysel	OH	
Karli	Stroud	FL	
Laura	Lavin	CT	
Tammy	Rogers	NC	
Kristine	Schroeder	NY	
Mathew	Farrington	NE	
MeShelle	Scott	KS	
Gwendolyn	Reese	MA	
Susan	Gordon	NY	
Nathan	Boyco	AZ	
Sharoon	Khan	MI	
William	Baker	TX	
Paula	Basnett	NC	
Angelique	Johnson	PA	
Sabrina	Gowette	NV	
Craig	Horvath	IN	
Michele	Vanportfliet	MI	

First name	Last name	State	Comments
Marvin	Wingfield	VA	
Lisa	Boehne-Tobias	PA	
Susan	Hacker	OR	
Sara			
Nathalie	Tillberg	NJ	
Natalie	Schafer	OH	
Daniel	Bergeson	SD	
Dione	Schaffner	OH	
Jaron	Latona	CA	
Yazmin	McNeal	ID	
Julie	Brunet	MN	
David	Smith	MI	
Ryane	Cano	AZ	
Mike	Kuhlenbeck	IA	
Tifiney	Weber	IL	
Eric	Nalley	TN	
Lauren	Cleary	MA	
Darrelle	Radcliff	CA	
Rachel	Villareale	KS	
Aleksandra	Szajna	NJ	
Brad	Walker	IL	
Dawn	Armstrong	WA	
Renelle	Sherry-Mau	OH	
Scot	BYRD	TX	
Jonathan	Steele	NC	
Joel	Taylor	KY	
Kayla	Jo	CA	
Clare	Johnston	WA	
Loraine	Napoles	TN	
Stacey	Moran	OR	
E	Ofori	WA	
Phillip	Mrozinski	FL	
Terri	Draper	OH	

First name	Last name	State	Comments
Elysett Correa	Sigler	GA	
Allison	Orr	NY	
Celeaha	Anderson	NV	
Trinity	Miller	NM	
Bryan	Christian	NY	
Pamela	Dove	NC	
Mericia	Mills	PA	
Harriet	Bing	OR	
Justin	Burns	FL	
Wendy	Kurczewski	CA	
Gail	Farina	CA	
Daniel	Evans	IL	
Shawn	Barrera-Leaf	MI	
Robert	Travaline	NJ	
Allister	Layne	GA	
MERRILL	GOBETZ	KS	
Jennifer	Meyer	OH	
Meghan	Anderer	NY	
Brandy	Wolfe	IN	
Malane	Gargurevich	ME	
Taylor	Roberts	KY	
Alma	Jasso- Fuentes	CA	
Linda	Bescript	PA	
Lisa	Baker	NY	
samra	rashid	CA	
William	McFarland	CO	
Eliza	Cochran	KY	
Kristen	Ruby	MA	
Jorge	Morros	FL	
Kevin	Blevins	NC	
STEVE	PERKINS	CO	
mehand	Samer	KS	

First name	Last name	State	Comments
Karin	Anderson	MN	
M K	Wiebe-Keogh	WA	
Kathleen	York	NV	
Breeze	Charania	VA	
Carrie	Pintar	MT	
Kelly	Lord	NJ	
Crystal	Law	NJ	
susan	conant	MI	
Debbie	Tenenbaum	CA	
Erin	Nelson	NC	
Christine	Knapp	MO	
Amy	Kelly	IL	
Hayden	Karr	CA	
Susan	Buchanan	WA	
Tyra	Pelleirn	LA	
Joyce	DesautelsSicard	VT	
Tori	Lester	TX	
Dolores	Dominguez	OH	
Katharine	Mullen	MA	
Denise	Felice	FL	
Shawn	Bragg	NJ	
Dana	Goodmon	MO	
Elizabeth	Hedrick	CA	
Brian	Genoa	MI	
Cory	Trotter	OR	
JOE ALLEN	HENRY	OK	
Melissa	Oakes	OH	
Kyren	Harvey	CA	
Stephen	LeVasseur	ME	
Jerry	Lewis	OK	
Lisa	Franks	NY	
Louise	Butcher	PA	

First name	Last name	State	Comments
Katherine	Dublinski	CA	
Debra	cosenza	PA	
Rebecca	Mclin	MI	
Jan	Holl	PA	
Ashley	Gregory	CA	
Jo Ann	Harris	MI	
Mary	Becker	WV	
Denise	Felice	FL	
Marilyn	Kamppila	CA	
Jaymel	Capinpin	NV	
Keith	Johnson	WI	
Danielle	Card-Howe	MA	
John	Costello	CA	
Peter	Evans	AL	
Kaysha	Riggs	OR	
Logan	Archer	VA	
Lana	Henson	OK	
Dolores	Fernandez	FL	
Elizabeth	Villarreal	IL	
Brittany	Fank	TX	
Hannah	Spivey	NC	
Liz	Stincelli	UT	
Michelle	Wassenaar	MA	
Ramona	Lewis	TX	
Karen	McCaw	CA	
Kiva	Stevens	OR	
Allison	Melton	TN	
Paris	Alexander	CA	
Jeff	Keyes	KY	
Troy	Kasemodel	WI	
William	Smart	AL	
Juliana	Tallone	AZ	
sonja	johnson	OH	

First name	Last name	State	Comments
Gerritt and Elizabet	Baker-Smith	VA	
Sharon	Ellison	MD	
Stewart	Tick	FL	
Doris	Soraci	NY	
Don	Bush	CA	
Rose	Oliver		
Pamela	Walker Dawson	MI	
Juli	Hamilton	IN	
Linda	Birch	FL	
Steven	Domenico	CO	
jessica	moffit	IA	
Yolanda	McKee	GA	
Charles	Byrne	NY	
Dorothy	Striplin	NJ	
Gary	Overby	WI	
Mika	Gentili-Lloyd	NY	
Amber	Stine	PA	
Willie-Lloyd	Reeves	DC	
Michael	Eisenberg	NC	
Megan	Desarmeaux	MI	
Brittany	Pitts	MD	
Sandra	Lopez	PA	
Brigite	Markovic	NV	
Kevin	Mao	ME	
Will	Boemer	CA	
Maritza	Oyola	FL	
Annette	Howell	IL	
Kadesha	Floyd	CT	
Cori	Jackson	VA	
Keri	Hosmer	MA	
Sean	Mulay	IL	
Shannon	Owens	TX	

First name	Last name	State	Comments
Erline	Towner	NH	
Kate	Hermann-Wu	MA	
Della	King	MI	
April	Robelia	WI	
Vincent	Garcia	TX	
Jill	Dyer	PA	
Sven	Sorge		
Heidi	Burford-Bell	ID	
Victoria	Urias	WA	
Robert H.	Feuchter	NY	
Kathryn	Hicks	KY	
Rhonda	Hawes	MI	
Lynn	Trudeau	VA	
Beth	Bullard	MA	
Lisa	Maker	CA	
Ken	Rosen	CA	
Suzanne	Hall	PA	
Aro	Roseman	CO	
Teneshia	Kuykendoll	IL	
Beth	Bullard	MA	
Florence	Cormier	CA	
Sue	Whitlock	KY	
Kimberly	A Walker	WA	
Lily	Hopwood		
Charlene	Miller	WA	
Juan	Gonzalez	FL	
Andreina	Fernandez	FL	
Jonah	Otto	IN	
Karen	Wilder	MI	
Gregg	Matson	CA	
Michael	Fitzgerald	SC	
Sasha	Stecher	ME	
Aileen	Iturralde	FL	

First name	Last name	State	Comments
Nancy	George	OK	
Heather	Haas	CA	
Mary	ZWAAN	CA	
NESTOR	LOPEZ	SC	
Danielle	Tullos	TX	
Reagan	Stinson	TX	
Michael	Magee	MO	
Dorothy	Swanson	NE	
Angela	Cilano	AZ	
Brea	Garnett	VA	
Editeur	Editeur	CA	
Pat	Town	FL	
Amanda	Nace	AK	
Alexandra	Doyle Bauer	CA	
Laura	Spence	SC	
Sharon	Larson	ME	
faith	Bradshaw	IL	
Alyssa	Loera	CA	
Dwone	Baldwin	NC	
JL	Angell	CA	
Steven	Rosenberg	TX	
Perry	James	MS	
Paulette and Wes	Davis	WI	
Michael	Taylor	MD	
Tonya	Jones	NC	
Sharon	Baker	IN	
Catherine	Aldinger	MD	
Justin	Fox	MO	
JUSTINE	HILLIS	CA	
Marcus	Lanskey	OR	
Timothy	MCNULTY	IL	
Allie	McClaskey	UT	
Chris	Brunner	TX	

First name	Last name	State	Comments
Cami	Carlson	CA	
Tracey	Sandler	NY	
Jessica	Weiner	CA	
Tamara	Conlon	MA	
Maitry	Beria	NY	
Ailsa	Hermann- Wu	MA	
Jan	Overstreet	TN	
Kirk	Love	NY	
A.	L.	CA	
Rita	Meuer	WI	
Ree	Whitford	CA	
Erin	Jenkins	MA	
Abby	Adler	IL	
Susan	Edinger	MO	
Sheila	Ojeda	CA	
Kim	Arnold	FL	
Jessica	Somers	CT	
Mandy	Harris	NC	
Scott	Jones	WV	
Karen	Hewelt	MI	
Tojo	Andrianarivo	OR	
Ashley	Gregory	FL	
Linda	Cornejo	CA	
Gina	Bailey	HI	
Joann	Lach	PA	
Robert	Ortiz	CA	
Ginele	Mintah- Galloway	IN	
Sarah	Vanphravon g	CA	
Kim	Hollinger	CA	
Bernie And Nina	Christensen	OR	
Martin	Neubert	NM	

First name	Last name	State	Comments
William	Minor	CA	
Curtis	Hanson	NH	
Arrua	Keerl	CA	
James	Flasch	FL	
DONNIE	THOMAS	NC	
PATTY	MORELOS	CA	
Mia	Caudillo	OR	
Adam	Wilson	NC	
Woodrow	Sloan	PA	
Leah	Hallow	NY	
Robert	Morales	MI	
Mandy	Harris	NC	
Traci	Smith	CA	
Susan	Lewis	CO	
Paulina	Mastryukov	PA	
Melanie	Iles	NJ	
Pia	Coronado	FL	
Bruce	Ross	TX	
Margaret	Beach	KS	
Renee	Cupidro	IL	
Jejomar	Garcia	CA	
Mealii	Prieto	HI	
Melanie	Moore	CA	
Lobsang	Dhondup	MN	
Jorge	Sorger	ON	
Niki	Shay-Saunders	WI	
Shantaya	Tabb	VA	
Victoria	Martin	MA	
Jarred	Stone	AK	
Steven	Lutz	OR	
Michelle	Mejia	CA	
Glen	Anderson	WA	
Christian	Reyes	CA	

First name	Last name	State	Comments
Joel	Rubio	CA	
Lizabeth	belli	CA	
Susan	Powell	WA	
Teresa	Grindstaff	NC	
Julie	Snow	FL	
Hailey	Rosario	OR	
Dwayne	Mendes	FL	
Kelly	M	IL	
Daniel Ball	Ball	HI	
Natasha	Norton	NJ	
Nicola	Ward	NC	
Greg	Schaffert	NY	
Lorena	Elliott	CA	
Anselmo	Rodriguez		
nancy	king	NM	
Vickie	Hunt	UT	
Beverly	Miller	PA	
Cindy	Fratus	PA	
Lawrence	East	NC	
Colleen	Kokemohr	FL	
Rachael	Linton	OR	
Stacy	Kibler	FL	
Jennifer	Karpinski	IL	
Megan	Ratasky	FL	
Glen	Anderson	WA	
Joanne	Barkan	SC	
Mike	Vela	TX	
Mandy	Weiermann	IA	
Brad	Gural	TX	
Sabrina	Almaraz	FL	
Virgil	Pauls	KS	
Lara	Seidl	FL	
Daniel	Daniel Piper		
Jessie	Pamplin	MS	

First name	Last name	State	Comments
Joy	Rex	NM	
Teresa	Robinson	VT	
Kerry	Whitmore	CO	
Dee	DeLeon		
Stacy	Firely	PA	
Ward	Leslie	MA	
Robert	Lawrence	OR	
Brittany	Eckert	CT	
Kelly	O'Crowley	MN	
Kristie	Bavaro	IL	
Lynne	Campbell	NH	
Misty	Arne	CA	
Mia	Barron	NV	
Katherine	Spaulding	NY	
Stephanie	de la Uz	FL	
Whitney	White	TX	
Logan	Comeau	CA	
Marsha	Busby	IN	
Jennifer	O'Neill	NY	
Debbie	Abbott	WA	
Lori	Wyble	MO	
Zain	Khan	TX	
Michael	Coble	WA	
Peter	Bard	PA	
Eric	Ciak	CA	
Sherry	Handjani	CA	
Jorge	Sanchez	CO	
Beth	Mauser	NC	
Rebecca J	DePue	NY	
Dorothy	Bavaro	IL	
Sara	King	IN	
Raquel	Talarico	CA	
Vinnie	Henkin	AZ	
Deelah	Voelz	CA	

First name	Last name	State	Comments
Drew	Bratton	IN	
Brian	Waak	IL	
Susan	Hathaway	CA	
Alia	Guidry	GA	
Dhaval	Patel	LA	
Charlene	Quintanilla	WA	
Paul	Burkhart	OR	
Holly	McDonald	NJ	
Joseph	Piazza	AL	
Alicia	Feistamel	IL	
Jennifer	Warwick	FL	
Marilyn	Domke	IL	
Erica	Lund	IN	
Sandie	Betz		
Marquita	S. Davis	MS	
ROBERT	abrams	AL	
Shinek	Martin	SC	
Barbara	Symons	NC	
Barbara	Gulbran	WA	
Lisa	Lewis	OK	
Dorothy	Wright	KY	
Jill	Christensen	MN	
Samantha	Treu	MT	
Ken	Windrum	CA	
DENISE	RODRIGUE Z	TX	
Kami	Reid Harris	GA	
Tabatha	Edwards	NY	
Kaneisha	Lewis	TX	
Kyle	Winchell	MI	
Char	Esser	PA	
Meghan	Davies	OR	
Stacy	Scales	CA	
Brittany	Luby	CA	

First name	Last name	State	Comments
Laura	Atchison	CO	
Christine	Marglin	MA	
John	Woods	TN	
Amy	Gatto	CA	
Samantha	Short	NE	
Nick	Bavaro	IL	
phil	green	DE	
Janice	Pyka	MN	
Debbie	Craig	WA	
Sharonda	Roberson	TX	
Amy	Rhodes	OH	
Brian	Kolbeck	MN	
Sybonett	Ennis	GA	
Crystal	Collard	OR	
Debra	messer	MO	
Katherine	Aker	CA	
Kristina	Nutter	MN	
Oren	Sachs	CA	
Kathy	Powels	CA	
Judeanne	Armenti	NJ	
Christoph	Hirt	RI	
Marcus	Reed	WV	
Nicole	Roberson	FL	
Joanna	Beres	PA	
dawn	bolender	IL	
Patricia	Helwig	NJ	
Brooks	Robards	MA	
Kyshona	Armstrong	TN	
Isaac	Hill	NC	
courtney	mccuen- wurst	PA	
Kimberly	Kelley	GA	
Clairjean	McGinty	OH	
Rachel	Fredericks	IL	

First name	Last name	State	Comments
Teresa	Myers	MI	
John	Urbonas	IL	
Andrew	Costigan	MA	
Craig Derby	Derby	MI	
Karen	Tamayo	FL	
Justin	Conte	NY	
Horace	Dixon	NC	
Constance	Howes	CO	
Michael	Horner	MI	
Eugene	Blum	WI	
Cj	Dyer	CA	
Sean	Brown	NY	
Yesenia	Torres	PR	
William	McGoldrick	GA	
Alban	George	MD	
Caroline	Rodriguez	PA	
Larry	Patrick	TX	
Molly	Moffat	NY	
Andrew	McRitchie	NH	
Michelle	Roy	TX	
marcelle	gentile	NY	
Joel	Ickes	MI	
Kristin	Kokal	TX	
Barbara	Volsky	FL	
DOROTHY	BAUHOFF	WA	
Lora Ann	Langfahl	CO	
Chana	Kahn	NY	
Ryan	Burns	WA	
Kelsey	Terrio	MA	
Darlene	Schanfald	WA	
Cheryl	O'Reilly	VI	
Allison	Summers	FL	
Danielle	Gaona	CO	
William	Malone	PA	

First name	Last name	State	Comments
Nathan	Madson	MN	
Alicia	Manzo	CA	
Araceli Sanchez	Sanchez, Araceli	CA	
Paul	Hansen	CA	
Wendy	Nelson	CO	
Brittany	Allen	VA	
Didi	Magnin		
Carol	Watral	PA	
Vicki	Bolduc	CT	
Julia	Lynch	PA	
Thomas	Kirk	NY	
Anthony	Kahler	WA	
Harminder	Singh	ON	
Sharon	Gillespie	TX	
Betty	Kissilove	CA	
Robin	White	TX	
Felipe	Ruiz	NY	
Eugene	Giddens III	OH	
John	Petrella	NC	
Whitney	Turner	CA	
Brett	Schroeder		
Kalani	Whitford	HI	
Jason	Jedlicka	TN	
Sophie	Venus	KS	
Martha	Orlet	MO	
George	Tyree	SC	
Geri	Sexton	NY	
Mary	Simpson	NY	
Dyana	Posner	NY	
Yvette	Blanding	PA	
Jessica	Castillo	CA	
Brian	Edwards	MN	
Nigel	Torres	TX	

First name	Last name	State	Comments
George	Parrish	NM	
Carol	Sassaman	NM	
Danielle	Koontz	CO	
Carol	Rich	PA	
Dr	Copas	WA	
Elizabeth	Willett	MN	
Ian	Atencio	CA	
Tracy	Sumner-Brickner	FL	
Lisa	Morales	CA	
Michael	Dove	CA	
Suzanne	Vanderway	TX	
Liliana	Carvalho	VA	
Shelly	Mansell	PA	
Elizabeth	Knecht	OH	
Elise	Bucciarelli	NJ	
John	Overbeck	PA	
Sherry	Brown	IL	
PATRICIA	SMITH	CA	
Andrew	Kurzweil	NY	
Athene	K	OR	
Gerardo	Parra	CA	
Christie	Krueger-Locy	MI	
Iz	stamler-goody	MI	
Lee	Margulies	NY	
Gaye	Detzer	WA	
Jennifer	Cardellino	IL	
Erin	Murray	FL	
Violet	Young	OR	
Muhammad	Neshati	KS	
Shawnee	Huston	IL	
Karoline	Lungu	AZ	
A	Westbourne	CO	

First name	Last name	State	Comments
Shelly	Mansell	PA	
Neil	Bouchard	FL	
Sue	Taffe	PA	
Tina	Charnett	CA	
Vinodkumar	Gadley	NV	
Canesha	Hawkins	CA	
Marcy	Petti	NC	
Heather	Harrison	AL	
Bavelyn	Vega	MD	
Judi	Sotelo	CA	
Shani	Sammons	GA	
Monica	Paolo	OH	
Tsee	Lee	NY	
Pheng	Vang	CA	
Priscilla	Kyu	CA	
Marie	Weinstein	NY	
Carolann	Salinardo	NJ	
Angela	Baldwin	IL	
Steven	Doan	TX	
Luis	Gonzalez		
Robert	Bohmfolk	TX	
Daniel	Allred	UT	
Jen	Weidenhof	PA	
Sophia	Zisook	WI	
Leila	Gargoum	LA	
Kathleen	Lemoine	AL	
Josiah	Wheeler	AR	
Lisa	Keim	IL	
Gloria	Fooks	MO	
Linda	Yanez	CA	
Joshua	Wallman	NY	
Ralph	Olaiz	CA	
Faith	Benson	WI	
Colin	Loftis	AZ	

First name	Last name	State	Comments
Megan	Sass	NH	
JOHN	CERVANTES	CA	
John	Byrd	NJ	
Kenneth	Althiser	CA	
Gary	Mosher	NY	
Hayley	Marlow-Whitmore	MN	
Morris	Stiith	VA	
Pam	Grant	MO	
Bryan	Baldwin	NY	
Brigitte	Genest	QC	
Candace	Andrada	HI	
Shameka	Wharton	CO	
karen	worth	IL	
Ben	Jones	MI	
Erik	Moberly	CA	
David	Stuart	IL	
Stacy	Martin	CA	
Alexandra	Bonilla	FL	
Debra	King-Hinkley	NM	
Agnes	de la Vega	CA	
Trupti	Patel	NJ	
Mona	Lapides	CA	
Charles F	Andros	NH	
Alexander	Fierro-Clarke	CA	
Bernadette	Wagner	PA	
James	Lozano	CA	
Stephanie	Stephanie Frascadore	CT	
Iran	White	CA	
Maria	Bortell	IL	
Karen	Smith	IN	
Juan	Martinez	NM	
Tyler	Waltz	MO	

First name	Last name	State	Comments
Kelsey	Huelsman	VA	
Margaret S	Duffy	PA	
Callie	Doran	WI	
Jean Marie	Lacobee	TX	
Michelle	Barsom	GA	
Bethanie	Poe	TN	
Aubrey	Damato	NY	
CHRIS	OMALLEY	CA	
Helen	Hays	CA	
Hannah	Friedman	NY	
Marta	Galek	IL	
Talitha	Efimov	IA	
Saul	Soto	TX	
Gabe	Torney	CA	
Richard	Boyce	OH	
Maggie	Joyce	OR	
Ruben	Dickter	TX	
Kristin	Mueller	WA	
Cory	Hall	NY	
annette	walseth	MN	
Howard	Cohen	CA	
Robert	Hammett	WA	
Angel	Chavez	CA	
Marla	Flores-Jauregui	CA	
clara	araujo	FL	
Stephan	Donovan	AZ	
Andreina	Fernandez	FL	
Devonna	Reyes	TX	
John	Friestad	SC	
Lisa	Dorrel	IN	
Heather	Lara	OR	
Allegra	Gallian	IL	
Lucinda	Chornyak	VT	

First name	Last name	State	Comments
Michael	Gayle	NY	
Jessica	Drake	MN	
Randy	Morrow	KS	
maida	lilian	NY	
Briar	Peate	AZ	
Karen	Bennett	VA	
Claudette	Camblard	FL	
Chris	Gomes	IL	
Katie	Willis	MO	
Sandy	Carver	GA	
Marian	Maxwell	NC	
Chelsea	Rothstein	OH	
Brent	Grooms	FL	
James	Keenan	PA	
Ronald	Savage	NV	
Michael	Solis	TX	
Hillary Brewer	Brewer	NY	
Thomas	Gongol	PA	
David	Goldenberg	VA	
Mollie	Schierman	MN	
George C	Torres	TX	
Susan	Ploetz	MN	
Ralf	Schuetz	CO	
Amiee	Wilhelm	IN	
David	Cook	IL	
Penny	Rubinfine	NY	
Joseph	Booker	IL	
Miranda	Helly	CA	
Farina	sookdeo	FL	
Rosbelt	Gonzalez	AL	
KeShaun	Valentine	MD	
Jana	Sutherland	ME	
Paul	Steiner	NJ	

First name	Last name	State	Comments
Christopher	Lish	CA	
Robert	Adler	CA	
Alec	Thorp	NY	
Bradley	Sala	IA	
Marji	Feathers	PA	
Hendrix	Valenzuela	NC	
Lucas	Klein	AZ	
Margarita	Nunez	NY	
Julie	Rice	OH	
Cristian	Lammoglia	OH	
Alejandro	Baray	CA	
Andrea	Adgie	GA	
Anita	Rhynes	OH	
Lawrence	Owen	IL	
Nicole	Steele	MN	
Dallas	Windham	TX	
Stacia	Farr	TN	
Sherrie	Bodell-Matthews	MN	
Gavrilah	Wells	CA	
Adrienne	Hicks	IL	
patti	orourke steiner	OH	
Nicole	Punday	TX	
Meghan	Barnes	CA	
Linda	Berry	IL	
Mary	Barrett	TN	
Ramon	Miner	TX	
Emily	Withrow	WA	
Judy	Riggs	WI	
Freddie	Rivera	CT	
Jeffrey	Kisling	CA	
Tamara	McClain	GA	
Janet	McCalister	NC	

First name	Last name	State	Comments
Debra	Sprick	NM	
Mieya	Timmons	DC	
Tom	Forkapa	OH	
Natalie	Tejada	CA	
Klay	Baur	IL	
Jill	Berkowitz-Berliner	NY	
Lachelle	Paden	IL	
Jenny	Matthews	MI	
Necole	Collins	FL	
David	Dean	WA	
Dale	Janda	CA	
Glax	Wilson	FL	
Eric	Nielsen	NY	
Natalie	Tejada	CA	
Adenike	Thomas	IL	
Diane	Baldwin	FL	
Rebecca	Bassich	IA	
Guadalupe	Tanori	CA	
benjamin	moreau	WA	
Kelly	Sommerkam p	FL	
Joseph	Naidnur	IL	
Jeanette	Morales	FL	
Patricia	Eckert	CA	
Adam	Freeberg	OH	
Veronica	Asieduwaa- Ansanyi	NJ	
Wayne	Marshall	HI	
Laurice	Williams	PA	
Lindsay	Trigg	IL	
Jeri	Fraga	GA	
Rachael	Latimer	OR	
Sebs	Corrigan	PA	
Nina	Delacruz	TX	

First name	Last name	State	Comments
Gary	Seidner	CT	
Alice	Lambert	MI	
Leandro	Lozano	CA	
KYLE	Hoffmeyer	MI	
Dr	Copas	WA	
Cristina	Sanchez	FL	
Kristie	Colegate	CA	
George	Surowicz	NJ	
Rita	Barrera	TX	
Jeffrey	Zayas	FL	
Glav	Wilson	FL	
Jennifer	Mlnarik	OR	
Javier	Peluffo	MA	
Amy	Foss	TN	
Kim	Smith	IL	
Marni	Shumaker	WI	
Panagiotis	Koumoundo uros		
Mary	Kanoski	IL	
Nathan	Johnson	OR	
Sandra	Anderson	VA	
Lisa	Connors	NY	
Dave	Frank	IA	
Susan	Job- Vincenzo	OH	
Thomas	Douglas	KY	
Carrollyn	Catanzaro	FL	
Jonathan	Naranjo	NM	
Alyssa	Wischmeyer	CO	
Holli	Warren	OK	
Heidi	Dauberman	CA	
Nicholas	Reigel	PA	
Amy Jo	Hawkins	MO	
Erin	Iserman	CO	

First name	Last name	State	Comments
Anita	Worthey	NC	
Carrie	Nitchoff	CO	
ROGELIO	OCHOA	TX	
Michael	Bonacci	CA	
Mitchell	Walling	IA	
Lisa	Thommen	DE	
Angela			
Parsley	Parsley	IN	
Julianne	Gorny	IL	
Amy	Hawkins	MO	
judy	beckert		
Amanda	Miles	GA	
Panagiotis	Koumoundo uros		
Adam	Hamm	IL	
Jacqueline	Newberry	FL	
Dante	Misitano	WI	
Carole	Mattiace	NJ	
Jodie	Eason	IL	
Karen	Bates	AR	
Melissa	Davis	CA	
Mary	Landrum	KY	
Elida	Wilson	WA	
Kara	Smallman	NC	
Rose	Alexis	FL	
Dr Bernadette	Di Toro	CA	
Kimberly	Griffith		
Roxanne	Milton	CA	
Teresa	reec	SC	
Cory	Myers		
Laurie	Harding	FL	
sarah	woods	TX	
Marianne	Lappin	NM	
Amanda	Threatt	OH	

First name	Last name	State	Comments
joan	West	TX	
Cory	Myers		
Karen	Hudak Bates	AR	
Daniel	Munoz	CA	
Jacquelyn	Reeves	TN	
Cesar	Reyes	CA	
Patrick	Smith	MA	
Nancy	Drinkard	WA	
Michael	Hinshaw	MI	
Ian	Coon	WA	
Aaron	Katz	AZ	
Lonnie	Henson	MO	
Sarah	Lehleitner	UT	
Jessica	Jordan	CA	
Kristin	Stiller	WA	
Susan	Burgess-Lent	CA	
Andres	Lopez-Munoz	FL	
Julie	Rehaume	ID	
Dennis	Larkin	NY	
Jill	Woodlon Powell	MD	
John	Grillo	ME	
Anne-Marie	Sherwood	PA	
Lisa-May	Reynolds	SC	
Renee	West	VA	
Jan	Salas	CA	
Arneatha	Tapper	DE	
AVA	HINTON	NC	
Nile	Arena	IL	
Judy	Ulrich	MN	
Jessica	Carroway	GA	
Michael	Maley	OH	
Brittany	Hoard	AZ	

First name	Last name	State	Comments
Andrew	Stutt	ON	
Keshia	Coates	LA	
Devin	Ehli	WA	
Diane	Campbell	CO	
Sarah	Shaw	WA	
Mary	Alfred	CO	
Alicia	Gibson	OR	
Debra	Bouchard	WA	
Abraham	Oboruemuh	CA	
Rose	Alexis	FL	
Sommer	Petroski	MI	
Hayley	Pangle	VA	
Mona	Lapides	CA	
Cheryl	Demmon	CA	
Irene	Kang	NY	
Travis	McBride	IL	
Melynda	Lopez	CA	
Casey	Curtis	WA	
Antenell	Britt	NY	
Lee	Stark	CO	
Charlotte	Stephens	NC	
Lauren	Silinonte	TX	
Barbara	Daly	NY	
Joseph A.	Yencich	WA	
Joanna	Jinselli	WA	
Cynthia	Dobek	SC	
Kristina	Younger	NY	
Brian	Still	CA	
Keng	Vang	MN	
Shevelle	Iheanacho	UT	
Richard	Gray	CO	
Lauren	Kugler	NY	
nieshea	willis	LA	
Cody	Robertson	VA	

First name	Last name	State	Comments
Joshua	Ammons	WA	
Jalen	Rasmussen	UT	
Eric	Lachance	CO	
Jackielyn	Hoffman-Gibbs	FL	
Brian	Bolanos	CA	
David	Luu	CA	
Korey	Kilsdonk	TN	
Jo'Vaughn	Thompson	CA	
Margaret	Parker	NC	
Leah	Rosenthal	CA	
Mark	Bumgarner	IL	
Kristine	Gray	VA	
April	Hazelwood	KS	
Teresa	Raines	IN	
John	Jorgensen	NV	
Eileen	Pard	PA	
Andrea	Fetsko	OH	
Marilyn	Reynolds	WA	
Florence	Sandok	WI	
Kendra	Dawkins	OK	
Nicole	Kempton	ME	
Barbara	Foster	MI	
Kathleen	Mireault	MA	
Jeffrey	Smith	SD	
Sennie	Jones	OR	
Abby	Yates	MS	
Rhoda	Dobenecker	MA	
Joe	Damti	MO	
Yolanda	Smith	IL	
Dennis	Hogges	GA	
Thomas	Boffi	CA	
Thomas	Schiller	TX	
Jon	Condit	TX	

First name	Last name	State	Comments
David	Ulery	CO	
Christine	Howard	SC	
Jocelyn	French	ME	
Jerry	Williams	OH	
Janae	Moore	NC	
Sandra	Sandhu- Restaino	FL	
Leslie	Vega	FL	
Amy	Hawkins	CA	
Joe	Damti	MO	
Jane	Markley	MO	
Brian	Diggs	TN	
James	Carone	CT	
William	Pell	NY	
Lori	Trilikis	IL	
A M	M	ME	
Frank	Pavon Ogando	FL	
Allyson	Mays	TX	
Denise	Couture	NH	
Sandra	Tricomi	NY	
Arneatha	Tapper	DE	
Margarita	Flener	TX	
Maritza	Brown	PA	
Yolanda	Willis	NC	
Nicole	Solis	TX	
Debra	Ford	AZ	
Becky	Hartigan	ME	
David	Kornreich	NY	
Astria	Benton	GA	
Joy	Desmond	FL	
Rainelee	Bernardino	CA	
J'Moi	Smith	VI	
Edward	Reichman	NJ	

First name	Last name	State	Comments
Mona	Morris	NY	
Maria T	Correa Rodriguez	TX	
Susan	De Jager	MN	
Belinda	Brown	CA	
Reva	Navah	CA	
Tiffany	Truesdale	MA	
Michael	Menzies	TX	
Chris	Rosen	NY	
Stephanie	Carter	VA	
Andrew	Curto	NJ	
Stephen	Hawks	FL	
Allen	Strous	OH	
Tammy	Mazure	OH	
Kristin	Wegrzyn	NY	
Jennifer	Dzierzawski	VA	
Christopher	Wright	OR	
Brandon	Kozak	FL	
Tammy	Mazure	OH	
Melissa	Siegl	CA	
Annette	Marino	PA	
Matthew	Addison	SC	
jeri	williams	CA	
Sondra	Holt	TN	
Glenn	Barclift	FL	
Justin	Brantley	WI	
Monica	Vaughan Good	AZ	
Sheri	Lopez	TX	
Shannon	Shumaker	KY	
Brittany	Greene	MD	
Kinsey	Smith	PA	
Katrina	Jacques	MI	
Patti	Segerstrom	MI	

First name	Last name	State	Comments
Keith	Ladd	TN	
Raichelle	Flores	CA	
Rebecca	Denison	VA	
Lisa	Johnson	AZ	
Alan	Kemp	CA	
Cyril	Tena	CA	
Maya	Grey	CA	
Jennifer	Sugden	SC	
Torie	Trentham	AL	
Richard	Stern	NY	
Sharon	Cranford	MD	
Marie	Hutchens	OR	
Samantha	Walker	IL	
Robert	Grimwade	NY	
Sarah-Jean	Graverholt	NE	
Bee	Lee	CA	
Mike	Morucci	MD	
Betty	Linville	CA	
luis	cabrera	IL	
Alex	Fernald	ME	
Sarah-Jean	Graverholt	NE	
Dorin	Rosenfeld	CA	
Joellen	Stedman	MA	
TJ	Reeves	KY	
K	Ca	KY	
Ann Marie	Biermaier	MN	
Kayla	St Clair	NY	
Vanessa	Romo	CA	
Luis	Quintanilla	NC	
Emmeline	Lohr	IN	
Jennifer	Harjer	NV	
Matt	Cummins	PA	
Loryn	Cesario	CO	
Gregory	Pepion	OR	

First name	Last name	State	Comments
Emily	Sciacca	TN	
Barbara	Huggins	CO	
Rhea	Payne	WA	
Ariel	Johnson	MI	
Eric	Herde	WA	
Brandon	Law	CA	
B	Bird	VA	
Kim	Hetrick	TN	
Shannon	Winston	MD	
Gary	McCoy	MO	
Tessa	Yoder	OR	
Michael	Joseph	IN	
Carmelita	Williams		
Kateri	Quercia	FL	
Ruth Ann	Decker	IN	
Nancy	Briggs	WI	
Andrew	Klesmith	ND	
Claudio	Niedworok	NC	
Kim	Dyer	ME	
Celesta	Johnston	MO	
GEORGE	TATONE	PA	
LaShawn	Jack	LA	
Deb	Halliday	NY	
Janet	Schultze	CA	
Phoenix	Muchowski	MN	
Don	Thompson	MA	
David	Michaux	NJ	
James	Hickey	NY	
Joan	McClanahan	CA	
Georgia	Christo	DE	
Karen	Santana	CT	
Nancy	Stamm	FL	
kyle	stewart	CA	
Lisa	Wilhelm	IA	

First name	Last name	State	Comments
Samantha	Sulewski	PA	
John	Steponaitis	CA	
Robert	Gibb	PA	
Didi	Magnin		
Jacqueline	Mercer	NJ	
Carlos M	Rivera		
Tracy	Davis	OK	
Brittany	Lennard	LA	
Shandy daggs		CA	
Jennifer	Reynolds	VA	
Marco	Merlin		
Glen	Clabaugh	CA	
Felisha	Cerda	WA	
Katharine	Calvert	MI	
Helen	DeHaven	PA	
Geovanna	Baldestamon	CA	
Francine	Costa	FL	
Melodie	Middlebrook s	VA	
Sandra	Challman	KY	
Rhea	Payne	WA	
Torie	Trentham	AL	
Patrick	Neuman	NY	
Maria	Nesbitt	SC	
Gerald	Freestone	AR	
Jatosha	Sanders	NC	
Craig	Clapper	IA	
Brittany	Costa	OR	
Sharon	S	TX	
Barbara	Gerhart	AZ	
Debra	Barlow	CA	
Robert	Sandgrund	NY	
Allison	Dixon	MA	

First name	Last name	State	Comments
Dolores	Pino	IL	
Tronnie	Goss	IL	
Sharlyne	Bruno	FL	
Gabrielle	Marks	NY	
Sarah	Willbanks	WA	
Elizabeth	Artman	MO	
Hilary	Eisma	CA	
Jacob	Good	OK	
Jenna	Mossner	WI	
Lisa	Bradley	OH	
Michelle	Lehr	MD	
Camille	Johnston	NY	
Joseph	Hight	TX	
Sandra	Heaton	TN	
Daniela	Kantorova	CA	
Valerie	Etter	CO	
Kayla	Rodgers	CO	
Janet			
Dosher	dosher	NM	
George	Sojka	NJ	
dk	weamer	KS	
Kimberly	Meyer	WI	
Eunice	Riley	MN	
Richard	Arbib	NV	
Paul	Rafferty		
Daniel L	Harris	NY	
Johanna	Wong	CA	
Caterina	Lovell	CO	
Melissa	Latoria	IL	
Debbie	LaRue	WA	
Gabriel	Stinson	NY	
Rebecca	Ehresmann	NE	
Kathleen	Hess	CA	
Dogan	ozkan	AK	

First name	Last name	State	Comments
Ray	Derrickson	NC	
Vani	Kalyanaraman	MO	
Gabrielle	Laskey	VA	
Jenna	Goldsworthy	MI	
Salina	Santone	MA	
Emily	Bradley	MA	
Lisa	Medina	TX	
shannon	hahn-wallace	OH	
Jessica	Grasso	NY	
Sharita	Williams	MS	
Dawn	Gindling	IN	
Anne-Marie	Hamilton	CA	
Roy	Boggess	WV	
Justin	Boone	CA	
Renee	Van Dyke	FL	
Renee	Shelby	GA	
Cheryl	Horency	MD	
Tia	Hernandez	MO	
Kathleen	Van Dusen	CA	
Kathleen	Ostler	NY	
Nicole	Freed	IL	
Meme	Williams	MS	
Nick	Barrett	OR	
Patti	Coultas	NC	
Lauren	Garner	MI	
Dana	Sanchez	CO	
Arthur	Fellows	TX	
STEPHANIE	RICHIE	TX	
Richard	Cook	MA	
Maggie	Hardiman	WA	
M M	Davis	MO	
Sally	McKee	VA	
Angelica	Camou	CA	

First name	Last name	State	Comments
Tara	Driver	IL	
G D	Abbott	WA	
Tanya	Akel	CA	
Cornelia	Teed	WA	
Kathleen	Zickterman	IL	
p	e	CA	
Edmundo	Aguilar	WA	
BRITTANY	LHOTKA	MN	
Bp	Gentz	PA	
Theresa	Loew	MI	
Irina	Rodriguez-Gavin	NY	
LISA F.	MOORE		
LeReva	Mathis	FL	
Ellen	Rader	NJ	
Douglas	Kinney	NY	
Lisa	Bierwirth	OH	
Rebecca	Page	SC	
Linn	Groves	OR	
Jonna	Coffin	CO	
Andrea	Metz-Nicholson	NC	
Megan	Stiegel	PA	
Rachel	Kallok	CA	
DEBORAH	PAULIK	IL	
Mon	Mor	NJ	
Gina	Racine	MA	
Djamila	Millien	NY	
Marcia	Moen	CT	
Stevie	Day	OK	
David	Gallant	ME	
Gregory	Stewart	MS	
Uriel	Navarrete	TX	
lois	Evron	NY	

First name	Last name	State	Comments
Lynn	Marquez	CA	
Pockets	Cash	TX	
Mark	Hines-Cobb	FL	
Uriel	Navarrete	TX	
Rachel	Poss	IA	
Morgan	Feger	MI	
Momin	Naik	NJ	
Liana	Laskin	CA	
Stephanie	McFadden	OH	
Ixtlan-Wales	Isischild	WA	
Kanice	Reeves	CO	
Stephanie	McFadden	OH	
Terri	Weiler	OH	
Wade	Keller	MN	
Danita	Minervino	ME	
Jorge	Correa	TX	
Cole	Thongnuam	CA	
Brittany	Bur	NJ	
Elise	Lerario	PA	
Ryan	Smith	ID	
Janet	Lee	CA	
Hope	Sims	TX	
Gail	Fleischaker	MA	
Danny	Barto	FL	
Liz	Kaufman	MN	
BethAnn	Mellinger	NC	
Wolf	Cole	TN	
Marc	Azar	QC	
Courtney	Schipper	CA	
Alex	Nicholson	NJ	
Erin	LeTellier	WA	
Elizabeth	Machado-Cook	MA	
Robert	Murdock	WA	

First name	Last name	State	Comments
Liz	Utkina	WA	
Angelica	Casanas	FL	
Mike	Stuckert	FL	
Steven	Burr	NM	
Garrett	DeLaO	MI	
Heather	Tafoya	CA	
Richard	Gray	IL	
Teshala	Awe	HI	
Seth	Cramer	KS	
Mark	Zeidlik	CO	
Whitni	Hughes	MI	
Rachel	Lightfoot	MO	
Rebecca	Guyer	MO	
Shonta	Fleming	NC	
Allison	Haughton	OR	
Laura	Tennen	AZ	
Amalia	Meza	TX	
Chun Yao	Chou	TX	
Mark	Zeidlik	CO	
Kristi	Leksen	WA	
Karen	Hatcher	VA	
Jennifer	Kuresa	NV	
Joseph	Bartoli	CA	
joyce	brown	NY	
Christopher	Norman	NY	
Rita	Foglia	MA	
Lasita	Shalev	NM	
Amerina	Baca	NM	
Rudy	Pierrot	PA	
Silvio	Renzulli	NJ	
LORENE	DURAN	IL	
Karen	Banks	TX	
Kim	Poole	MD	
Debra	Guerrieri	FL	

First name	Last name	State	Comments
Francisco	Rivera		
Scott	Buttles	WA	
Morgan	Wolter	OK	
Wesley	Choy	ON	
Brandi	Heilman	IL	
Katie	LaFollette	IN	
Byron	Angevine	MI	
Jenise	Wade	OK	
George	Weiss Jr	CA	
Carter	Simpson	TN	
Christine	Otto	NM	
Jodi	Ogilvy	IL	
Simone	Allen	NY	
Phoenix	Oaks	OR	
Richard	Naylor	IA	
Joanna	Redmond	MA	
Lucretia	Anderson	MN	
STEPHANIE	REXING	CA	
Sharron	Solomon-McCarthy	CT	
Jessica	Gin	CA	
Lanna	Ultican	MO	
Kelly	Morris	AZ	
KEVIN	OROURKE	NY	
Tara	C		
Sheila	Wentzel	MI	
Peter	Kurek	PA	
Roger	Bowen	NY	
Casey	Lewis	OH	
Tanner	Underdahl	AR	
Donald	Schieck	CA	
Maria	Acuna		
Robare	Belmont	NY	
Jessica	Johnson	OH	

First name	Last name	State	Comments
Shelley	Smith	GA	
Tonya	Ford	DC	
Melissa	Otterstrom	MI	
Umiika	Wright	CA	
Peter	Townsend	MA	
Celia	Farr-Smith	WA	
Amy	Sevy	ID	
Laura	Carrick	NJ	
Sara	Morales-Morgan	MD	
Johnny	Basaldu	NC	
Melinda	Galan	PA	
Hannah	Koenig	WA	
Janet	Moser	NY	
Dana	Logan	MO	
Mark	Casem	PA	
I.	Engle	NM	
Fiona	Clarino	FL	
Kelly	DeArros	PA	
Thomas B	Janter	GA	
Amalia	Tovali	CA	
Kevin	Mellencamp	FL	
Morgan	Davis	IL	
Beth	Bogie	NJ	
Tina	Vannest	MO	
Monica	Haddad		
Marcia	Ford	SC	
Carole	Johnson	WY	
Grace	Avila	BC	
Janis	Toohey	OR	
Therese Eric	Bayama Essiene	TX	
Anthony	Norman	NC	
Shanequa	Henry	FL	

First name	Last name	State	Comments
Michelle	Francisco	CT	
Debra	Wontor	PA	
Alisha	Skeel	OH	
Jennifer	Kopecki	MO	
Mindy	Roosendahl	CA	
Melinda	Thomas	FL	
MAUREEN	MCDONALD	CA	
Holly	Kluhsman	WI	
Liz Vernon	Vernon	WA	
Jobie	Crosby	WA	
Tisha	Mesa	TX	
Phyllis	Honig	NY	
Darlene	Hardy	VA	
Nikolaus	Pavloski	PA	
Jessica	Kipp	PA	
Kayann	Lyle	VA	
Phyllis	Honig	NY	
Verlair	Ashe	TX	
Kristin	Ziama	WI	
Joan	Conca	NY	
Tomika	Charles	MO	
Amy	Parker	OR	
Steve	Recktenwald	CA	
Hadiyah	Blakney	NJ	
Jermia	Ludd	CA	
Stephanie	McIntire	WA	
Sara	Hamilton	GA	
Elizabeth	Crews	OR	
Karen	Breisinger	CO	
Jeni	Laureano	FL	
Sy	Nashiro	HI	
Jessica	Reardon	GA	
Steph	Cronshaw	CA	
Lynda	Harris	CA	

First name	Last name	State	Comments
Stephanie	Wenner	NV	
Christopher	Asher	OK	
Kevin	Weeks	NE	
Jennifer	Davis	MO	
Jennifer	Quackenbus h	MT	
Amy	Malcolm	MO	
Rita	Luckmann	WA	
Corina	Cirje	IL	
Thomas	Young	OK	
Deborah	Gorian	TX	
Delores	Randall	NJ	
Kimberly	Vincent	UT	
Kirsten	Spencer	VA	
Tyler	Higley	MI	
Kareen	Shackelford	CA	
Helen	Knapp	TX	
Jodi	bergman	MN	
Iliana	Suero	UT	
Julie	Dobson	NC	
Laura	Scruggs	NC	
Jerry	Lee	AL	
Kimberly	Simon	MN	
Kimberly	Vincent	UT	
Staci	Tefertiller	NV	
Judy	Ogren	CA	
Lisa	Bohanan	GA	
Melanie	Lovelace	ID	
Hayat	Ataya	MI	
Neala	Broderick	NY	
Diane	Lamont	CA	
Ann	Barton	CO	
Jesse	Gillman	WA	
Galen	Roehm	PA	

First name	Last name	State	Comments
Terence	Waters	UT	
Geoffery	Stark	AR	
Twanda	Mayers	GA	
James	Jones	NC	
Laura	Scruggs	NC	
Ian	Brown		
Nakendra	Perry	SC	
Jeanne	Ferencak	FL	
Lydia	Traficant	OH	
Thomas	Fedeli	CA	
Michele	Jackson	PA	
Cynthia	Gildea	IL	
Anne	O'Reilly	MA	
Norman	Dickinson	ME	
Paul	Ashcraft	IN	
Rita	Taylor	MO	
Robert	Becker	OR	
Rick	Luttmann	CA	
Brad	Weber	OK	
Greg	Young	ID	
Michael-David Kerns	Kerns	WV	
Monica	Brennan	CA	
Trisha	Seyfert	WI	
Vickie	Hensley	KY	
Paul	Maurizio	MD	
Meredith	Roberts	MO	
Teresa	St. Peter	ME	
Sophia	Ritchie	MA	
Michael	Turner		
Nicole	Shelley	MO	
Gail	Armstrong		
Darnell	Huey	TX	
Aimee	Tunnell	OK	

First name	Last name	State	Comments
Susan	Edinger	MO	
Helen	Knapp	TX	
Jeremy	Williams	CO	
Melinda	Madeira	MA	
Kimberly	Siggers	FL	
Jean Ann	Upperstrom	MI	
Anita	Stiffler	IL	
Carole	Logan	OH	
Marcy	Lamarr	WI	
Fantalle	Suli	MO	
David	Simons	NY	
Samantha	Bonaparte	MI	
Maricela	Porben		
Shannon	Griffin	MA	
Lori	Stefano	WA	
Sarita	Robinson	FL	
Linda	Thoresen	FL	
Avery	Kunstler	CA	
Nikki	Fredericks	CA	
crystal	Vaglia	SC	
Bavelyn	Vega	MD	
Phyliss	Vincent		
Shadeequa	Smith	CA	
Celeste	Gallen	CA	
Marla	West	NC	
Kelly	Steen	MA	
Shirley	Belcher	MI	
Nancy	Bergey	PA	
Catalina	Martinez	OK	
Ricardo	Fanelli	PR	
Annetta	Winkle	WI	
Joanna	Perlman	OR	
Evangeline	Garcia	OH	
Brittani Hlas	Hlas	TX	

First name	Last name	State	Comments
Juan	Herrera	IL	
Sandro	Flores	CA	
Bryan	Doremus	IN	
Dena	Aaron	MO	
heather	Langevin	WA	
Barbara	Gohlke	NY	
Shari	Hutchison	NE	
Sharon	Stern	FL	
Rhea	Hoff	NM	
Tay	Wilson	AL	
Carol	Hill	PA	
Kimberly	Pitcher	NY	
Delandra	Hunter	NJ	
Barbara	Gregory	GU	
Gabriel	Bobek	NY	
Len	Neering	NJ	
Stephanie	Guthman	NY	
James	Kawamura	CA	
Susan	Hoke	NY	
Z. Vijay	Director	NC	
Lydia	Robles	CA	
Amber	Vogler	OR	
Nancy	F	NC	
Gwendolyn	Reed	NY	
Tia	Williford	NC	
Rich	Hughes	CA	
Paula	Shankle	WY	
Peter	Gunther	IL	
Lissa	Thoma	CA	
Benjamin	Martin	NY	
Khalid	Rosa	CO	
Elena	Sanchez	CA	
Erin	Gaffey	CA	
Tracey	Aquino	VA	

First name	Last name	State	Comments
TANIA	RHODES	CA	
Chemen	Ochoa	NM	
Diana	Saxon	OR	
Ryan	W.	TX	
stacy	lindahl	MI	
Johnny	Wilson	FL	
Darby	Tarr	NY	
Carmen	Rogers	CA	
Martha	Schneidau	CA	
Susan	Elizarraras	IL	
Joanna	Whipple	FL	
drew	Moss	NY	
Kathryn	Johnston	TN	
Robin	Lorentzen	ID	
Brandy	Voss	IL	
Madison	Rowzee	VA	
Kellie	Barrett	CA	
Leeza	McCormick	OH	
Carmen	Rodriguez	CT	
Shawn	Baker	MD	
T	Brown	CA	
Mary Jane	Guerrero	CA	
Brooke	Kane	VA	
SANDRA	PELAYO	CA	
Chris	Hornbacker	IL	
Rashanda	Mclaurin	VA	
Ibrahim	Frawan	CO	
Randall	Tenor	PA	
Ben	Nguyen	OH	
Marcie	King	GA	
Tamara	Wright	OK	
Sandy	Cross	VA	
Debbie	Rozich	IL	
Megan	Stiefken	IL	

First name	Last name	State	Comments
Wanda	Perkins	MD	
Sandra Loya de	Palacios	FL	
Alvion	Browne	NY	
Charlene	Kronstedt	MN	
Patricia	Thrasher	SC	
Vicki	Grunwald	FL	
Kimberly	Burrell	NC	
Patricia	Knight	MO	
Antonio	Hernandez-Matos	DE	
beatriz	picallo	IL	
Rebecca	Todd	TX	
Sean	Oneal	WA	
Jesse	Mallory	WA	
Graciela	Barajas	CA	
Patricia Small	Small	NJ	
Vernon	Miller	FL	
Celeste	Hong	CA	
Dick	Dierks	WI	
Tricia	Baybayan	CA	
Anne	Autry	KY	
Marylou	Pena	TX	
Traci	Marmon	CA	
Felicia	Montalvo	CA	
Jessica	Power	MO	
Donnell	Sutherland	MO	
Tresa	Monteith	SD	
Martha	Booz	CA	
Lisa	Herlocker	CA	
Keith	Boxerman	CA	
Debbie	Taylor	WA	
Darla	Chayrez	CA	
Edith	Hedgeman	GA	

First name	Last name	State	Comments
Gabby	Barrera	SC	
Mary	Lunetta	CA	
Ella	Burchfield	GA	
Laura	Skelton	FL	
Daniel	Slade	CA	
Rachel	Lee	IA	
Martin	Kiss	OH	
Gail	Lerman	OH	
Debbie	Jankiewicz	IL	
Nick	Kruse	MO	
Sharon	Cranford	MD	
Daphne	Hardin	MD	
Jennifer	Pulikkan	KS	
Carlton	Sloan	CA	
Ashley	Hinck	TX	
Martin	Horwitz	CA	
Julio	Salas DMD	FL	
Summer	Stevens	WA	
Lee	Jurman	MA	
Rebecca	Haverstock	OH	
Andrea	Chin	WA	
Paula	Thaxton	KY	
Sara	Schaeffer	OH	
Ellianna	Placas	NY	
Brenda	Adams	MN	
Chrissie	Le	CA	
Alexis	Galamay		
Kristi	Mike	MN	
Soraya	Barabi	CA	
Manny	Garcia	CO	
Patrick	McCarthy	IL	
Senseney	Marshall	VA	
Stephanie	Cuellar	NY	
Samantha	Prybeck	FL	

First name	Last name	State	Comments
Kevin	Crupi	MI	
Senseney	Marshall	VA	
Lucii	Richardson		
Marisa	S.	NJ	
Carrie	Robinson	CT	
Rob	Benedict		
Bryan	Conrad	TX	
Eileen	Prefontaine	MA	
Eileen	Rivera	MA	
Loanny	Saldivar	NJ	
Minnie	Dixon	NY	
Lynn	Skibinski	NY	
Justin	Philipps	OH	
Shakil	Dickey	MA	
Coby	Leibman	CA	
deborah	pollard	OR	
Megan	Makoski	MI	
Jessica	Clay	TX	
Emily	Couto	MD	
Jay	L	NY	
Helene	Stoller	NY	
Beverly	Westerberg	MN	
Ermioni	Greinke	MO	
David	Perez	TX	
Kim	Cowett	NC	
MaryEllen	Quinn	NY	
Courtney	Christoffer	CA	
Jessica	Ferrel	ID	
MaryEllen	Quinn	NY	
Alfred	Smith	NV	
Christy	Schauf	CA	
Nancy	OByrne	FL	
Andrew	Jackson	TX	
Mariela	Gonzalez	CA	

First name	Last name	State	Comments
Joseph Boyd	Boyd	NM	
Joanne	Clark	NY	
Maykol I	Villalobos	TX	
Sharon	McCadney	VA	
Florence	Harty	WA	
J.T.	Smith	PA	
Janelle	Gallardo	CA	
Kendra	Wester	WA	
Brianna	McKenna	MI	
Kristen	Bossert	DE	
Dave	Lyons	CA	
Lena	Fournier	MI	
Mary	O'Neill	MI	
Erin	Stephens	FL	
Monica	Jones	IL	
Cindy	Borske	IA	
A	Weidner	NY	
Ana	Maysonet	FL	
Liz	Gato	FL	
Francine	Ungaro	CT	
veronica	garaycoa	WA	
Scott	Davis	NY	
Kevin	White	FL	
T	Morris	VA	
Tara	Tipton	TX	
Emily	Kratz	NY	
Barbara	Coleman	NY	
Dorothy	Salvato	ME	
Jennifer	Wilkinson	CA	
Shawn	Higgins	MA	
Shirley	Bertrand	TX	
Daniel	Stokes	VA	
Ashley	Williams	MD	
Patricia	Brown	NC	

First name	Last name	State	Comments
ES'SIMONE	IRELAND	CA	
Joan	Sitomer	CT	
Mark	Lewis	KS	
Wanda	GLEDHILL	OR	
Romy	Relle	LA	
Ginger	Randall	CO	
Leah	Foster	LA	
Rana	Bindra	DC	
Marie	Virlee	WI	
Lucretia	Harden	PA	
Salma	Hallett	OH	
Shirley	Hoffmann	MO	
Dante	Rodriguez	WA	
Brandon	Boons	CA	
Kristopher	Kohler	CA	
Stanley	McCleary	FL	
Lynda	Alvarez	TX	
Patricia	Rosenwald	WI	
Judith	Menchel	NJ	
E	Duncan II	NY	
Kabrisha	Jackson	SC	
Lisette	Semidey		
Melissa	Seitsworth	OR	
J.	Leithwood	ON	
Deirdre	Graves	NY	
Chanlinda	Nou		
Delbert	Dove	NY	
Richard Van	Ingram	TX	
Patricia	Scarangelo	NJ	
James	Clark	MA	
Sarah	Lundgren	ME	
Issie	Sired-Cook		
Zoia	Dreyfuss	CA	
Ashley	Matthews	FL	

First name	Last name	State	Comments
Sam	Aghbashian	CO	
Jeff	Cook	WI	
Adriana	Montenegro-Rodriguez	MO	
Madelyn	Rodriguez	FL	
Mack	Brooks	WI	
Glenda	Stanley	MI	
Monica	Newborn	AR	
Tessa	Bragg	WV	
Linh	Thai	KS	
Teri	Danos	FL	
Corey	Burns	MI	
John	Blake	IN	
John	Viera	CA	
Kristy	Lindberg	IL	
Ryan	Thompson	MN	
erika	Evans	NV	
Thomas	Binford	MD	
Martha	Boksenbaum	RI	
Coleen	Castillo	FL	
Tanz	Robertson	WI	
Lisa	Campolo	NY	
Cory	Briggs	MI	
Dan	Schneider	WA	
Dottie	Wind	NY	
Melody	Cusson	TX	
Giovannina	Fazio	CA	
Marie	Wakefield	OR	
Kaila	Adams	CA	
Gayl	Hyde	CA	
Heather	Valdez	OR	
Melanie	Lavimoniere	CT	
Carole	Broer	NH	
Ramon	Tejada	CA	

First name	Last name	State	Comments
Nickcole	Christie	NY	
Candace	Spellman	IL	
Sharon	Tripp	NC	
Lisa	Hays	PA	
Arthur	Schurr	NY	
Deborah	Baker	IN	
Carol	Wagner	OR	
Chris	McGinn	NY	
Cody	Goin	MO	
Raquel	Bradford	IL	
Anamaris	Mercado	OH	
Marcy	Wilson-Jackson	OH	
Kitty	Kleman	LA	
Donald	E Nicholls	IN	
Annette	Pratt	FL	
Heather	H. Smith	FL	
Joseph	Randell	TX	
Jillian	Gallery	CA	
Matthew	Klimczak	IL	
Sharon	Tucker	NY	
Michelle	Hasenfuss	FL	
Cheryl	Elkins	CA	
Gregory	Baker	WV	
Cindy	Koch	NE	
Jason	Crawford	PA	
Monte	Anderson	MA	
David	Elwell	MD	
Richard	Sanford	WI	
Stephanie	Martinez	AZ	
Donna	Megin	FL	
Penney	Rubin	IL	
Mr Roy	Johnson	FL	
Joanne	Guardino	NY	

First name	Last name	State	Comments
Roxane	B	NV	
Joseph	Galuska	PA	
Larry	Morningstar	OR	
Karen	Penzarella	PA	
Gene	Daigle	TX	
Laura	Brody	CA	
Sheldon	Muller	CO	
William	Schamber	IL	
Susan	Dunn	IA	
Michelle	Howell	OH	
Joseph	McNulty	NY	
Ellen	Parker	WI	
Wayne	Langford	GA	
Colette	Durante	MT	
Nohelly	Jaime	CO	
William	Schamber	IL	
Laura	Floyd	NC	
Caroline	Gihlstorf	VA	
Eric	Scheihagen	TX	
Kounsone	Hatlavongsa	CA	
John	Baker	CO	
Hayk	Avalyan	CA	
Jason	Gnau	SC	
Elizabeth	Worosz	NY	
Steve	Adler	MA	
Darlene	Jakusz	WI	
Rose	Palma	CA	
Caitlin	Miller	MD	
Kim	Morjoseph	IL	
Barie	Rogers	NM	
Zachery	Macdonald	HI	
Johnny	Hall	KY	
AmyBeth	Lis	NY	
Zachary	Jeffreys	CO	

First name	Last name	State	Comments
Vanessa	Galiano	CA	
Cheryl	griffith	IL	
Ralph	Pisani	NY	
Andre	Tarverdians	CA	
Bennadine	Johnson	CA	
Gail	Glover	MA	
Joseph	Spina	NJ	
Sheila	Cavallo	OK	
Krista	Miller	IL	
Heather	Babler	IL	
Candace	Nash	TX	
Tara	Dye	FL	
Vanna	Vitaga	CA	
Katrina	Carroll	NJ	
Bruce	Denny	WI	
Sandra	Kessler	IA	
Dale	Uvino	FL	
Taniqua	Clay	TX	
e	t	NC	
Shayne	Faunce	IN	
Thomas	Miceli	NY	
Roxana	Martinez	TX	
Hope	Doell Cherney	IN	
Joshua	Grace	OK	
Rebecca	Berlant	NY	
Joyce	Thomas	LA	
Lorraine	Wright	CA	
Bonnie	Burke	CA	
Daynah	Robledo	CA	
Jillian	Shea	WA	
Eileen	Thomas	NY	
Luisa	Balbi	TX	
Em	Tweed	PA	

First name	Last name	State	Comments
Alison	Kelly	CA	
Joseph	Best	MD	
Tangie	Sims	AR	
Colin	Betts	OH	
Julie	Jackson	TX	
Marcy	Stewart	CA	
James	Oswald	RI	
Kathy	Stemm	IL	
Nicole	Walker	NV	
Jeremy	Higdon	NJ	
Benjamin	Curtner	ID	
Hillary	Arsenault	MA	
Dan	Obrycki	NJ	
Laura	Chinofsky	PA	
Hillary	Lottes	NE	
Bryan	Clark	MI	
Brinna	Feustel	PA	
Amy	Rodriguez	IL	
Donna	Thomas	CO	
Jean and Steve	Kammer	PA	
Gaetan	Thibault		
Tristin	Pollet	LA	
Mandy	Harmon	WA	
Shannon	Smythe	PA	
Nicole	Pence	MO	
Cesar	Ottoy	NJ	
Halli	Zalesin	MI	
Cheryl	Peterson	WA	
Robert	Colichio	OR	
Bo	Nguyen	CA	
Jean	Gregory		
Sharessa	Gutierrez	NE	
Sandra	Corliss	WA	

First name	Last name	State	Comments
Maynard	Jerome	IL	
James	Everett	IN	
Johnna	Edmunds	CA	
John	Thayer	NM	
Brittany	Eltringham	MD	
Julio	Camacho	UT	
Erin	Frany	NY	
Laura	Berrios	TX	
Kenny	Krupnick	OH	
Caitlin	Collin	FL	
Jessica	Higgins	CA	
Ron	Maxwell	CA	
Mark	Hansen	OR	
Linda	Janette-Slack	MD	
Casey	Steen	IN	
Karen	Toyohara	CA	
Cesar	Serrano	CA	
J. Troy	Chambers	CA	
Clancy	Hardin	TX	
Michelle	Hancock	PA	
Denise	Anderson	FL	
Jacob	Lohmeier	MI	
Dora	Dorsey	TX	
Brendan Moulder	Moulder	MD	
B	P	CA	
Isabelle	Camacho	FL	
Kim	Miller	MI	
Boderick	Butler	LA	
Jennifer	Jost	WA	
Cheryl	Miller	OH	
Nicole	Roy	NH	
Margaret	Blondis	IL	

First name	Last name	State	Comments
Kimber	McGuire	AZ	
Paul	Kerman	MI	
Jerene	Morrison	AZ	
Susan	Deutsch	CA	
Heather	McHugh	NV	
Jim	Chlubna	MI	
Courtenay	Wills	MO	
Evelyn	Senesman	MD	
Adam	Modlin	NC	
Lynda	Avoletta	CT	
sharlene	miranda		
Bryce	Goodman	MI	
Melanie	Flournoy	AR	
Luda	Popenhagen	CA	
Sidney	Ellison	CO	
J	Gal	CA	
Lisa	Pope	IA	
Nicole	Taylor	NV	
Debra	Perrin	NJ	
George	Corcoran	MA	
Sirena	Long-Diehl	OR	
Mary	Jimenez	MI	
Susan	Deutsch	CA	
Jan	Moore	MD	
Lisa	Nemeth	WA	
Michelle	Oliver	WA	
Michelle	Hirschinger	OR	
Chloe	Rieder	OH	
VICTOR	CUTILLO	TN	
Robin	Patten	OK	
Matt	Sackett	MI	
Greg	Fox	MN	
Ryan	Olson	CA	
Nancy	Curren	MN	

First name	Last name	State	Comments
Annette	Bennati	MN	
Deborah	Ross Lyons	IN	
Marguerite	Boyens	GA	
Sally	Leite	NJ	
Heather	Carrico	CA	
Tammy	Tran	FL	
Wendy	Westcom	PA	
Joseph	Arnold	MI	
Rebecca	Bot	AZ	
Amy	Ballard	MI	
Hal	Pillinger	NY	
Steve	Marquardt	WI	
Jennifer	Hammer	CA	
Trevor	Byrne	CA	
Ms	Courtney	CA	
Hal	Pillinger	NY	
Patty	Ridenour	OH	
Chris	Shellenberger	CO	
Shakima	Davis	NJ	
Terri	Richer	NY	
doug	wilson	ME	
Karen	Wathen	FL	
Eugene	Tehansky	MD	
Britt D	Moore	CA	
Aimee	Balas	CA	
Angela	Evans	FL	
Chris	O	CA	
Stanley	Postlethwait	OR	
Carolyn	Camputaro	AZ	
Setti	Razavi	NY	
Barbara	Becker	SC	
Setti	Razavi	NY	
Joy	Serednesky	OH	

First name	Last name	State	Comments
Vicki	Fox	NY	
Felecia	Goodman	FL	
Thomas	Russo	IL	
Dr Susana	DeJesus	NY	
Amy	O'Dell	IN	
Ty	Stephens	NJ	
Jeff	Tangel	IL	
Dr Susana	DeJesus	NY	
James	Neuhaus	NY	
Velma	Samuel	AR	
Dana	Roy	NY	
Liz	White	NY	
Stephanie	Fahey	NJ	
Amy	Hebert	MA	
Doris	Quinn	VA	
Joseph	White	IA	
Emily	Johnson	IA	
Dani	Stewart	VA	
Lisa	Ribbing	ND	
Linda	Hays	PA	
Nora	Abu-Dan	UT	
Rae	Jones	NY	
Judi	Sotelo	CA	
Edelmira	Reynoso	CA	
Jennifer	Monger	VA	
Elizabeth	Henry	TN	
Timmi	H	CA	
Emily	Selig	FL	
Cheryl	Gray	IN	
Ann	Dobbs	AL	
Kevin	Burgess	IN	
Cassandra	Johnson	TX	
AIBEK	ISMAILOV	VA	
Toni	Henderson	GA	

First name	Last name	State	Comments
Allen	Ramm	OH	
Blake	Pepper-Tunick	CO	
KARINA	LAMPITT	CA	
Aimee	Balas	CA	
Cheryl	Priole	PA	
Jim	Bungarden	MN	
Brian	Freund	VA	
Georgia	Quailey	FL	
Judith	Wilson	WY	
Michelle	Noyes	MA	
Ashley	Davis Gavila	WA	
Natalie	Bracone	OH	
Pat	Lang	MN	
Tanya	DeKriek	FL	
Ann	Sved	UT	
Sharmaine	Garcia	CA	
Deshowian	Ballard	TX	
Jussi	Gamache	MA	
Brittany	Jackson	GA	
Helen	Allen	CA	
Andrew	Levin	MD	
Thomas	Hernandez	NV	
Chris	Brown	IL	
L.	A	NY	
Ann	Sparlks	CA	
David	Heckadon	CA	
Alan	Linn	NC	
Melody	Holman	MI	
John	Hugg	HI	
Dave	Hornstein	MI	
Arthur	Bjork	NH	
GAIL	CASSEE	CA	
Douglas	Lechleitner	OH	

First name	Last name	State	Comments
Kelli	Harris	VA	
Stacey	Smith-Clark	CA	
Taisha	Reyes	VA	
Marcie	Anderson	VA	
Dawn	Kinley	NY	
Cassandra	Maynard	MI	
Scott	Whiteley	AZ	
Donald	Watson	MD	
Erica	Djernes	NY	
daniel	gonzales	OK	
Dwight	Siverson	CO	
Ana	Mendez		
Jessica	Riccardi	NY	
JAY	HOPKINS	NC	
Ali	Coker	OH	
Josie	Sustaire	OR	
Jacqueline	Maiden	OH	
Pamela	Duran	MN	
Sundrop	Carter	AZ	
Jen	Quick	PA	
Wanda	Williams	VA	
Kevin	DeLoye	OH	
Aaron	Ucko	MD	
Cinda	Hollinger	CA	
Victoria	Porter	MN	
Miriam	Allen	CA	
Christy	McLaughlin	VA	
Lauren	Fox		
margaret	rose		
Toni	Stout	MI	
Bill	Edwards	CA	
Juan	Blondet		
Ben	Cannon	QC	
Melissa	Murphy	MI	

First name	Last name	State	Comments
Logan	Hornbeck	TX	
Wendy	Davis	PA	
Jennifer	Hall	TN	
Annette	Bandola	IL	
Nelson	Rodriguez	PR	
Darryl	Worthy	SC	
Pamela	Lawson	VA	
Jan	MInarik	NE	
connie	haack	NY	
Gregory	Spock	NY	
Jennifer	Owens	TX	
Jeremy	Bryant-Berg	OR	
Latonia	Ware	IL	
Randy	Lopez	TX	
stef	wright	ME	
Midella	Ross	WA	
April	Thrasher	TX	
Cindy	Jensen	OR	
Jon	Mullin	TX	
Jude	Lally	OR	
Robin	DuBroy	CA	
Jennifer	Nguyen	TN	
Rachel	Henning	IA	
Kristina	McManus	NV	
Michael	Musumeci	NY	
Allison	Pergande	WI	
Kelvin	Evans	VA	
Arthur	Mills	NJ	
Querido	Galdo	CA	
Donyale	Falls	TX	
bernardo	Alayza Mujica	IA	
Jessica	Rademaker	WI	
Derelle	Hayes	GA	

First name	Last name	State	Comments
Conchetta	DuMond	PA	
Sarah	Hersh	MA	
Carol	TEODORI	PA	
Steph	Smith	PA	
Daniel	Villarreal		
Melissa	Martinez	TX	
Jessica	Murfin	WA	
Trycia	Nguyen	TX	
Betty	Metroz	IL	
John	Sanders	MA	
joanne	adames	CA	
joanne	adames	CA	
Nick	Barenz	TX	
Bruce	Reinik	CA	
Grace	Silva	CA	
Christine	Escobar	IL	
Liz	Lundquist	SD	
Patricia	Arnold	GA	
Jean	Brennan	AZ	
Nicole	Dambrun	MI	
Victoria	Schilling	MD	
Charles	Comer	VA	
Surella	DaSilva	WA	
Mary	Lucy	IL	
Rhea	Payne	WA	
Susan	Heath	OR	
Melissa	Darden	KY	
LAWRENCE	BROWN	NJ	
Stephanie	Jed	CA	
Renee	Hardee	SC	
Mary	Winston	MI	
Warren	Gold	CA	
Ruth	Phelps	MA	
Kippi	LeBlanc	CT	

First name	Last name	State	Comments
Kevin	Markoe	CA	
Wendy	Tucker	OR	
Christina	Hilton	IN	
Zach	Lampell	DC	
Shanel	Griffith	FL	
Kirsten	Christensen	MN	
Donald	Shaw	NY	
Chandra R	Andrews	CA	
Marilee	Meyer	WA	
Haida	May	WA	
Candice	Ballenger	IL	
Ray	C	IA	
Evan	Dunlap	FL	
Warren M.	Gold	CA	
Robert	Von Kohorn	CT	
Celia	Stauty Luis	CA	
Roland	Bennington	CA	
Ellen	Jessen	WI	
Christopher	Luft	NY	
Edward	Boynton	CT	
Emily	Zuckerman	CA	
Alan	Berg	MA	
Christopher	Luft	NY	
J	Crain	TN	
Christina	Fazio	KY	
Christopher	Luft	NY	
Mario	Magpale	CA	
Vera	Lochan	MD	
S	V	CA	
Martha	Person	MA	
pamela	Meyer	MO	
Molly	Hauck	MD	
Desai	Negrelli	IN	
Marcy	Arroyo	NJ	

First name	Last name	State	Comments
Eric	Gaskill	NJ	
a	c	NJ	
Annette	Coomber	NJ	
Linda	Mackay	GA	
Rebeca	Dalke	WY	
MG	Decker	NY	
Kenneth	Aigbekaen	CA	
Chantal	Morrison	MA	
Megan	Hise	IN	
Jack	Holmes	WI	
Shari	Schultze	MO	
William	Sheehan	CA	
Alicia	Loft	NY	
susan	haley	PA	
Marisol's	Urena	NJ	
Christiane	Bernal	TX	
Noah D	Perlman	CA	
Maria	Zubizarreta		
Amanda	Wilbanks	MO	
Daniel	Demetzky	OH	
Robert	Erickson	CA	
Monica	Reynolds	TN	
Barbara	Franko	OH	
Lorraine	Socorro	NY	
Vanessa	Coad	MD	
Faith	Vietti	CA	
carrie	northrop	NY	
Pamela	Enos	NY	
Daryl	Carr	CA	
Prof. Leonard	Messina	CT	
Joshua	Jennings		
Ashantai	Yungai	UT	
Bethanie	Tucker	KY	

First name	Last name	State	Comments
Tracy	Jackson	FL	
Carol	Carlson	NC	
edlyn	rodriguez	TX	
MARTIN	Martin A Rodriguez	FL	
Cierra	Stewart	DC	
Meredith	Cox	CA	
Patricia	Michaels	NM	
Shari	Tarbet	NM	
Cyd	Musni	FL	
Danny	Dyche	OR	
Donna	Senti	NY	
Joan	Beer	MI	
David	Gurarie	OH	
Eli	Nelms	NC	
Anthony	Furia	NY	
Frederick	Gage	MO	
Pamela	Chambliss- Williams	MO	
Ariel	Thomas	ID	
Michelle	White	WA	
Wendy	Cole	CA	
Esra	Ugurlu	NJ	
Renee	Bullard	NY	
Eliot	Moss	MA	
Kristin	Mason	VT	
Carla	Cherry	NY	
Nancy	Loague	IL	
Lori	Mathis	IN	
Ken	Stagg	CA	
Tabitha	Bruce	CA	
Linda	Heath	OH	
Carol	Bontempo	MO	
Angie	Foos	KS	

First name	Last name	State	Comments
Janna	Ketchum	QC	
Judy	Crenshaw	MT	
ron	pyle	CA	
Linda	Gay	CA	
ron	pyle	CA	
Gisela	Eder	OH	
Holi	Clark	AR	
Shalya	Foster	SC	
Shalya	Foster	SC	
Lauren	Mora	NC	
Maurice	Renfrow	SC	
Nancy	Koch	MN	
Jacqueline	Eliopoulos	CO	
Ann	Pistritto	VA	
Teresa	Reichey	NJ	
April	Lasiter	AR	
Robert	Fritsch	CT	
Javier	Rivera Báez	MI	
Sarah	Payne	PA	
Kristy	Holloway	GA	
Alisha	Nickols	CA	
Noemi	Garza	TX	
Jamie	Isabelli	IL	
Alyssa	Amidei	IL	
Arthur	Yeske	MN	
George	Rothwell	CA	
Dawnell	DM	WA	
Kyren	Baker	ME	
Jennifer	Thomas	CA	
Lyle	Hayes	OR	
Patricia	Hernandez-Recio	CA	
Shane	O'Shea	TX	
James	McGuinness	CO	

First name	Last name	State	Comments
Lindsay	Reeve	NY	
Antonia	Cardona	CO	
Randy	Kaebitzsch	IL	
Glenda	Bee	TX	
Cathy	Hinnendael	WI	
Gabriel	Graubner	CA	
Pamela	Lee	DE	
Melissa	Grafals	CA	
Ermal	Cela	FL	
Sherri	Smith	CA	
Nicole	Morton	NY	
Jaxon	Brooks	WI	
Patricia	Barker	MA	
Christine	Fearing	NC	
Jennifer	Samuels	CO	
Tom	Wardell	PA	
Anthony	Scrimenti	NY	
Lorraine	Beavon	MI	
Susan	Loomis	WA	
Nicole	Wells	WA	
Sharon	Ramos-Nadel	NY	
N	D	NY	
D	Muller	NY	
Leticia	Avilez	IL	
Leia	Phillips-Sprague	NC	
Sandra	DeRienzo	NY	
Phillip	Hope	NY	
Kelsey	Fox	NY	
catherine	a	FL	
Dianne	Roberto	FL	
Jacquelyn	Moore	IN	
Marvin	Diaz Fernandez	NY	

First name	Last name	State	Comments
Diane	Brown	SC	
Kristina	Rooney	MT	
Andrew	Kot	MA	
Dorian	Linnear	IL	
Mitchell	Klein	NJ	
Mark	Koritz	GA	
Donald	Leisman	NH	
Sheila	Mandell	FL	
Christina	Aragon	AZ	
Linda	Blotz	WI	
Yvette	Rivas	CA	
Janice	Shannon	FL	
Traci	Rinehart	MO	
Monica	Smith	TX	
Randiea	Mangos	MT	
Jeremy	Wong	MN	
Suzanne	Humphries	MI	
Kerry	Wyckoff	UT	
Felicity	Hohenshelt	FL	
Martha	Williams	NJ	
Kerry	Wyckoff	UT	
jeanette	hicks		
Monte	Pilling	UT	
Karin	Olson	HI	
Steven	Vogel	VA	
Tyler	Arthur	AZ	
Greg	Sells	TX	
Andre	Meaux	FL	
X	Harris	NY	
Arabelle			
Malinis	Malinis	CA	
Ashley	Turner	OR	
Philip	Ritter	AZ	
cecilia	seabrook	IL	

First name	Last name	State	Comments
Christy	Cochran Shea	FL	
Russell	Novkov	WI	
Jean	Thomas	OH	
Anneliese	Schultz	ME	
Shelley	Clayton	TX	
Anthony	Lombardy	PA	
Friend	Friend	CA	
Joelene	Moore	TX	
Victoria	Al-Di	WV	
Adele	Booth	TX	
Tessa	Bren	WI	
Tara	Clifford	NJ	
kevin	holmes	MT	
Jason	Sanders	NJ	
Lori	Gavalla	PA	
Kathleen	SEWRIGHT	FL	
Adrian	Alanis	TX	
James	Hutton	WA	
Ryan	Baka	MN	
Baysan	Tulu	MI	
America	Nieves	PA	
Jana	Hardy	TX	
Justin	Walker	NE	
Lupita	Jimenez	TX	
Cindy	Hwang	NY	
Zoe	Edington		
STEPHEN	Morse	CA	
William	Fife	IN	
Colleen	Dowd	CA	
Ivania	Velasquez	TX	
Mandy	Buffington	OR	
Stephanie	Beard	OK	
Patricia	Dishman	TN	

First name	Last name	State	Comments
Bobbee	Murr	OR	
Emilie	McCarthy	PA	
Klaus	Urbanek	TX	
Michele	Holloway	LA	
Cassie	E	TX	
Sally	Mobilio	FL	
Christina	Werder	OR	
Adriane	Hilstad	WA	
Thomas	Budd	OR	
Aneesh	Sawlani	IL	
Beth	Chao	KS	
Patricia	Romero	CA	
jordan	munson	MI	
Judith	Barnett	CA	
Scott	Halvorson	WI	
ARIEL	McKENZIE	NY	
Alan	Shadrick	IL	
Neptune	Naficy Dyrhsen	CA	
Celeste	Rogers	HI	
Evelyn	Johnson- Todd	CA	
Emlyn	Stenger	OR	
Rose	Klippert	CA	
Carmen	Dwyer	TX	
Devin	Murphy	IL	
Patrick	De La Garza Und Senkel	TX	
Amanda	Stephens	OK	
Kari	Jackson	GA	
Beverly	Mitchell	ID	
Karen	Schermerhor n	PA	
Chris	Rose	CA	
Debra	Cameron	NM	

First name	Last name	State	Comments
Evan	Fulmer	NH	
Megan	Anderson	OR	
Amanda	Brewer	NC	
Andrea	Luna	CA	
Theresa	Strange	HI	
Michael	Salchert	CO	
Nina	Fuchs	WA	
Sel	Acos	ID	
Charlene	Amarante	CA	
Laura	Asher	OH	
Elizabeth	Schaefer	FL	
Gloria	Swedeen	AR	
Leland	Erickson	CA	
Justin	Jones	CO	
Ryan	Hanson	LA	
Tracy S	Troth	MS	
AMY	MERRITT	PA	
Kristine	Rodriguez	CA	
Bear	Mateja	CO	
Kristine	Rodriguez	CA	
Becky	Trammell	MN	
Igor	Tandetnik	NY	
Harold	Watson	MO	
Lauren	Jordan	IL	
Joyce	Daniels	CA	
CECIL	PHILIP	TX	
Jose	Garcia	TX	
Hirout	Dagnew	CA	
Maria	Shubin	CA	
Cassie	Morgan	OR	
Matthew	Nossal	MI	
Charlotta	Ball	OR	
Robert Wade	Erickson	CA	

First name	Last name	State	Comments
Jasmine	Ligenza-Posante	WA	
Joyce	Buelow		
AJ	Cho	CA	
Linda	van der Wal	WA	
Amina	Rashad	AZ	
Francesca	Erickson	AL	
marc	rimbault	WA	
Edgar	Garcia	AZ	
Robert	Applebaum	CA	
Kevin	Bissonnette	CA	
Calista	Harris	CA	
Cara	Anguiano	AZ	
Angie	Siurob	CA	
Marty	Cho	CA	
Becky	Willis	WA	
Robin	Dax	MD	
Mary	Corey	WI	
Emily	Pitner	PA	
Linda	Scheible	FL	
Justina	Gruling	WI	
Justin	Meyer	WI	
Lynda	Calonge	IL	
David	Goldstein	MA	
Jonathan	Weinstock	CA	
Melinda	Biggs	OR	
Breeanna	Hill	WA	
Adriana	Botic	CO	
Eric	Robinson	TN	
Andrea	Rivera	CA	
Rachel	Bunch	MO	
Carrie	Hill	OR	
Julian	Rodriquez	CA	
Melissa	Hathaway	OR	

First name	Last name	State	Comments
Barbara	Scheinman	CA	
????	?????		
Jacqueline	Marquez	CA	
Pat	McNeeley	NY	
Dorzilia	Jean	CA	
Dorzilia	Jean	CA	
Mary	Bissell	NM	
Brett	Little	NC	
Bri	Gauger	NE	
Dejuanne	Fails	OK	
Judith	Newcomb	ND	
Richard	Reiss	VA	
Barbara	Oleksa-Reiss	VA	
Jared	Anderson	MN	
sharon	bambridge	MO	
Sarah	Tranum	NY	
Cheryl	Zupon	PA	
Emily	Thomas		
TINA	HAWKS	NC	
Michael	Erickson	MN	
David	Wilmsen		
Rey	Holliday	OR	
Joni	Brennan	NJ	
Eric	Ranvig	MA	
Cait	Dullea	NY	
Antonio	Rodriguez	FL	
Phyllistine	Oliver	NY	
Bb	Caesar	FL	
K	H	AK	
Jennifer Uminski	Uminski	IN	
Nancy	Wilson	LA	
Pam	Wallace	TN	

First name	Last name	State	Comments
K	A	TX	
Maria	Van Loon-Morgan	MI	
Sharon	Brown	GA	
eric	voorhies	HI	
Ashley	Ouellette	ME	
Glenn	Richardson	TX	
Lauren	Triplett	SC	
Ellen	Marshall	DE	
David	Koepnick	GA	
Doris	Verkamp	IL	
Alice	Gem		
Kelly	Soger	TX	
Cynthia	Gillespie	MI	
Abbie	Bernstein	CA	
Kimberly	Carman	KY	
Libby	Gillespie	MO	
Zachary	Armstrong	MN	
Joshua	Spencer	SC	
William	Redden	NY	
Valerie	Lambert	NY	
Kathy	Tunstall	TN	
Katie	Barrett	WA	
Chandra	Allen	TX	
Jeffrey	Wilson	NY	
Jeffrey	Wilson	NY	
Jeffrey	Wilson	NY	
Micaela	Evans	IN	
Thi	Huyen	CA	
Angela	Hoehne		
Susan	Holland	FL	
Stephanie	Watson	OH	
Satra	Taylor	MD	
Tabatha	Garner	NC	

First name	Last name	State	Comments
Carmen	Ramirez	FL	
Glynette	George	NJ	
Larry	Relitz	MI	
Tracey	Cohen	FL	
Kayce	Hodos	NC	
Charles	Happel	IN	
Kathleen	Mallon	PA	
Ginny	Nolan	NC	
Carl	Prellwitz	NH	
Carl	Prellwitz	NH	
Krystal	Yernye	NY	
Patty	Johnson	IL	
Tracy	Sorcek	FL	
Grace	Hable	WI	
Stacey	Britko	MI	
Joey	Taylor-Couch	GA	
Lori	Krause	WI	
jan	lambert	NC	
Jon	Harrison	MS	
Gregg	Belonger	WI	
Sonia	Adolphus	NY	
sally	voyles	GA	
Theresa	Gloster	PA	
Norah J. C.	Royal	NJ	
Latesha	Harris	DE	
Taneile	Fasnacht	PA	
Maria	Perryman	IL	
Christina	Rhode	CT	
Amy	Pancake	TX	
Donna	Garey	PA	
Donald	Stack	NY	
Natalie	Klempel		
John	Alcalde	IL	

First name	Last name	State	Comments
Bradley	Wishard	WI	
michele	martin	NC	
Tanner	Speake	KS	
Louis	Buchhold	CA	
ROBERT	HOUSE	NJ	
Craig	Marley	FL	
Brian	Liechti	NC	
Chris	Lanier	VA	
Loki	Simmons	MA	
Maggie	Kerr	WI	
Taylor	Reinbold	NJ	
Richard	Cox	OH	
Kate	Byrnes	CO	
Patricia	Estrada	MA	
Reinhold	Kaebitzsch	IL	
Randy	Kaebitzsch	IL	
Dawn	MacCarthy	NH	
Seth	Lepore	MA	
Barbara	Templin	MI	
Dawn	Cushing	NH	
Courtland	Maney	WI	
Amanda	Kratochvil	IL	
Desaray	Nobrega	FL	
Arlene	Matten	IL	
Nancy	Paskovich	SC	
Tullio	I	NV	
Sandra	Corliss	WA	
Donna	Buchanan	VA	
Grace	Ukoha	MO	
Rachel	Graham	MO	
Jennifer	VanDuker	OR	
Melissa	Dearr	CA	
JaMar	Thomas	AZ	
Rachel	Paikoff	NY	

First name	Last name	State	Comments
India	Williams	MI	
Cara	Pearson	CA	
Kito	Bovenschult e	NJ	
Gary	Shephard	TX	
MICHELLE	DEIBEL	OH	
Anachebe	Asomugha	FL	
Raul	Montellano	CA	
M	James	IL	
Jackie	Mullins	NJ	
Rebecca	KoenigBerg	CO	
Edmond	A.	NY	
Chrishun	Moore	IL	
Deborah	Thornton	TX	
Kim	Perez	OH	
Brian	Bajzek	NY	
Elizabeth	Apollo- Loomis	OR	
Frederick	Tuck	VA	
Laura	Hespell	MA	
Kathy	Loub	WV	
Joseph	Frankus	IN	
Rosa	Marino	CA	
Kalliopie	Lewellyn- Moon	MD	
Jason	Black	TN	
Katherine	Lovell	CA	
Jessica	Roller	KY	
Ashley	Grandkoski	CO	
Amanda	Leonard	MD	
Melissa	Lavery	NY	
Anuar	Duran	TX	
Mike	Hewitt	IL	
Dhyrl	Bitamor	VA	
Lynne	Ghenov	TN	

First name	Last name	State	Comments
jean	Hamilton	CT	
Camille	Moore	OH	
Laura	Bembry	VA	
Amy	White	OH	
Kara	Callahan	IN	
Gwen	Haynes	IL	
James	Josiah	PA	
Karina	Oliveira	IL	
Robert	Fischer	IN	
Lois	Evron	NY	
Megan	Watson		
Tanya	Black	VA	
Derek	Chamberlin	MA	
Kat	Roberts	NY	
Valerie	Chatman	CA	
Rita	Alanis	CA	
DEBBIE	UGLEAN	OK	
Doris	Hayes	NC	
Kerry	Freeman	SC	
Cindy	Jones	TN	
Todd	Donahue	CA	
Veroune	Chittim	OR	
George	Phillips	ID	
Emily	Armstrong	CA	
Aiko	Strasser	CA	
Josh	Snyder	IL	
Leo	Reitmeyer	PA	
Guadalupe	Zarate	TX	
Julio	Castro	CA	
James	Thoma	NY	
Nicholas	McKinney	KY	
Nancy	Hasbrouck	NY	
Rolando	Aldaya	VA	
Callie	Pillow	OH	

First name	Last name	State	Comments
M	A	OH	
Reba	Lasseur	CA	
Janene	Grigsby	CA	
Jason	Gay	CA	
Nelly	Case	NM	
Rose	Frazier	AL	
Luisa	Rodriguez	TX	
Thomas	Wilson	MD	
Kyle	Winchell	MI	
Amy	Corey	CA	
Antoinette	Fields	MD	
Selena	Lloyd	MI	
Reinhold	Kaebitzsch	IL	
Cynthia	Etheridge	NC	
Jon	Hoeverler	CA	
johnny	boykin	SC	
Marji	Feathers	PA	
Alicia	Pettus	VA	
Arlo	Ascenzi	PA	
Kevin	Egan	NJ	
Kristin	Koscs	NJ	
Alissa	Espinosa	CA	
Audrey	Back	IL	
Dana	Sikora	PA	
Leona	Silburn		
Kacey	Beltz	PA	
Julia	Harper	GA	
Mayra	Lopez	CA	
J	K	WA	
Murat	Wahab	CA	
C	Abdullah	MD	
Heidi	Wheeler	CA	
Vanessa	Krikes		
APRILL	BOWEN	FL	

First name	Last name	State	Comments
Stephanie	Ragusa	FL	
Rose	M	OR	
Elvira	Argueta-Gomez	NY	
Jada	Sanford	TX	
Scholanda	Roberts	LA	
Debbie	Dacus	TX	
Debbie	Dacus	TX	
Kathi	Murray	NY	
Ronda	Turgeon	SD	
Randall	Foreman	LA	
Andrew	Weiher	CA	
Kelly	dArcangelo	AZ	
LARRY	DICKSTEIN	SC	
JERMALE	ABBOTT	FL	
connie	mantini	NV	
Tom	Lawson	CA	
Viktoria	Pouresmail	CA	
Jeff	Day	WA	
Cody	Nelson	MN	
Jessica	Page	KY	
Cindy	C		
Ian	Altobello	MI	
Mark	Burcham	OH	
Brenda	Elrod-Aviles	FL	
Stephanie	Reid	FL	
Elizabeth	Mcstoots	NC	
Heather	R	CA	
Emily	Boley	MA	
ALVIN	KRINSKY	NY	
Meredith	Flickinger	MN	
Rosalia	Aguilar	TX	
Naomi	Cruz Ojeda	TX	
Brenda	Rich	MA	

First name	Last name	State	Comments
Kelsey	McCann	CA	
James	Corrigan	NC	
Jeanette	Myers	NJ	
Darlene	Erskine		
Howard	Baker	CA	
Joyce	Frohn	WI	
Trista	Silvia	CA	
Byron	Angevine	MI	
Erica	Ruiz	CA	
Jacob	Cimoric	PA	
Nancy	Kushner	NY	
Patricia	DeSerio	MD	
Kristin	Dittman	MN	
Susan	Gonzalez	WA	
Diane	Cicco	PA	
Frank	Sizer	GA	
Emily	Dotson	MD	
Rhonda	White	WI	
Brittny	James	MA	
Deborah	Barolsky	MA	
Kathy	Abisaleh	PA	
Phillip	O'Neil	IN	
Darrell	Durham	WI	
Babette	Moran-Jones	NJ	
Darrin	Ringo	GA	
Judith	Sotelo	CA	
Judith	Sotelo	CA	
Elizabeth	Vences	CA	
Ira	Dember	TX	
Johanna	Allen	CA	
FRANK	SIZER	GA	
Joyce	Johnson	CA	
Lolita Zimmer	Zimmer	AZ	

First name	Last name	State	Comments
LaShawwna	Samples	TX	
Kim	Agur	CA	
Tiffany	Ornelas	CA	
Meghan	Rose	MI	
Samantha	Stein	OH	
Lisa	Thompson	FL	
Kandice	Bilisoly	CO	
Crystal	Amrein	TX	
Kim	Cassidy	PA	
Anthony	Morin	CA	
Lynda	Avoletta	CT	
Sorrel Goodwin	Goodwin	AK	
Mary	Cheney	MA	
Connie	Campfield	MO	
Lois	Sroufe	OH	
Maria	Kelly-Salob	NY	
Maria	Kelly-Salob	NY	
Angie	Hughes	IL	
Gerard	Maloney	MI	
James	Figueroa- Robnett Jr.	MO	
SYLVIA	BARNARD	NY	
Meredith	Crosby- Saunders	CA	
Cyle	Ferguson	FL	
Randolph	Rocco	PA	
Lita	Smith-Mines	NY	
Craig	Harrer	CO	
Rhonda	Sousa	CT	
Rhonda	Sousa	CT	
J	Sosa	FL	
Peggy	Powell Morgan	TX	
Mayka	Dominguez	NJ	

First name	Last name	State	Comments
Ann	Leonard	CA	
Carolyn	Wates	OK	
lyndon	ross	MD	
Valerie J	Rounds- Atkinson	NY	
Brittany	Walker	TN	
Christine	Flynn	IL	
Gina	Perez	CA	
Daphne	W	CA	
Jane	Corning	MI	
Jane	Jollie	GA	
MARCIA	MACHADO	FL	
YVONNE	CHAVEZ	CA	
Quinn	Ho	MA	
Shannon	Bates	OR	
Matthew	Peters	WI	
Maria	Soria	CA	
Kassi	Hess	MN	
Anne	Morroson	WI	
Miral	Patel	IL	
Anita	Bono	NY	
Mary Ellen	Carty	NJ	
Theresa	Towne	OR	
Andrew	Sheppard		
Mary	Callison	OR	
Mary	Callison	OR	
Trisha	Gonzales- Waters	CA	
Sharonda	Bacon	GA	
Sally	Pitts-Rakes	DE	
Kristy	Brewer, LCSW, PhD	GA	
Lauren	Roquet	MN	
Eric	Buhle	WA	
Evan	McDermitt	CA	

First name	Last name	State	Comments
Domestra	Hawkins	KY	
Israel	Beltran	CA	
Randi	Justin	FL	
Joseph	Coen	NY	
Kai	Naihe	NC	
Marie Claire	DeLuna	WI	
Sherri	Hinson	LA	
Elizabeth	Kelly	GA	
Ashley	Patterson	OK	
Lucia	Pollock	DC	
Lori	Crockett	CA	
Gina	Ness	CA	
Teresa	Estes	CA	
Jodo	Hakanen		
Venera	Kusari		
Sasha	Jackson	MI	
Naomi	W	ID	
E.	Haden	CA	
Beatrice	Lopez	NY	
Jason	Goodwin	AL	
Jennifer	Cox	NY	
Desahrae	Westling	FL	
Mary	Senger	NY	
Ivy	Tran	CA	
Sandra	Franklin	VA	
Connie	Clements	NY	
Patricia	Hatcher	NC	
Alexander	Honigsblum	IA	
Sean	Hennessey	AL	
ANNIE	DErrico	NY	
Antonino	Erba	IA	
Gunnar	R		
Doris	Gonzalez	OR	
Meghan	King	MA	

First name	Last name	State	Comments
Angel	T.H.	DC	
Letitia	Haynes	NY	
Annika	Andersson	CA	
Lisa	Kent	MO	
Annie	DErrico	NY	
Maggie	Kuykendall	IL	
Becky	Wharton	TX	
Angel	T.	DC	
Nancy	Parent Smith	CA	
Elnora	Parham	VA	
Tom	Le	MA	
Stephannie	Romesburg	KS	
Hunter	Payne	TN	
Michael	Albanese	PA	
Sasha	Gibbons Kirby	NY	
kim	risner	OH	
cathy	rupp	PA	
Mary	Goetz	CT	
Jessica	Lowe	AR	
Cory	Pelnar	NE	
Kathy	Grove	NJ	
Lisa	Barrett	CT	
Anja	Osmon	TX	
Traci	Foyster	TN	
Jacob	Norton	IA	
Dorothy	Schwartz	FL	
Heather	Anderson	VA	
Carlo	Rolando	CA	
Nicole	Friess	PA	
doug	wilson	ME	
Jerry	Sawyer	ME	
Janel	Perri	FL	
Jen	Brown	MA	

First name	Last name	State	Comments
Barb	Zimmermann	VA	
Marci	Morris	NH	
Jovanna	Venegas	NY	
Gladys	Taveras	FL	
Gerard	Ridella	OR	
Jennie	CARLSTEN		
Vinnie	Henkin	AZ	
Kirsten	Brown	IL	
Janet	Johnson	NY	
Jacqueline	Pelcman	NJ	
Tammy	Rabideau	WI	
Helen	Jaskoski	OR	
Kendra	Leigh Speedling	MA	
Thomas	Qafzezi	FL	
Mary	Steele	OR	
Marie	Bradford	FL	
Gary	Duncan	FL	
Kecia	McKinley	NY	
Kate	Dearth	VT	
Holly	Schwarzman n	FL	
Jameson	Allen	MO	
LaQuinta	Manuel	IL	
David	Chan	NY	
William	Kleindienst	SC	
Marc	Silverman	CA	
Casey	Taylor	WV	
Nancy	Lyons	MI	
Gaylon	ALCARAZ	IL	
GREG	DINGER	CA	
Michael	Stefanov	NY	
Joyce	Sherrod	MD	
Jeanine	Daggs	LA	

First name	Last name	State	Comments
Steph	Cronshaw	CA	
tanya	mcdanniel	OR	
Mona	Lapides	CA	
Julie	Rehaume	ID	
Cody	Robertson	VA	
Tamara	Toles Olaughlin	NY	
Charlenda	Knights	NJ	
LeAnn	O'Neal Berger	CA	
jimmy	blackburn	OK	
HELEN	GUERRIER O	PA	
Joseph	Postell	FL	
Brandie	Deal	WA	
Michael	Cimino	NH	
Sean	Jackson	MD	
Christmie	Jonson	CA	
Janice	Porter	VA	
Michelle	Paolicelli	NY	
Virginia	Blakeman	NJ	
Breeze	Charania	VA	
Heather	Lowe	WA	
Tyrone	Anderson	MI	
Jacob	Hanifl		
Aimee	Miller	TX	
Ingrid	Brown	KS	
Erick	Scott	MI	
Jeff	Brown	OK	
Teresa	Kout	IA	
Kristin	Kokal	TX	
Yolanda	Smith	IL	
Megan	MacDonald		
Amy	Gerhard	CA	
Richard	Tregidgo	PA	

First name	Last name	State	Comments
Allister	Layne	GA	
SANDRA	CASTILLO	WV	
Lee ann	Harris	NY	
Encke	King	NY	
Keren	Childers	OH	
Ira	Kriston	IL	
Sarah	Thomas	CA	
Rick	Barker	IA	
Kenya	Ray	GA	
Renate	Fiora	MN	
Micheal	Myles	MA	
Beverly	Thomas	MD	
Xzavier	Marion	TX	
Sekela	Coles	PA	
Allison	Deraney	MA	
Lucy	Zappone	WA	
Sean	Oneal	WA	
bill	wood	CA	
Dani	B	PA	
Felicia	Bruce	FL	
Corey	Laners	CA	
Arthur	Schurr	NY	
bernardo	Alayza Mujica	IA	
Lorraine	Socorro	NY	
Jayne	Wagner	CT	
Jan	Modjeski	SC	
Chantel	Causey	IL	
Shelley	Barber	WA	
Andrew	Kurzweil	NY	
Farrah	Fossum	MN	
Mindy	Nieto	CA	
Lynn	Skibinski	NY	
Chiquita	Tuttle, PhD	CA	

First name	Last name	State	Comments
Martin	Horwitz	CA	
Renee	Bergland	NH	
Lyndsey	Barratt	NY	
TANISHA	LINDSEY	MI	
Deb	Drummond	IN	
Stephen	Kahofer	NJ	
Richard	Steele	NM	
Adam	Brandt	NY	
Merlin	Wilson	CA	
angela	schiano di cola	NJ	
Daniel	Demski	MI	
Lauren	Jordan	IL	
Brian M.	Scott	OH	
Jacy	Begemann	OR	
Liz	Caine	CA	
Annie	Clark	KS	
Russ	Frank	NY	
Maynard	Jerome	IL	
David	Ruffner	TX	
Dionne	Jones- Booker	MA	
Russ	Frank	NY	
Judith	Parrish	TX	
Cynthia	Elliott	VA	
Michael	Coble	WA	
Bethanne	Donovan	NY	
Dorothy	Wallis	CO	
Anna	Aydinyan	OH	
Jason	Harvey	AZ	
Jenny	Nulicek	IL	
Dolores	Pino	IL	
Juell	Morning	CA	
KIM	WHITE	NC	

First name	Last name	State	Comments
Margaret	Pascual	WI	
Nile	Arena	IL	
Faith	Benson	WI	
RHONDA	LEWIS	TX	
TINA	HAWKS	NC	
Bruce	Bower	FL	
Marcella	Hammond	WI	
Eugenie	Faye	TX	
Sam	Jones	VA	
Barbara	Hauck	FL	
T-zady	Guzman	PA	
Tracy	Spurrier	ON	
John	Riggins	WI	
Lisa	Robinson	CA	
	Vigil-		
Aaron	Martinez	IN	
Justin	Burnham	CO	
Jessica	Harman	VA	
Paula	Lee	CO	
William	Stover	NY	
Tiraji	Herring	IL	
Katherine	Cieplinski	OH	
Juanita	Garnett	NY	
Vivian	Quintero	NY	
Lucas	Klein	AZ	
Maggie	Joyce	OR	
Julie	Tran	CA	
Jennifer	Fleming	CO	
Nancy	Thelot	NJ	
Arezoo	Khazadeh	VA	
Valarie	Little	MS	
Amy	Johnson	TX	
Gary	Beckerman	CA	
Connie	Eisele	OR	

First name	Last name	State	Comments
Michelle	Jurkiewicz	CA	
Carol	Devoss	IL	
Richard	Han	MI	
Jamee	Nicholson	CA	
Deidre	Green	FL	
sandra	ligon	VA	
Ree	Whitford	CA	
James	Thomas	NC	
Michael	Tomczyszyn	CA	
Rebecca	Hass	CA	
Eric	Scheihagen	TX	
Dan	Krivenki	OH	
Mark	Thoma, M.D.	NY	
Esteban	Ortiz	OR	
Ncole	Deister	MO	
Dennis	Raines	NC	
Barbara	Foster	CO	
Shannon	Ussery	OK	
Thea	McNorvell	WA	
Mary	Jones	NY	
Don	Thompson	MA	
Therese	Wolford	PA	
Katie	Willis	MO	
Molly	Stump	NY	
Alison	Russell	NY	
Robert	Welker	MI	
MARIA	SCHAFFER	NY	
Zoe	Strassfield	NY	
Jeri	Williams	CA	
Kevin	Silvey	FL	
Catherine	Corwin	CA	
Amy	INMAN	VA	
Teresa	Phillips	CO	
Sandra	Wagner	OH	

First name	Last name	State	Comments
Doris	Ashbrook	IN	
Patricia	Chronicle	TX	
Keyla	Lliveras	NJ	
Rosemary	Phillips	OR	
Ajoa	Jones	CA	
Patrick	Gildea	NC	
Sandy	Williams	CA	
Barbara	Escobar	IL	
Carl	Prellwitz	NH	
Stan	Fitzgerald	CA	
Kristine	Lambert	NV	
Carolyn	Brown	CA	
Grace	Hogan	PA	
Douglas	Kinney	NY	
Diane	Pierce	IA	
Brittney	Hansen	ND	
Katherine	Shook	WV	
Sandy	Colvard	CA	
Jennifer	Crumpton	TX	
Karen	Bell	GA	
Latasha	Powe	AL	
Robert	Bohmfolk	TX	
Dorothy	Parshall	WA	
Stefanie	Alfonso	NH	
Alvin	Anderson	MI	
Jason	Bowman	CA	
Donald	Watson	MD	
Gina	Everly	CA	
Elizabeth	Niemeyer	NC	
Marcia	Smith	CT	
Holly	Hopkins	OK	
Tamuiria	Sykes		
Min	Hong	AZ	
Nicole	Rothgeb	CT	

First name	Last name	State	Comments
Stacy	Dykes	TN	
Enrique	Baloyra	NC	
Jamie	DeMore		
Teresa	Mays	AZ	
April	Disney	TN	
Davida	Lockett	GA	
Parnell	Dean	NY	
Karen	Obrien	IL	
Barry	Sanders	SC	
Elissa	Faye	CA	
Stephen Craig	Rolston	WA	
Bob	Brault	IN	
MICHELLE	ROSE	OH	
BETTY	MARTON	NY	
Mary Ann	Etling	WI	
Rosa Maria	Castillo- Kesper	NY	
Karin	Molnar	NJ	
Christina	Hilton	IN	
M.	Stein	AZ	
Bonita	Archer	NY	
Jennifer	Hulst	MN	
Lisa	Archambault	MA	
Colleen	Lynch	AZ	
Jacqueline	Zajdman	CA	
Samuel	Durkin	CA	
Jessica	Gin	CA	
J	R	NY	
Lara	Seidl	FL	
Jennifer	Heintz	IN	
Christina	Russell	WA	
B.C.	Shelby	OR	
Vinns	De La Cruz	CA	

First name	Last name	State	Comments
Kim	Sellers	MI	
M.	Monroe	MO	
Emily	Irani	GA	
Aleksandar	Bulajic	NY	
Kara	Cuvelier	NE	
Luis	Gonzalez		
Lydia	Bentley		
Whitley	Dostie	ME	
Anna	Cononver	PA	
Veronica	GOEDHART	CA	
Thomas	Hernandez	NV	
Noelle	Mossman	OK	
John	Herrin	IN	
Tonya	Merriam	KY	
Joann	Lach	PA	
Truman	Sloan	NH	
David	Connell	IL	
Robert	Leavitt	WA	
Allison	Collums	MS	
Danielle	Jacobs-chan	IN	
C. James	Ringwald	MI	
Kelly	Weeks	FL	
Ashley	Hughes	FL	
Jillian	Faison	NY	
Tracey	Powell	KY	
MARTINA	GOLDEN	TX	
Brian	Devlin	CT	
John	Crombie	IN	
Valerie	Foster	IL	
Megan	Hunt	NJ	
Diana	Sermonis	NY	
emily	perry	NC	
Yolanda	Acosta	MI	
Janice	Bailey	NY	

First name	Last name	State	Comments
Mariana	Alfonzo	NJ	
Audra	Lowray	GA	
Karen	Carbonneau	WA	
Alfred	lehmann	FL	
Rodolfo	Barrientez	CA	
Karen	Wilson	IL	
John	Patterson	TN	
Truman	Sloan	NH	
Sandra	Florez	NY	
Molly	Schenck	AZ	
Jerry	Lee	AL	
kevin	holmes	MT	
Toni	Hofmann	GA	
Ines	Hernandez	FL	
Lindsey	Spencer	MN	
Jenn	Donaldson	CA	
Michael	Bogle	SC	
Katherine	Whelchel	MN	
Marylou	Pena	TX	
Aryel	Sanat	FL	
Felicia	Hardy	MS	
Gwendolyn	Kent	NJ	
Richard	Cleveland	ME	
D	Randini	TX	
Andrea	Babincsak	IL	
Alexander	Mouton	WA	
Meredith	Kent-Berman	NY	
Stacy	Hoch	PA	
Patti	Oleon	CA	
Jodi	Martin	NY	
Allison	Orr	NY	
Debra	Gold	WA	
Deidre	Castore	RI	
Shirley	Maclean	CO	

First name	Last name	State	Comments
Amine	Johnston	MN	
Rachel	Henning	IA	
Haren	Main	SC	
Amanda	S	NC	
jeremy	hanes	AZ	
Tracy	Sorcek	FL	
DEBORAH	PAULIK	IL	
Cherlyn	Reynolds	IN	
Dylan	Gauthier	NY	
Tyrone	Williams	GA	
Caroline	Ashurst	PA	
Kimberly	Hebert	LA	
Megan	Kearney	CA	
Dr. Dana	Dooley	MI	
Lauren	Ringer	NY	
Michael	Utle	CO	
Jerald	Pellowski	OR	
Sandy	Irving	NC	
Harriet	McCleary	MN	
Alia	M Alvarado	OR	
A	W	NY	
Michael	Martin	ID	
Isabel	Berkelham er	CA	
Chris	Caron	IL	
Susan	Watkins	OH	
Sarah	Clifford	CO	
Sean	Brown	NY	
Aimee	Zapata	IL	
Jeff	Campbell	TX	
Marta	Espitia	NY	
Michael	Solis	TX	
Margaret	Keegan	NC	
Janis	McCallum	WI	

First name	Last name	State	Comments
Dustin	Klubertanz	WI	
Raphaella	Altruda-Kandefer	NY	
Bryan	A Thomas	IL	
Jennifer	Gray	FL	
Vern	Bush	AL	
G D	Abbott	WA	
Kimberly	Davis Bragg	TX	
andrea	boyle	KS	
Jim	Haley	CA	
Najwa	Mardini	CA	
Reagan	Stinson	TX	
Courtnee	Canty	NJ	
Dameta	Skinner	PA	
Carol	Gross	NY	
sean	hughes	PA	
Kevin	Mao	ME	
Al	Daniel	NY	
Roman	Stadtler	WA	
Genna	Dilworth	TN	
JESSICA	HEGEDUS	CA	
Kathleen	Mccarthy	NC	
Rena	Spraul	MO	
BETSY	ORTOLANO	IL	
Barbi	Ralf	MD	
Amber	Keith	TX	
Richard	Campbell	OR	
Katherine	Aker	CA	
Kayla	Mattes	CA	
Meg	Varhalmi	WY	
Vanessa	Payne	SC	
Diana	Bowen	ME	
Debra	Tidd	CO	
Katja	Brown	TX	

First name	Last name	State	Comments
HEATHER	WESENER G	IA	
Ben	Cannon	QC	
Mary Jo	Searfoss	PA	
Joshua	Hopkins	KY	
Amy	Helms	TX	
Juan Carlos	Quintero- Herencia	MD	
Angela	Parada	OR	
Swift	Kendall	OH	
Donna	Moatassef	OH	
Diane	Gonzalez	CA	
frank	ohl	FL	
Erik	Pettersen	WI	
Tasha	Whittinham	FL	
Stephanie	McFadden	OH	
SEAN	JENNINGS	AZ	
James	Lorr	IL	
Heather	Wargo	PA	
Amy	Greene	IN	
Bill	Holt	TX	
Sasha	Gibbons Kirby	NY	
Jan	Renee	OR	
Dena	Schwimmer	CA	
Norma	Bracero	CO	
Emily	R	CO	
Lauren	Boulanger	CT	
Gordon	Wood	WA	
Joel	Leitner	NY	
Michael	Lovato	NM	
Joanna	Nealon	MA	
Michelle	Thornton		
Shannon	Shumaker	KY	
Janina	Majeran	MA	

First name	Last name	State	Comments
Sandra	Anderson	VA	
Nick	Hoppes	KS	
VINITA	ULLAL	NY	
Linda	Greenwell	TX	
Valorie	Witchey	FL	
Nathan	Trimble	WA	
Jennifer	Lockett	WA	
Maha	Giundi	WA	
Lynette	Broom	CA	
Margaret	Survance	OH	
Dana	Knisely-Southerland	AZ	
Sister MaryLouise	Kelly	NY	
Dorothy	Knudson	WA	
Germaine	Calvetti	MI	
Martin	Kiss	OH	
Cornelia	Teed	WA	
Allison	Dier	CA	
Carol	Vargas	IL	
Brian	Sharp	TX	
Paul	Paris	CA	
Gina Maria	Picone	GA	
Yelissa	Acevedo		
Kellyn	Stone	PA	
Jeffrey	Hurwitz	CA	
Regina	Brown	SC	
Dena	Aholt	MO	
Julie	Tarney	NY	
Jillian	McQueen	KS	
Gertrudis	Moore	MD	
Caleb	Wexler	IL	
LINDA	JOHNSON	FL	
Melissa	Patel	AZ	

First name	Last name	State	Comments
Susan	Blaise	WA	
Marte	Aboagye	MD	
Roseann	DeLuca	NY	
Susan	Lively	NY	
Alyssa	Walsh	NY	
Linda	Johnson	IL	
Shelly	Parker	AZ	
Brianna	Prochnow	KS	
Crystal	Lloyd	MS	
Susan	Castelli-Hill	NY	
Joyce	Sammut	MI	
Karla Fay	Lemus-Perez	HI	
Nancy	Yarosis	NC	
Jill	Turanski	PA	
Kevin	Hudson	MA	
Markita	Greenwood	PA	
Arlys	Chays	SD	
Cory	Eikanas	OK	
Caitlin	Devine	MA	
Kelly	Escarrega	CO	
Gretchen	Barrack	MD	
Chris	Guillory	WA	
Kim	Sobien	NC	
jasmine	harshaw	NC	
Carole	Johnson	WY	
Sarah	Blanchard	OR	
Douglas	Cameron	IL	
Sarah	Jurek	MI	
Francesca	Erickson	AL	
Elspeth	Koehle	PA	
Alison	Martin	FL	
Julie	Gerber	UT	
Nova	Schiavone	WA	

First name	Last name	State	Comments
Guillermo	Villoria	NV	
Michael	Patrick	NC	
Anna	Paradox	WA	
Alicia	Nedrow	NY	
Chastity	Drobena	OR	
kimmy	lyon	CA	
Catherine	Tate	CA	
donna	Mitchell	FL	
Andrew	Bravo	PA	
Tiffany	VanVelzen	MI	
Charlene	Kronstedt	MN	
Sarah	Osborne	WV	
Sereti	Venzin	AZ	
Tracey	Sandler	NY	
Sharon	Baker	IN	
Holly	Farlee	KY	
Barbara	Kantola	MI	
Erin	Hudson	MA	
Wendy	Green	NH	
Dana	McLouth	MI	
Corri	Johnson	OH	
Nicholas	Fawaz	MI	
Jan	Spitzer	SC	
Karen	Kelly-Blake	MI	
F. R.	Eguren	CA	
Jennifer	Vicuna	CA	
michael	blow	CA	
Henry	Claytor	AZ	
Megan	M	WA	
cheryl	kozanitas	CA	
Natalie	Bell	IL	
Sherry	Johnson	NC	
Richard	Decker	PA	
Patricia	Platts	NY	

First name	Last name	State	Comments
Marilyn	Kamppila	CA	
Joesph	Wielosinski	IL	
Nicole	Punday	TX	
Mike	Kelly	CA	
Elizabeth	Stetter	WI	
Dixie	Spees	WI	
karen	mcgregor	UT	
Kaitlyn	Heun	NJ	
Danielle	Paris	CA	
Catherine	Rosalie Drago	NC	
Steven	Vogel	VA	
Yvette	Diaz	CT	
Jordan	Smith	MO	
Kerry	Allan	CA	
Sharri	Beagle	SC	
Priscilla	Meyer	CT	
Courtney	Burns	OK	
Karen	Franklin	MN	
Eylem	Basaldi	CA	
Erika	Shershun	CA	
Mark	Proa	WA	
Kathleen	Walín	CO	
Guadalupe R.	Corona	CA	
Abbeegayl	Webb	AR	
Gianfranco	Caldarine	NJ	
Quiana	Polk	WI	
Donald	Eaton	PA	
Joseph	Wielosinski	IL	
Donna	Ozawa	CA	
Tony	Smith	WA	
Cora	Cuevas	CA	
Jenetta	Holmes	TN	

First name	Last name	State	Comments
Beth	Sheldon-Badore	MA	
Mary	Martinez	MO	
Shavon	Currie	TN	
Melia	Johnson	HI	
Lisel	Brunson	CA	
Amanda	Lugo	NY	
Alejandro	Almirola	FL	
Keshia	Nowden	IL	
Yvette	Fernandez	NY	
Phoenix	Shadow Of Moon	IN	
Monette	Tina	MI	
Daniel	Elmalem	NY	
Daniel	Henderson	MA	
Richard	Clough	IL	
Renee	Bullard	NY	
Katherine	Katsanis-Semel	NY	
Melissa	Waddell	AL	
Diana	Wright	MN	
Mary	Werkheiser	VA	
Marcy	Toschi	CA	
Connie	Lindgren	CA	
Tracy	Sumner-Brickner	FL	
susan	conant	MI	
Kim	Bushman	WI	
LAURA	GILE	CO	
Stephanie	Campbell - Brady	FL	
Danna	Messer	AZ	
Pheng	Vang	CA	
Courtney	Maltman	NY	
Julie	Hanson	MD	

First name	Last name	State	Comments
Jackie	Hinkle	NY	
Walter	Komarnizki	MI	
Bobbi	Siegelbaum	NY	
Ariana	Cruz	FL	
Gerardo	Parra	CA	
Deborah	John	NM	
Marisa	McConnell	CA	
Shakeya	Williams	OH	
Wendy	Belding	CA	
Goldalee	Katsanis-Semel	NY	
jayne	Lemli	FL	
Bobbie	Randle	IN	
Angela	Williams	MD	
Naomie	Gonzales	NM	
Angie	Fisher	MN	
Damien	White	VA	
Erica	Carey	TX	
Lennie	Sempero	FL	
Kathleen	Reed	NY	
Anna	Hagel	CA	
Sharon	Haynes	TX	
Vicki	Grunwald	FL	
Rawel	Bautista	NY	
Michael	Batts	NC	
Mikki	Chalker	NY	
Alisa	Jimenez	NY	
Candace	Dent	WI	
Yolanda	Watts	NC	
Melanie	Sweeney	CO	
Frank	Soto	NY	
Barrie	Gile	WA	
Kenneth	Blanchard	VT	
Kristine	Schroeder	NY	

First name	Last name	State	Comments
Kristin	Trautmann	IN	
Kendall	Cunningham	MD	
David	Hagemann	MN	
Dennis	Clark	VA	
Erin	Brewer	IA	
Jon	Parducho	CA	
Alba	Aguilar	FL	
Tessa	Brown	CA	
Jess	Fritz	WA	
shannon	hahn-wallace	OH	
stephanie	buldak	IL	
Laiel	Stansel	OH	
Will	Cheek	AR	
Wendy	Wilson	CA	
Stina	Puotinen	NY	
Juan	Barbachano	AK	
Elisa	Matlock	OH	
Edward	Watrobka	IN	
Christopher	Donaldson	MI	
Lindsay	Trigg	IL	
Melani	Goike	AZ	
Kathy	Beck	AR	
Jacqueline	Carlson	FL	
Velma	Chamberlin	IL	
Dawn	MacLean	IL	
Tammy	Fagan	IL	
Adeline	Severe	FL	
Linesha	Davis	FL	
Lisa	Wegman	TX	
Susan	Moreland	MO	
Kathy	Stewart	AL	
Charlotte	Stephens	NC	
Angela	DiCarlo	NY	
Bonnie	Bentzel	PA	

First name	Last name	State	Comments
Tara	Farrell	NY	
S	Parks	TX	
Candy	Young	CA	
Claudia	Marx	NY	
Rebeca	Palmer	NY	
Scotty	Bishop	IN	
Chris	Wolfe	OR	
Wanda	Copeland	FL	
Hannah	Sultan	NY	
Carol	Else	WA	
Carol	Sprang	PA	
Fran	Crawford	KY	
Jon	Lumsden	FL	
Vincent	Lerose	IL	
Stormy	Henry	LA	
Mary	Ruiz	OH	
Szeyen	Soto	NY	
Julie	Hansen	SD	
Margaret	Adkins	NM	
Shelby	Bush	TN	
Sean	Staudacher	MI	
Sandy	Carver	GA	
Jennifer	Stocking	GA	
CL	Urbanik	CA	
Kelsea	Hernández	FL	
Maya	Cozmos	NJ	
Alisha	Guerrero	AZ	
Marissa	Bill	FL	
Raelena	Taylor	DE	
Joshua	Ammons	WA	
John	Friestad	SC	
Dana	Howley	MI	
Lydia	Padron	CA	
Mollie	Billock	OH	

First name	Last name	State	Comments
DeAnna	Graham	NC	
Tracey	Isaacs	NJ	
Lore	Rosenthal	MD	
Geoffrey	Schimelfenig	MI	
Kimberly	Hurley	NY	
Hayley	Carson	CO	
JL	Angell	CA	
Edginia	David	NC	
Amy	Legg	FL	
Jaelyn	Brown	FL	
Kendra	Crandall	NY	
Kathleen	Mason	NY	
Stephanie	Wenner	NV	
Peggy	Jakopak	SD	
Nicholas	Bauman		
Maria & Joe	Lopez	MI	
Annie	Ricci	CA	
Alicia	Feistamel	IL	
Dayna	Bechard	KS	
Ka'Leya	Hardin	TX	
Amber	Ausby	NY	
Gillian	Cargile	AL	
Christine	Fomenko	FL	
kenneha	moultry	CA	
Diana	Greywolf	VT	
Laura	Chinofsky	PA	
Emma	Menz	MA	
susan	meyer	NY	
Eduardo	Rizo	CA	
DaVetta	Pulley	NC	
Amanda	Farrar	OR	
Julie	Laphanh	WA	
Audrey	Gibson	TX	

First name	Last name	State	Comments
Lorraine	O'Kane	NY	
Lea	Lach	PA	
Talitha	Tiger	OK	
Clarence	Middlebrooks	GA	
S	Lyles	VA	
Andrew	Curto	NJ	
NM	Porter	MI	
Amia	Clark	CA	
Christie	Grisko	IL	
Joann	Bode	IN	
Stacey	Cablk	CA	
Tara	Antone	MI	
Alesia	McCarthy	FL	
krystal	hoffman	PA	
Miriam	Monroy	CA	
ROZANA	LOPEZ	NM	
Ty	Hewitt	AK	
Blake	McLaughlin	NJ	
Renata	Stewart	TX	
Kelsey	Butler	FL	
Sandra	DeRienzo	NY	
Kim	Harrison	MO	
Brian	Beach	TX	
Brian	Still	CA	
AmirAli	Siassi	CA	
Erica	Eaton	MD	
DANIELLE	KUHN	WI	
Kendra	Dawkins	OK	
Tara	McAdams		
Mandy	Conahye	PA	
Kirsten	Floyd	CT	
Stephanie	Cuttino	SC	
Anthony	Owens	KY	

First name	Last name	State	Comments
Rachel	Vittorelli	CA	
Oliver	Trixl	CA	
Ethan	Merrick	MN	
Laurel	Truesdale	OR	
Erik	Halvorson	NY	
Colby	Andrews	TX	
Jennifer	Sonnek	NC	
Gina	Kidrick	WI	
Xavier	Gutierrez	MI	
Jason	Bedient	CT	
Victor	Marin	OR	
Michael	Chomick	CA	
Desire	Ange	NC	
Edward	Reichman	NJ	
Bruno	Broll-Barone	PA	
Jesse	Rolland	NH	
Rick	Hatten	WA	
Tammy	Rucker	MS	
Robin	Stalbaum	CA	
Kenneth	Loafman	TX	
Cortni	McMillen	CO	
Debra	Strand	NJ	
Wendy	Everts	FL	
Steve	Bloom	CA	
James	Burke	AR	
Melissa	Loring	MI	
Adam	Hamm	IL	
Lacey	Gibbons	CA	
Michael	Chomick	CA	
Jamie	Birnstihl	MN	
Susan	Morris	PA	
Jacque		WA	
Pamela	Styler	MA	
Susan	Takessian	MI	

First name	Last name	State	Comments
Harmony	Worrall	FL	
Jean	Ramirez	NY	
Jessica	Kari	NJ	
Mary Ann	Molinaro	OK	
Salome	Jones	MI	
Abby	Adler	IL	
Austin	Beattie	FL	
Amalia	Tovali	CA	
Dyana	Posner	NY	
Jessica	Sorreles	IN	
David	Mahoney	ME	
Dolores	Fuentes	NM	
Jennifer	Brumley	AR	
Chris	Troff	OH	
Louise	Wischild		
Nancee	Smith	AR	
Allan	Tuck	AL	
James	Williams	MI	
Cecilia	Osorio	CA	
Dennis	Carwyr	AL	
Nikole	Meisner	IN	
Paralegal	Analyst	GA	
Michelle	Jones	OH	
Natalie	Levin	NY	
Kaylee	Spahn	PA	
Paul	Carmi	MO	
bruce	tucker	DE	
felicia	maxwell	NC	
Josh	Jess	OR	
Martha	Zabetta	NY	
Kiera	Regan	RI	
Lawrence	Schwartz	CA	
Amie	Wagner	PA	
Lorie	Ames	NY	

First name	Last name	State	Comments
Eva	Heaps	MA	
Sherry	Andresen	TX	
Ashley	Ramirez	TX	
Bethnay	Balkus	WA	
Shelitha	Beacham	IL	
Michael	Knight	OK	
Maritza	Nunez	FL	
Betty	Fuller	FL	
Kelsey	Cary	OH	
Tatiana	Conklin	FL	
Mary	Hansbrough	TX	
Richard	Nagy	IL	
Ryan	Riley	TX	
Bill	Smartt	NY	
Stefanie	Turrentine	TX	
Jennifer	Stetson	OH	
Farrah	Burns	NV	
donna`	brown	CA	
Jake	Kulaw	ME	
Kelly	Newton	NY	
Deneisha	Cauthen	MD	
Todd	Clark	IN	
Iliana	Arroyo	NY	
Virginia	Ford	CA	
Alyssa	Oltmanns	IL	
Ernesto	Sanchez Castro		
Nicole	Solis	TX	
Eunice	Riley	MN	
Jessica	Crouch	CT	
Sandra	Otero	FL	
Paula	David	SC	
Dawn	Delbridge	MO	
Nancy	Paskovich	SC	

First name	Last name	State	Comments
Eileen	Chieco	CA	
Nicholas	Farfan	NY	
Xee	Xiong	TN	
Kristin	Catuogno	NY	
Cynthia	Ott	OH	
Kiara	Thompson	CA	
Nicole	Caputo	OR	
Seth	Lenzendorf	IA	
janet	maker	CA	
Ariel	Taveras	NY	
Michael	Monroe	MA	
Jeanelle	Goldoff	CA	
s	Krawitz	NY	
Toni	Pesce	FL	
Christa	Burken	OH	
Heather	Krawinkel	WI	
Sorraya	Surpris	NY	
Daniel	Gutierrez	IL	
Francesca	Madeiras	MA	
Enrique	Baloyra	NC	
Jennifer	Scull	OH	
Annette	Douglas	NY	
Julio	Camacho	UT	
Daniel	Duncan	LA	
Jessica	Reardon	GA	
Kimberly	Capps	TN	
Kellee	Stoney	CA	
Jessica	Sharp	SC	
Nicole	Ballard	CA	
Catherine	Mahler	CA	
Edward	Necker	OR	
Van Anh	Dinh	CA	
Cheryl	Stewart	OH	
Charisse	Benjamin	NY	

First name	Last name	State	Comments
Veronica	Jackson	GA	
Lourdes	Gonzalez	NC	
Ty	Brown	NC	
Amy	Cosentino	NY	
Erica	Lott	IN	
Jesse	Vernon	FL	
Kaylyn	Houston	MA	
Jorge	Kareh		
Jeff	Pritchard	IN	
Sarah	Smith	VA	
Shondria	Woods	GA	
Carolina	Robles	CA	
Shaylee	Malek	PA	
Paul	Engard	MI	
Jeffrey	Tomovcsik	PA	
Brad	Tarr	SC	
Mary	O'Neill	MI	
Jessica	Drake	MN	
Dawn	Schoen	WI	
Debra	Rivergo	CA	
William	Harned	NH	
Alana	Deegan	CA	
Jonas	Rios	TX	
Genny	Hauf	HI	
David	Miller	MA	
Malina	Blake	NV	
Darreal	Gay	OH	
Patricia	Eckert	CA	
SHANELLE	Owens	TX	
Shane	Harrod	KY	
Liam	Madigan	OR	
Paul	Engard	MI	
Jennifer	Howard	CO	
joy	rennig	PA	

First name	Last name	State	Comments
ERIC	MARRERO		
Pamela	Felder-Small	PA	
Danielle	Kosek	WI	
Catalina	Cuervo	FL	
Lawrence	East	NC	
Brad	Liske	MI	
Veronica	Thomas	IN	
Denise	Lytle	NJ	
La Tanga	Hardy	CA	
Elizabeth	Hedrick	CA	
Jessica	Humke	WI	
Thomas	Douglas	KY	
Amber	Love	ND	
Brittney	Wilson	TX	
Edward	Juillard	IL	
Anber	Richardson	IN	
Elizabeth	Olson	MA	
Glendora	Claybrooks	OR	
Judith	Gable	CA	
Carlos	Rodriguez	FL	
Jacqueline	Navarro	IL	
Wandamaria	Lopez	FL	
Mel	Roethlisberger	IL	
Shirlene	Harris	TX	
aslihan	routledge	NY	
jamie	Johnson	MN	
Diane	Zizka	NV	
Alma	Somarriba	FL	
Marian	Parker	CA	
Lauren	Gomez	NJ	
Jill	Sahai	MA	
Maeia	Gomez		
Morgan	Gribble	FL	

First name	Last name	State	Comments
Sophia	Brenner	NY	
Jen	Howard	OH	
DOROTHY	BAUHOFF	WA	
Lisandra	Pagan	FL	
Kyle	Kingston	MI	
Dina	Earl	CA	
Deborah	Baker	IN	
Jenny	Cooper	SD	
Laura	Konzen	IL	
	Rodriguez		
Maria	de vera	FL	
Jessica	Stinnett	KY	
Natasha	Simone	CA	
Trycia	Nguyen	TX	
Amanda	Howard	MI	
Donna	Olsen	VT	
Nancy	Sadowsky	FL	
Chad	Trujillo	CO	
Keith	DeStefano	IL	
Kelsey	Gregory	WA	
Mary	Becker	WV	
Shaneeeka	Rice	OH	
Carrie	Krueger	MI	
Patrick	Keeney	PA	
Jo Ann	McGreevy	NJ	
Michael	Prusik	FL	
Andrea	LoCascio	NY	
James	Kirkland	SC	
Terry	Bonifas	WI	
Sarah Lynn	Taylor	MD	
Kathy	McAnany	CA	
Allison	Riley	AL	
Jonathan	Grijalva	CO	
Shane	Roeschlein	CO	

First name	Last name	State	Comments
Jessica	Leyvas	AZ	
Linda	Evans	CA	
Muriel	Dorvilier	NC	
Roberto	Ramos	CA	
Kaitlin	Joyce	PA	
Brendan	Cardaci	VA	
Jessica	Niehues	MO	
Becky	Haderer	MI	
Chantell	Ellis	FL	
Jude	Lally	OR	
EDWARD	WHITAKER	VA	
Karen	Hewelt	MI	
Christopher R	Miller	CT	
Diana	Athey	CA	
Jerrica	Hill	TN	
Trelani	Law	MA	
Jennifer	Genus	FL	
Hector	Claveria	NY	
Brett	Schroeder		
Melinda	Robinson- Paquette	PA	
Evan	Zes	NY	
Dawn	Eidman	IN	
Roxanne	Singh	CA	
Nallely	Luna	CA	
Jenni	Johnson	KS	
Irini	Gaglos	NY	
Naomi	Mitchell	FL	
Eunece	Smith	CT	
Susan	Clark	MO	
ron	stillman	MA	
Barkat	Ali	TX	
Laura	O'Betz	GA	

First name	Last name	State	Comments
Kaneisha	Lewis	TX	
Ed	Sloop	TN	
charles	myers	CA	
Sarah	Entingh	MI	
Carol	Evans	PA	
Larry	Murphy	IL	
Michael	Pignataro	NY	
Michael	Bertrams	CA	
Ryan	Sams	PA	
Laura	Doyle	IL	
Wayne	Corsa	CA	
Desrene	Sesay	FL	
Barton	Mcgee	IL	
Evelina	Gentry	CA	
Jaimee	Schronce	HI	
Caitlin	Moriarity	MO	
jamie	carrasco	MI	
Kim	Morjoseph	IL	
Sahar	Aminipour	CA	
Marie	Schalk	MO	
Christine	Claitor	AZ	
Daniel	Valdez	WA	
Feliciano	Mora	MO	
Dakota	Hall	IN	
Emily	Bresett	CA	
Barbara	Harper	CA	
Tracey	Byrne	WA	
Victoria	Lawrence	OR	
Ricardo	Rios	TX	
Brittney	Woolley	NY	
Paul	Hansen	CA	
Ruben	Dickter	TX	
Samnang	Phok	CA	
Andrew	Diaz	IN	

First name	Last name	State	Comments
Matthew	Ryg	MN	
Stephanie	Sand	MT	
Cari	King	OR	
Marilyn	Wise	MN	
esmeralda	Wilson	AZ	
Brittany	Taylor	OH	
Peggy	Klaot-Guidry	CA	
George	Martin	GA	
Vannessa	Antivo	FL	
Joseph	VanderPluy m	TX	
Jeff	Scanlon	CT	
Cherise	Lee	TX	
Ronald	Killingsworth	MI	
Ariana	Filagrossi	NY	
Laura	Maddaloni	NY	
Christine	Kelley	WA	
Charlene	Wilkinson	OH	
Ashleigh	Evans	WI	
Frances	Urban	MA	
Carla	Grate	CT	
Carrie	Rosin	WI	
Erkin	Nasar	WV	
Julie	Lopez	OR	
Charles	Phillips	WA	
Susan	Lutenbacher	TX	
Glenna	Hess	KY	
Mary	Simpson	NY	
Susan	Gordon	NY	
Ryan	Moore	NY	
LaToya	Keeling	MD	
Yashaly	Acosta	NY	
Kelli	Grisham	CA	
Jakob	Akin	TN	

First name	Last name	State	Comments
Adam	Grochowsky	PA	
Tonio	King	NC	
April	Froio	MA	
CHRIS	JELLEMA	MS	
Linda	Messineo	PA	
Lesla	Oliver	MS	
Zach	R	OR	
Karen	Holden	SC	
Katherine	Summers	TN	
Scott	Miller	NY	
Michael	Janes	OR	
Brian	Barrett	IL	
russ	ziegler	IL	
Bryan	Mountjoy	GA	
Gina	Ciuffetelli	FL	
Debby	Lesser	CA	
April	Smith	AL	
Aurora	McCarty	WA	
Clairjean	McGinty	OH	
STACEY	GRANT-LEWIS	MA	
ann	gilson	NJ	
Stephen	Dialessi	CO	
Angela	Ferrari	AK	
VANESSA	VEGA-RIVERA	FL	
Marilee Mouser	Mouser	MI	
russ	ziegler	IL	
Patricia	Hurley	WI	
Tara	Nelson	CO	
Tracey	Lindvall	FL	
Dana	Goodmon	MO	
Hannah	Jackson	IL	

First name	Last name	State	Comments
Tara	Hansen-Bullard	TN	
Jennifer	MacMillan	DE	
Frank	Haymond	NV	
Nathaniel	Feyma	OR	
Laura	Regan	SC	
Caterina	Lovell	CO	
Krista	King	CO	
Alexander	Fierro-Clarke	CA	
Catherine	Pedersen	AZ	
Anita	Sigmon	NC	
Sylvia	Hill	CA	
Jennifer	Fordham	CA	
Dennis	Hough	NY	
Woodrow	Sloan	PA	
Edward	Hanson	CO	
Alisha	Cobbins	IN	
Anne	Contee	FL	
Yvette	Blanding	PA	
Linda	Scheible	FL	
Emilio	Brunetti	NV	
Jessica	Newton	KY	
Katie	Lampert	OH	
Darryle	Klaot-Guidry	CA	
Christi	Kropff	OK	
Judi	Cahill	CA	
Jackie	Brown	AR	
WAYNE	HANSEN	FL	
Didi	Summerhawk	CO	
Linda	Nguyen	CA	
CURTIS	GIPSON	CO	
Meg	Ramer	IL	
Verna	Rosenzweig	FL	

First name	Last name	State	Comments
Robert	Holliman	CT	
Kathryn	Corbin	OH	
Vinodkumar	Gadley	NV	
Gail	Amalfitano	FL	
brant	keller	MA	
Haley	Dillon	NY	
Tatum	Francis	OR	
Janet	MacDonald	IL	
Megan	Gibbard	OR	
Steve	Gilbert		
Andre	Dyson	IL	
Cathy	Ives	CT	
Alok	Jolly	NY	
Stephanie	Bale	CA	
Dan	Duffiney	MI	
Candis	Coffee	TX	
Laurel	Cameron	CA	
Chiquitta	Walker	IL	
Emily	Gary	VA	
Charlene	Irhardt	AZ	
Venus	Williams	TX	
John	Conner	VA	
Aaliyah	Rechetnikov a	NC	
Sandrs	Roberson	IL	
Dan	Wagner	MI	
Tenesha	Pittman	FL	
Rashaud	Sessoms	FL	
Jarrett	Cloud	NJ	
Michael	DiMatteo	NY	
Lanae	Kuhl	IN	
Neil	Young	PA	
mimi	mehaffey	NY	
Paul	Thai	CA	

First name	Last name	State	Comments
Natale	Trewick	FL	
Fay	Germain	FL	
Lisa	McCarthy		
Catherine	Graves	MD	
Monique	Mcneill	NY	
Hunter	Abraham	OH	
Rebecca	Martin	CA	
Russell	Ary	CA	
Amber	Stine	PA	
Qiana	Price	MD	
Frida	Marte	NY	
Katelyn	Elliott	FL	
Paula	Hull	MI	
Johnny	Luzzi	TX	
Taderryl	Holley	FL	
Arthur	Riding		
Clare	Burger	CA	
Talley	Kovacs	MD	
Donald	Shaw	NY	
Susan	Stair	CA	
Andrea	Williams	NC	
Lynda	Alvarez	TX	
Laura	Forstedt	CO	
Kelsey	H	WI	
Andrew	Haynes	NY	
Derek	Fung	CA	
Emma	Barry	NY	
Didi	Magnin		
Bertino	Marro	NY	
Celia	Farr-Smith	WA	
Joanna	Robinson Meriwether	OH	
Sarah	Rozansky	NY	
Jennifer	Al-Dosari	TX	

First name	Last name	State	Comments
Andrea	Dossantos	DE	
Karen	Nordby	RI	
Kristie	Signorello	IL	
Stephanie	Beard	OK	
Dianne	DelReyes	WA	
Brenda	Marin Enders	PA	
C.C.	Gilmore	WA	
Ricky	Neel	TX	
BETSY	BERLIN	MD	
Evan	Risby	OR	
Rachel	Moreau	TN	
Shelly	LaPrince	PA	
Jackie	Carey	MD	
Laura	Belge	SC	
Karmen	Oreilly	WA	
Sara	Powell	VA	
Lisa	Martinez	WI	
Bre	Riley	TX	
Pamela	Putrich	IL	
Irene	Cataldo	GA	
Megan	Woodbury	IL	
LUIS	PEREZ	FL	
Nicole	McHugh	PA	
Jennifer	Robinson	CA	
Myla	Cammilletti	CT	
Regina	Bean	AL	
Douglas	Lange	AL	
Megan	Ratasky	FL	
Gary	Cronin	NM	
John	Petrella	NC	
Judy	Kukuruza	CA	
Rachel	Garrett	MO	
Joel	Cordova	AZ	

First name	Last name	State	Comments
Donald	Olsen	ID	
Susan	Wachhaus	OH	
Russell	Miller	NY	
Jackie	Brown	AR	
douglas	wassberg	CO	
Donasia	Sykes	NY	
Melissa	Sites	NC	
Grace	Wilson	IN	
Joshua	Forstedt	CO	
Joellen	Stedman	MA	
Katlyn	Strezeski	OH	
Rosa	Ramirez	CA	
Lisa	Erdahl	MN	
Gina	Love	CO	
Vanessa	Leon	CA	
Andre	James	NY	
Patti	Blevins	ME	
Velda	Alfred-Abney	CT	
Heather	Fullen	OH	
Selena	Sifontes	NC	
Michelle	Bello	IL	
William	Greer	MO	
Jordan	Patterson-weber	NY	
Brooke	Bailey	IA	
Julius	Nichols	DC	
Michelle	Oh	NJ	
Perry	James	MS	
Barbara	Stippick	ID	
Brenda	King	IL	
Devorah	Soodak	PA	
Sister Patricia	Kirk	MD	
Justin	Truong	CA	

First name	Last name	State	Comments
Asimena	Tahos		
Holly	Bathey	CA	
O	Y	CA	
Naomi	Diouf	CA	
Jim	Goldsmith	VA	
Caitlin	Eiland	AL	
Jennifer	Shafer	WA	
Emily	Everhart	NC	
Bobby	Andrews	CO	
Sebhat	GeG	VA	
Erica	Downing	CA	
Cristina	Ricci	CA	
Tia	Cowger	IL	
VIRGINIA	MENDEZ	FL	
Barbara	Duin	CO	
Kristin	Salinas	DC	
Kelvin	Deavor	PA	
Kelly	Kreiser	FL	
Deborah	Berest	NM	
Larry	Rolfe	MI	
Rich	Giambalvo	NJ	
Noel	Randall	CA	
Kasey	Turner	KY	
Shameeka	Colon	VA	
Helen	DeHaven	PA	
Florence	Card	WA	
Rachel	Gleaton	MD	
Cassandra	Baar	SD	
Lacey	Williams	KS	
Eric	Pollard	CA	
Gina	Johnson	GA	
Christopher	Johnson	FL	
Laura	Baltodano	FL	
Patricia	Doherty	NY	

First name	Last name	State	Comments
Geoffrey	Baumgartner	FL	
Kyle	Hayes	UT	
Rosa	Valdez	TX	
Brittney	Hammock	FL	
Catherine	Pompeo	NE	
Lillian	Darby	OH	
Matthew	Douglass	CA	
Jeffrey	Magid	MI	
Ida	Poberezovsk y	CA	
Diana	Miller	NY	
Mo	Swa	ID	
Reza	Moezi	CA	
Ingrid	De Choudens	PR	
shirley	robinson	AL	
Justin	Kreiser	FL	
Sallie	Dinkin	CT	
Cristina	Razura	CA	
Mike	Langenright	MI	
Alex	Otey	AR	
Dina	Rodriguez	MI	
Charles	Hammock	FL	
Sandy	Stern	AZ	
David	Luu	CA	
Cheryl	Shields	TN	
sarah	breseke	CO	
Justin	Winger	CO	
Stefani	Sherman	MT	
Allan	Blackman	CA	
Ashley	Kenily	OH	
Mary	Shahade	GA	
Dana	Baker		
Betty	A Blackburn	NM	

First name	Last name	State	Comments
Susan	Schmidt-Decker	WI	
Sarabeth	Murray	OH	
diana	lewis	TX	
Nicolette	Castillo	CA	
Anthony	Martinez	TX	
Linda	Brown	NJ	
Xan	Russell	TX	
DORIS	DEDRICK	IA	
Aaron	Veach	CA	
Lainey	Otero Cortez	CA	
Diana	Reamer	NJ	
Catherine	Catrambone	CA	
susan	figgatt	CA	
Tanya	Jansen	CA	
Pamela	Nelson	NC	
Christine	Lemmon	CA	
Todd	Rohrer	OH	
Brian	Berlin	MI	
Sophia	Zisook	WI	
Libby Esther	Berman	KY	
Jeffrey	Smith	SD	
Carol	Rich	PA	
Cheryl	Gaimari	IL	
Claire	Albertson	MA	
Ben	Karas	IL	
Julia	Dinkel	DC	
paula	sofest	NM	
Mellisa	Mickolich	CA	
Morgan	McCarroll	MS	
Jason	Padilla	CA	
Michelle	Vasquez	CA	
Carlos	Chavez	TX	
Gwendolyn	Mccullough	NY	

First name	Last name	State	Comments
Tyler	Kipp	WV	
Thomas	Jimenez	TX	
Rosa M.	RODRIGUE Z RIVERA		
Jamika	Howell	MI	
Robin	Weirich	CA	
Kay	Adams	AL	
Luke	Dubois	CA	
Ember	Gibson	OH	
Rasheeda	Lionel	NY	
Mr Roy	Johnson	FL	
Katherine	Wiener	NY	
Grace	Barbaro	PA	
Timothy	Dolan	NY	
SARAH	LYBARGER	OR	
Lorrie	Sluti	ME	
Bill	McCarthy	CA	
SANDIE	POPIEL	TN	
Stephanie	Greenstein	MA	
Jordan	Weiss	NY	
michelle	mcguire	IL	
Samuel	Tuttle	MT	
Denise	Testa	NY	
Daniel	Carter	NE	
Teresa	Canode	CA	
MELANIE	MOLL	TX	
Katrina	Wandrak	VA	
Carin	Coleman	DE	
Kevin	Morrill	CA	
Kellie	Osborne	MI	
Pete	Markakis	TX	
Loree	Burwinkel	IL	
Sharon	Gillespie	TX	
Landa	Bowen	IL	

First name	Last name	State	Comments
kaila	castaldo	NY	
Robb	Mottl	WY	
Constance	Carbonell	CA	
Cassandra	Galloway	CA	
Katie	Bade	IL	
Rudy	Pierrot	PA	
Tigist	Woldemariam	VA	
Gibson	Ellison	GA	
Rita	Walker	CA	
Renee	Popovic	SC	
Cole	Mumper	WA	
Valerie	Carmer	CA	
Robin	Weirich	CA	
Kenny	Rotter	CA	
Lucia	Baker	GA	
Jason	Ross	CA	
Angelica	Casanas	FL	
Nicole	Wheatly	IL	
LB	Rodzinak	RI	
mehand	Samer	KS	
Sherry	Gibbs	OH	
Christina	Gilmore	IL	
Diana	Nguyen	CA	
Laura	Isagholian	MI	
Gina	Gass	OH	
Tanz	Robertson	WI	
Kelsey	Burke	TN	
Christina	Barrett	MD	
Jahaira	Cuautle	NY	
Tracy	Foster	NJ	
Toril	Davis	NV	
Lauren	Casey	OH	
Lynn	Reed	NC	

First name	Last name	State	Comments
Kristina	O	OR	
Clayton	Elzinga	OR	
Bernette	Perkins	KY	
S	Kass	NY	
Gerardo	Toro		
Zak	L	MN	
Kaitlyn	Couts	AZ	
Kathy	Van Voorhees	MO	
Jennifer	Perkins	TN	
Tiffany	Okoniewski	IL	
Christian	Stoltz	PA	
Nathan	Casteel	OH	
Kristine	Edwards	MT	
Regina	King	NC	
Karen	Garnik		
Annette	Banks	NJ	
Kaitlyn	Mclaughlin	PA	
Shaimaa	Sallam	NC	
Gloria	Agwe	MI	
Mollie	Schierman	MN	
Kevin	Slauson	CA	
Denise	Melroy	NC	
Nick	Nicholsom	DE	
M	A	OH	
Gloria	Crandall	TX	
Steve	Lyman	WA	
Gerardo	Toro		
Tommey	Liang	FL	
Marcy	Lee	OK	
Eugenia	Marich	CA	
Diane	Williams	HI	
Jessica	Grasso	NY	
Diana	Lewis	WI	

First name	Last name	State	Comments
Katherine	Spaulding	NY	
Ymaru	Ceballos	FL	
Kerry	San Chirico	PA	
Kristiann	Keller	PA	
Linda	Martin	PA	
Steve	Lyman	WA	
Monica	Guerra	CA	
Luz	Trujillo	NJ	
Seemab	Zaman	AZ	
Michael	Callaghan	CA	
Charles	Grantham	IL	
Jeri	Beckwith	MA	
Mary	Schuermann	CA	
Dave	Frank	IA	
Amanda	Hodgkins	ME	
Natasha	Snook	NY	
Ana	Rodriguez	MI	
Kimberly	Kernan	MD	
BRITTNEY	Aguilar	CA	
LaKeshia	Nall	TX	
Alicia	Capobianco	SC	
Jennifer	Karpinski	IL	
Jennifer	Sterpka	OH	
Bianca	Hannah	IL	
Daniel	Gallagher	NC	
Jan	Moore	MD	
Betty	Fernandez	FL	
Laudelina	Marcos	NY	
Stephanie	Stroud	NY	
Jay	Whipple	AZ	
Phyllis	Buchanan	CA	
Catheleen	Gaspard	FL	
James	McKelvey	CA	
Laurell	Houghton	IN	

First name	Last name	State	Comments
Seemab	Zaman	AZ	
Roselyne	Esquenazi	NY	
Angel	Diaz	CA	
MM	Toler	SC	
Pamela	Cook	PA	
Samir	Ali	MI	
Roel	Arteaga	GA	
Antonio	Cantil	NC	
Beth	Kaplan	NY	
Frankie	Hobson	CA	
Miriam	Dunbar	CO	
Christina	Eudy	WA	
DeSonta	Tillman	IL	
Maria	McManus	PA	
Jennifer	Alfaro	IN	
Beth	McNierney	PA	
Brian	Patterson	CA	
Nathasha	Sabeeh-Sanchez	IL	
Francis	Duggan	MA	
Tamara	Swearingen	FL	
Ashley	Ferguson	IA	
Brian	Patterson	CA	
Scott	Trondson	IA	
Brian	Kolbeck	MN	
Elizabeth	Carroll	CT	
Joanna	Walsh	PA	
Holly	Fiedler	WY	
B	Bird	VA	
Cherrone	Windham	NY	
Victoria	Rosado	CT	
Erika	Mukes	OK	
Seth	Larson	FL	

First name	Last name	State	Comments
Lauryn	Homan Walker	WA	
Elizabeth	Young	FL	
Raylinda	Price	OR	
Bobbi Jo	Abele	NJ	
Natalia	Cruz Navarro	CA	
Marilyn	Lewis	NY	
Marc	Azar	QC	
Kimberly	Anderson	CA	
Gabe	Williams	MI	
Kimberly	Massa	IL	
William	Smart	AL	
colin	boysel	OH	
Lauri	Benblatt	WA	
CAROLYN	SCHULZE	FL	
Pauline	Le	WA	
Sylvia	woodley	KY	
Sara	McDowell	CA	
Ian	Rand	FL	
Sam	Aghbashian	CO	
Crystal	Wong	NC	
MARCELA	GODOY	QC	
Sean	Heath	TX	
Emily	France	CA	
david	ellis	OH	
Jefg	Gavin	MO	
Denise	Stewart	MD	
Arthur	Fellows	TX	
Eric	Gaskill	NJ	
Frank	Fahey	NH	
Maxine	Spicer	NC	
Aliciann	Alston	CA	
Brian	Patterson	CA	

First name	Last name	State	Comments
Sonia	Fuetsch	CA	
JACKIE	GRAY	NC	
Cynthia	Lyman	NM	
Daisy	Patton	MA	
Enrique	Chávez	NM	
Cynthia	Piepenbrok	WA	
Brian	Edwards	MN	
Lindsay	Clark	OR	
Debra	Webber	MI	
Na'Keya	Curry	IL	
Lynne	Walls	PA	
Pat	McNeeley	NY	
Dena	Goodman	WA	
Sabrina Marie	Wadhams	MA	
Qusten	Innis	FL	
Beverly	Anderson	FL	
Andrea	Williams	IL	
Kayla	St Clair	NY	
T.	Garcia	MA	
Pamela	Wood	VA	
Monique	Elwell	CA	
Sennie	Jones	OR	
Evan	Smith	MN	
John	Kelly	MA	
Cindy	Oberg- Hauser	MN	
Scott	Davis	NY	
Mandy	Henderson	CO	
Helaine	Teichman	IL	
Janet	Manulik	TX	
Elizabeth	Nemitz	AZ	
Barbara	Becker	SC	
Lori	Green	TN	

First name	Last name	State	Comments
Audrey	Parker	NC	
Kiasha	Blair	TN	
Amanda	Spahr	CA	
Helen	Park	CA	
Stephanie	Mesones Alvarado	CA	
JoAnn	Povlich	WI	
Melissa	Langlois	GA	
Kala Elise	Rounds	NY	
Pat	Town	FL	
Symphony	Barnes	CA	
Chuck	Potter	CA	
Tracey	Katsouros	MD	
leni	lowry	VA	
Juan	Vasquez	IL	
Courtney	Simpson	MN	
DERRICK	HICKSON	WA	
Callie	Doran	WI	
Melody	Rosa	NY	
FELICIA LISA	GLOVER	FL	
Shawn	Gilson	PA	
Diana	Calderazzo	NY	
Melanie	Friedman	OR	
Andy	Trevathan	LA	
Alicia	Sheridan	MA	
Valerie	Sotrop	FL	
Alicia	Macheda	NJ	
hailemelekot	negash	NV	
Ramond	Negron	FL	
Garrick	Balk	IL	
Janet	Bartos	AR	
Angela	Clinton	VA	
Josue	Rivera Torres		

First name	Last name	State	Comments
Celine	Espinoza	IL	
Paul	Singleton	MN	
Raven	West	AL	
Maria	Masurat	MO	
Jill	Mahon	PA	
gwenn	meltzer	PA	
Julius	Anderson	DE	
Susan	Fink	OH	
MARGARET	Scott	OH	
Michele	Donavan	OH	
Danny	Cumberledge	OH	
John A	Beavers	IL	
RONIS	BOLLINGER	MT	
Franklin	Mendez	NY	
leni	lowry	VA	
Lorraine	Napoles	TN	
Shameek	Jones	TX	
Dana	Koval	SC	
Kathleen	Hutson	IL	
Gina	Boyle	PA	
Pamela	Rountree	AL	
Herodianne	Pluiose		
Alina	Steele	CA	
Lydia	Poindexter	LA	
Charlene	Pino	CO	
Michael	Varley	NY	
Charles	Happel	IN	
craig	sippin	FL	
Nancy	Baty	IL	
Nora	Sakal	CA	
Jim	Maurer	CA	
Webb	Crawford	NY	
Ashley	Williams	IN	

First name	Last name	State	Comments
Brooke	Saba McDowell	NH	
Shirlee	Ross	MA	
Mary	Johnson	NY	
Kayla	Day	GA	
Elizabeth	Haley	WA	
Maureen	Lyman	FL	
Tammy	Cyr	ME	
Mike	Terry	NY	
Joseph	Walker	TX	
Lauren	Donahue	FL	
Adam	Modlin	NC	
Heriberto	Mosqueda	TX	
Tricia	Salmon-Anderson	GA	
Jan	Callahan	MO	
Andrea	Fetsko	OH	
Julie	Duke-Hubert	IN	
Jesse	Pazmino	IL	
Wolf	Cole	TN	
Autumn	Fava	CA	
Daniel	Arntz	MI	
Janet	Eehosi	GA	
Thomas	Grube	NY	
Michelle	Liberati	NJ	
Jay	Hofaker	NE	
Nicole	Walker	NV	
Tracy	Colangelo	IL	
Carly	Curiel	CA	
Steffi	Bloom	NY	
Fredrick	Whyte	OH	
Abby	Kiker	SC	
Anthony	Waters	PA	
Carrie	Booton	IL	

First name	Last name	State	Comments
Victor	M	CA	
Kathleen	Mireault	MA	
Erich	Winkler	NY	
Jeanine	Samoy	CA	
Gregory	Campbell	KY	
Sarah	Werner	AR	
Samantha	Haas	IN	
Kerrigan	McCormack	NC	
Emma	Hoholik	VA	
Erika	Contreras	TX	
Tiff	Williams	CA	
victor	sanchez	TX	
Erik	Moss	NY	
Allie	Nicholson	IN	
Thessalonic a	Lam Yuen	AS	
Tammy	Christman	SC	
Barbara	Framm	CA	
Brenda	Layne Lancaster	MI	
kathy	grieves	AZ	
Tylie	Mitchell	NJ	
Alejandra	Reina	MA	
Suzette	Kincaid	WA	
Anne	Uhmeyer	MA	
Eileen	Ashley	NY	
Natalie	Wimberg	PA	
Jessica	Lecomte	NJ	
Emiliano	Bermudez		
Mara	Dukats	IL	
Katriel	Paige	MD	
Andrea	Metz- Nicholson	NC	
Nick	McCamant	PA	
Lisa	Roman	FL	

First name	Last name	State	Comments
Valerie	Spencer	MD	
Brandon	C	HI	
Melanie	Samayoa	NJ	
Ashlee	Myers	OR	
John	Miller	CA	
ALIYAH	YOUMANS	GA	
Jennifer	Violette	IN	
Stephanie	Pietryla	IL	
Lindsay	Davis	IA	
Naomi	W	ID	
Kenneth	Berry	NJ	
Ashley	Johnson	OR	
Diane	Berwald	IA	
Teresa	St. Peter	ME	
Katie	Pandorf	OH	
Annemarie	Manfredi	NJ	
Cory	Trotter	OR	
Etruesann	Brown	OH	
Nicholas	Fales	MA	
Jose	Figuroa Jr	CA	
Susan	Halversen	AZ	
Hans	Gatterdam	TX	
Esra	Ugurlu	NJ	
Julia	Maciel	AZ	
Emerson	VerBeek	NE	
Polly	Flint	FL	
Djamila	Millien	NY	
Nick	McCamant	PA	
Denise	Taddonio	NY	
Iliana	Lopez Millan	NJ	
Andrea	Hayes	CT	
Latreasa	Shannon	MI	
Elise	Bell	CA	
Brenda	Kelleher	CA	

First name	Last name	State	Comments
Richard	Wilkins	FL	
Susanna	Ramos	IL	
Hugh	Scott	AZ	
Lisa	Marlow	FL	
Elizabeth	Beebe	PA	
Geri	Sterling	AZ	
Megan	McBride	OR	
Ronald	M	NV	
Jennifer	Fairbanks	FL	
Raul	Nieves	MA	
Scott	Olson	MN	
Jean	Eake	WI	
Jessica	Brasee	OH	
Jessica	Bernd	PA	
Jeniece	Geronimo	CT	
Andrea	Metz- Nicholson	NC	
Brandy	Knight	AZ	
Cory	Myers		
Lisa	Johnson	AZ	
Sara	Haile	TX	
Amber	Moore	IN	
Victoria	Lints	IL	
Alex	Witts	MN	
Lori	Greening	PA	
Katrina	Hermanns	ME	
Ciaran	F.	OH	
Yolanda Stern	Broad Ph.D.	PA	
Natalie	Moses	MN	
Deralyn	Boyd	CA	
Bridget	Hargrove	IL	
Jenny	Wolfson	MA	
Kathryn	Cates	TX	

First name	Last name	State	Comments
LORI	TIBBETTS	ME	
Susan	Walsh	NJ	
Erika	Cohen Maddaluno	MA	
Nadege	Florus	FL	
Tara	McCann	MI	
Jesus	Dorado	IL	
Monisha	Brown	CA	
Ann	Sparlks	CA	
Dawn	Weidner	WV	
Amanda	Winn	NV	
Christine	Jones	NJ	
Alfred	Miguelucci	CA	
Jeremy	Moff	WA	
Howard	Lardell	OH	
Marlo	Ryan	TN	
GEORGIA	POUGIOUK LIDIS	NY	
Jerrold	Daniels	IN	
Andrew	Ruggieri	PA	
Michele	Maciel	CO	
Kimberly	Papa	OH	
Bianca	McDowell	NV	
Ashley	LaTrielle	CO	
Janet	Faiella	MA	
Holly	Goldsmith	CA	
Mychal Demi	Beausoleil	TX	
Charles	Pettiford	OH	
Jennifer	Sugden	SC	
Michelle	Mejia		
James	Herman	TX	
Debbie	Belmessieri	CA	
Jennifer	DiCosmo	CT	
Margaret	Fromelius	FL	

First name	Last name	State	Comments
vicki	collins-ross	MI	
Christie	Millette	CA	
Dennise	Perez	FL	
Denise	Felice	FL	
Laura	Carney	MA	
Raquel	Koser	KS	
Sophia	LeCompte	LA	
Katie	Mosier	IN	
Bailey	Snell	MA	
Lauren	Gonzalez	FL	
Jocelyn	Lillis	CT	
Alaura	Boyer	OK	
Lindsey	Lutter	CT	
G.	McNamara	WA	
Jamie	Mason	UT	
Kevin	DeLoye	OH	
Leland	Carpenter	VT	
Erica	DaCosta	NY	
Wanda	Jeter	GA	
Michelle	Kruse	MN	
Lisette M	Cintron	FL	
Carrie	Mills	FL	
Kristin	Dellacamera	CT	
Caroline	Rodriguez	PA	
Fiaalua'e	Casas	AZ	
Hollis	Milark	IL	
Melissa	Ethridge	BC	
Kristin	Breeden	CA	
Rhoda	Dobenecker	MA	
Michael	Dove	CA	
Arthur	Gross	NY	
Akinbode	Akinola	MD	
Katherine	DiGiulio	CT	
Stephanie	Hughes	MT	

First name	Last name	State	Comments
Robert	Mejia	CA	
Lauren	Mendez	WA	
Lisa	Capler	IN	
David	Dadich	PA	
Cheryl	Botinelly	AZ	
Courtney	Willocks	CT	
Heidi	Colkitt	WA	
Nick	Kruse	MO	
Patrick	McCarthy-Nielsen	TX	
Ale	Salazar	CA	
Guillermina	Esquivel	CA	
Jennifer	Lowe	LA	
K	K	NY	
Natalie	Rivera	FL	
Troy	Prince	WA	
nick	alderman	NJ	
Heather	Gomez	FL	
Kinsey	Smith	PA	
Gabriela	Guzman	CA	
Brandon	Kozak	FL	
Susannah	Garrett	NM	
Sabrina	Travis	MO	
Erika	Mesa	RI	
Thomas	Underwood	IL	
Mary	Lewis	SD	
Maria	Van Loon-Morgan	MI	
Sharon	Larson	ME	
Lauren	Gatten	OR	
Vergia	Branham	KY	
Patrick	Bennington	IL	
ivelisse	SEMPRIT	PR	
Donna	Murakami-Kanights	OR	

First name	Last name	State	Comments
Megan	McClinton	MD	
Amanda	Brown	MO	
Bret	Windhauser	NY	
Dan	Stan	VA	
Karen	Collins	NY	
Maria	Pierce	IL	
Kaye	Lee	AR	
Alexandra	Elizondo	LA	
Joe	Duchette	ME	
Domingo	Estrada	TX	
Nina	Frieman	NY	
Alyssa	Arroyo	FL	
Michael	Hubble	IN	
Monica	Buttitta	NJ	
Rana	Irby	MI	
Jazmyne	Reyes	CA	
Kimberly	Brumm	WI	
Hannah	Pinkard	MI	
Jamila	Boyd	CA	
Sandra	Donahue	MA	
Jill	Eckhart	WA	
Peter	Gunther	IL	
beatriz	picallo	IL	
Yara	Nouisser	NY	
Bryne	Rasmussen	CA	
Gary	Ledoux	IL	
Charles	Abele	CA	
Sandra	Stubblefield	NC	
Mark	Morgan	NJ	
Domingo	Estrada	TX	
Jan	Pierson	MO	
Brandy	Wolfe	IN	
Timothy	Roland	PA	
Jatosha	Sanders	NC	

First name	Last name	State	Comments
Aimee	Mansfield	UT	
Margot	Rejaud	PA	
Gina	Garbell	CA	
Irene	Young	HI	
Janemarie	Dominguez	IL	
Sirina	Sucklal	MD	
Sonia	Rodriguez		
Elizabeth	Mckenna	AZ	
Thomas	Collier	WV	
Angelia	Mcbride	VA	
Mario	Diaz	TX	
Dr. Lenore	Daniels	WI	
Christine	Ferraro	IL	
TRINETTE	GILBERT	CA	
Lynn	Johannesse n	MN	
Roberto	Serrano	TX	
Tristan	Fischl	AR	
Aspen	Brooks	CO	
Kimberly	Valkenaar	MA	
Emily	Elsbury	SD	
Christine	Ferraro	IL	
Marlene	Lehmkuhl	KY	
Elizabeth	Gray	TX	
Sarah	Stull	FL	
Rusty	Bennett	KS	
Kathy	Overaas	MN	
Daniel	Winkler	NE	
Derrick	Taylor	UT	
Cindy	Alarcon	GA	
Michelle	Williams	FL	
Kenroy	Walters	NY	
Karma	Henry	NM	
Ashley	Flesher	KY	

First name	Last name	State	Comments
Ahlan	Jama	FL	
Steven	Murphy	VA	
Athenia	Teng	CA	
Bakhtiyar	Ali	VA	
Rick	Bonifant	WA	
Jennifer	Ruegsegger	MI	
Angelina	Christophoru	NY	
Wendie	Brooten	WI	
Zenda	Mayer	FL	
Lakisha	Williams	GA	
Silvia	Kambouridis	NY	
Alda	Del Porto-Dahms	MO	
Jordan	Hammon	UT	
Nita	Martin	CT	
Maria	Rivera	PR	
Paulo	Santos	MA	
d	carr	NH	
Carly	Riepe	WA	
Whitney	Cloud	TX	
Kathleen	Hartnett	NY	
Jodi	Reinert	IA	
Janet	Maker	CA	
Mary	O'Neill Valdez	CA	
Rona	Huey	MS	
Ryan	Kent	NE	
Raymond	Shovelski	TX	
Steve	Owen	TX	
brian	gaskill	NY	
Michael	Hartman	IN	
Blair	Newman	IL	
Tim	Bridgewater	LA	
Matt	Bayne	MD	

First name	Last name	State	Comments
Karen	Wade	OH	
Janet	Maker	CA	
Shanaya L	Capo Kolaras	IL	
Kristin	Geerken	CO	
Elizabeth	Goss	MI	
Heather	Racalla	MI	
Leah	Smitj	SC	
Mary	Perez	TX	
William	Jacoby	NJ	
Sarah	Humpal	MD	
Kevin	Vaught	TN	
Mon	King	CA	
Jennifer	Tobin	CO	
Shirley	Champ	VA	
Oliver	Scott	CA	
Jonathan	Gonzales	TX	
Lindsey	E	NM	
Madeline	Lauro	FL	
Kathleen	Wheaton	MA	
Ellianna	Placas	NY	
C	Coleman	CA	
Thomas	Stobber	IN	
Brian	Smith	NY	
Kirsten	Townsend	OH	
Kevin	Milam	WA	
Lisa	Maier	NC	
Tanisha	Armstrong	NC	
Marcia	JnBaptiste	KY	
Maria	Reyes	PA	
Keith	Karbowski	OR	
Stephanie	Parenti	NY	
Brian	Johnson	KY	
Leticia	Medina	CA	

First name	Last name	State	Comments
Nghiem	Vu	FL	
Jason	Park	CA	
Heather	Swanson	OR	
Petra	Vela	TX	
Stephanie	Gross	OH	
Celeste	Botello	IL	
Elizabeth	Alamo	CT	
Blair	Newman	IL	
Josiane	Oliveira	RI	
Hillary	Lottes	NE	
Judy	Dugan	NH	
Jennifer	Reynolds	VA	
Artisa	Coleman	MI	
Angela	Hoehne		
Sean	Pritzkau	NY	
Karen	Knop	IN	
Sari Rose	Schneider	WA	
Katrina	Hubbard	MO	
Shidenies	Mortoj	PA	
Kenny	Lim	TX	
Donna	Krogh	CA	
Naseef	Primo	NJ	
Kirk	Verhey	FL	
Carl	D'Agostino	ME	
Quiana	Lacy	CA	
Dave	Jones	OH	
Jessica	Higgins	CA	
Douglas	Sanderson	CT	
Cristina	Marsee	OH	
Shawn	Bragg	NJ	
Bonita	Williams	SC	
Janel	George	KS	
Caledonia	Banker	NY	
Kati	LeBeau	LA	

First name	Last name	State	Comments
Jackie	Campbell	FL	
Allyson	Franklin-Rose	NC	
Sonya	Salinas	AZ	
Rose	Davis	NY	
Emily	O'Donoghue	MA	
Carrie	Ryder	IN	
Megan	Korner	KS	
Jeffrey	McCollim	OH	
Kelley	Brockmeyer	NM	
Jason	Homan	CA	
Terrie	Nolen	IL	
Erich	Winkler	NY	
Carol	Carroll	FL	
Loida	Cruz	NJ	
Kristina	Lynch	IL	
Brandy	Olson	IA	
Meg	Seth-Smith	IL	
Marion	Cadarette	MI	
Frances	Gold	CA	
Melanie	Moore	CA	
Crystal	Miller	OH	
M	Salahuddin	IL	
Tiffany	Burke	CA	
Kyle	Treu	UT	
Rebecca	Snow	VT	
Eureka	Rollins	FL	
Barbara	Clifford	CT	
Marilynn	Harper	PA	
Kim	Miller	MI	
Jose	Rios		
Matthew	Eck	IL	
Gabriela	Zimmerman	CA	
Joseph	McNulty	NY	

First name	Last name	State	Comments
megan	gallagher	NY	
Laura	Jones	MI	
Mary	Brown	OH	
Nicholas	Nauman	CA	
shirley	benefield	NV	
Jaimelyn	Mulimbiyi	IL	
Karen	Streppa	NC	
Christina	Agugliaro	NJ	
Randy	Brownlee	WI	
Mary	Danhauer	KY	
Miranda	Helly	CA	
Sarah	Gallagher	TX	
Nathan	Dryden	AZ	
Mary	Devine	NH	
Chad	Johnson	CA	
Katharine	Bell	CA	
Casey	Trimm	VA	
Dawn	Chambers	VA	
Ron	Unger	CA	
Terry	Sutton	WA	
Mychal	Dudley	SC	
sara	moore	MA	
Alicia	Gionet	NH	
Stacy	Riley	WI	
Marilyn	Domke	IL	
John	Ashcraft	NJ	
Nieshea	Willis	LA	
Elizabeth	Rossi	WA	
Zella	Van Offeren	WI	
Dara	Burrows	WA	
D.	williams	TX	
Jessica	Mangano	NY	
Miranda	Annis	WI	
Jessica	Spath	FL	

First name	Last name	State	Comments
Sue	Huseman	FL	
Rosa	Romney	DE	
Alyssa	Schneider	OH	
Carole	Williams	WV	
Sheila	Walker	CA	
Steffanie	Audel	OR	
alma	a collazo	NY	
Jenny	Churchill	IL	
Diana	Gutierrez	TX	
Jennifer	Griffiths	CA	
Fonda	Na'Desh	CA	
Daniel	Kern	CO	
Zilia	Balkansky-Selles	IN	
Karen	Blaine	NC	
Corey	Hendrickson	VT	
Dori	Hansen	WA	
Kristin	Carter	VA	
Daisy	Villalvazo	AZ	
Junalyn	Relej	NY	
Trisha	Shufelt	MA	
Sarah	Owen	OK	
Teresa	Riley	MN	
Jennifer	George		
Juli	Hamilton	IN	
Keith	Boxerman	CA	
julie	swearingen	IL	
Anthony	Hawrylicz	IL	
Brenda	Garcia	TX	
Jesús	Fragoso	AZ	
Jessica	Carroway	GA	
Merrily	Meier	CO	
Lisa	Blood	OR	
JD	Carter	WA	

First name	Last name	State	Comments
Amanda	Nelson	FL	
Carlton	Cartwright	FL	
K	G	CA	
Linda	Gavlick	CA	
Julia	Hoggatt	MN	
Aliyah	Gant	KY	
Ashley	Adams	NJ	
Chuck	Lindeen	FL	
Roosevelt	Moore	AZ	
Steven	McGonigle	NJ	
Brenda	Bassett	OR	
Randy	North	AR	
Robert	Bradley	MA	
Martha	Gavilanes	OR	
Taylor	Heuston	CA	
Lisa	Blood	OR	
Terri	Oldham	MO	
Josephine	Hyde	CA	
Lisa	Thommen	DE	
Dhaval	Patel	LA	
Katherine	Ludington	CT	
Laura	Allen	AZ	
Gregory	Bowling	WA	
Alex	Blaine	NC	
Angela	Holliday	SC	
Erik	McDarby	PA	
Cynthia	Duhart	TX	
Marcia	Gordon-Weekes	NY	
Sara	Figueroa	FL	
Carolyn	Keeney	PA	
Kelly	Katekovich	PA	
Joseph	Smith	VA	
april	doane	ME	

First name	Last name	State	Comments
Karen	Watson	NJ	
Jennifer	Lubold	MA	
Mehmet	Kucukozer	NY	
Laura	Atchison	CO	
Kayla	Tallant	TX	
Randall	Foreman	LA	
Anne	Wojtkowski	MI	
Derek	Binelli	NJ	
Taylor	Roberts	KY	
Susie	Skinner	OH	
Chris	Carlsen	AZ	
Laura	Towey	NY	
Zeta	Graham	MD	
Dhaval	Patel	LA	
Ian	Hawksford	OR	
Robert	Cathcart iii	NY	
Cheryl	Joyner	TN	
Charles	Arenson	CA	
Cynthia	Orellana	NY	
Malorie	Hirsch	TX	
Prisma	Garcia	CA	
Kyle	Cantone	IL	
Bob	O'Neil	RI	
Deanna	Steinert	KS	
Zeta	Graham	MD	
Frank	Hannwacker	NY	
Syreeta	Mims	OR	
William	S	MO	
Joyce	Wilson	TX	
Petrina	Ellis	TX	
John	Herrera	CA	
Christiana	Whitley	DC	
Derek	Wessner	AR	
Christy	Schauf	CA	

First name	Last name	State	Comments
Amdreia	Blanchard	CT	
MAKESIA	BLANCHARD	SC	
Aleksandra	Szajna	NJ	
Tracy	Clark	WI	
Dharma	Shay	HI	
Alexandra	Cooper	PA	
Ross	Fimoff	IL	
Kimberly	Peters	OH	
Mario	Magpale	CA	
Bianca	Ruiz	CA	
Ena	Logan	CO	
Monica	Vaughan Good	AZ	
Shannon	Doyle	MI	
David	Burdick	NY	
Emilie	Hernandez	FL	
Margaret	Siems	PA	
Julia	Watkins	GA	
Melanie	Dorson	CA	
Chris	Ryan	NC	
Kristin	Gregory	NC	
PK	Miranda	CA	
Mariah	Dancing	CA	
Lan	Tran	PA	
Marshita	Washington	NY	
Bonnie	Peterson	MI	
Jordan	Crites	MO	
p	e	CA	
Lynn	Fowler	ON	
Megan	welch	NY	
Kristie	Bavaro	IL	
Blake	Horn	IN	
Susan G	Howard	NJ	

First name	Last name	State	Comments
Shannon	Cogwell	NC	
Lynn	Fowler	ON	
Ashley	Sudduth	MS	
Danielle	Saporta	CA	
Antonia	Rodriguez	NY	
Khalan	Howell	WA	
Patricia	Scarangelo	NJ	
ernest	kincy	GA	
Heather	Beaudoin	WI	
Wendy	Stevens	OH	
Corinne	Kelly	CT	
Stephan	Donovan	AZ	
Julia	Paulsen	WA	
Laurie	Goren	CA	
Shari	Hutchison	NE	
Amy	becker	NC	
Bertram	Sharp	MO	
RONALD	SMITH	PA	
Dalal	Elali	MI	
Bill	Rosenthal	NY	
Lynn	Geisen	IA	
Connie	Ripplinger	WI	
Darlene	Torday	OH	
Kathleen	D'Arcy	OH	
William	Minor	CA	
Candice	Munson	WA	
Justine	Hecht	AZ	
Jennifer	Harper	TX	
Ileana	Russinyol-Rozo	FL	
Rosemary	Gariepy	NY	
Barbara	Ierulli	WA	
Carly	Herm	CO	
Lexi	Terry	FL	

First name	Last name	State	Comments
Lillan	Gunter	CA	
Pamela	Young	OH	
howard	spector	CA	
Tammy	DiPastena	TX	
Renee	Krolczyk-Dare	MI	
lowany	Melendez	PR	
Jenifer	Hinnant	NC	
Carol	Volkel	PA	
Jasmine	Lucas	CO	
Tiffany	York	AZ	
Lisa	Witteman	GA	
Susan	Austin	OH	
April	Holen	MN	
Victoria	Mariani	PA	
Nick	Bavaro	IL	
Jean-Pierre	Moundou	MD	
Judith	Whitfield	WA	
michelle	rintamaki	WI	
Denise	Shults	OH	
Michael	Ogden	NY	
Alexis	Christensen	CO	
PENNY	TEAGUE	MO	
Marta	Correll	LA	
Samantha	Nguyen	AZ	
PETER	SHY	OH	
Sara	Ingersoll	FL	
Beverly	Pavone	CA	
Kat	Willis	OH	
DEAN	RINTAMAKI	WI	
Thomas	Powers	VA	
Constance	Clark	CA	
Candace	Kaufman	FL	
Eden	Matteson	OH	

First name	Last name	State	Comments
Livier	Martinez	CA	
Brian	Bell	MO	
Meghan	Callaghan	IL	
Janann	Hossaini	VA	
Ryan	Baka	MN	
Maleeka	Spragion	NY	
Helen	Cancel	TX	
Natalie	Richardson	TX	
Jennifer Lyn	Coveny		
Gail	Fleischaker	MA	
Brooke	Pratt	FL	
Michelle	Bousba	FL	
Tarra	Robinson	AZ	
Kelsey	Ojima	NY	
Josephine	Wan	NY	
Trish	Stevens	ME	
Nicole	Marr	WI	
Larry	King	GA	
Nannette	Marino	MA	
Daphne	Jolley	CO	
Karen	Bennett	VA	
Kim	Jirak	FL	
David	Kornreich	NY	
Dallas	Cordahl	MN	
Kim	Eldridge	KY	
ALVIN	KRINSKY	NY	
Katarine	Quintana	CA	
Julio	Aviles	CA	
Beth	Maples	VA	
Erin	Stephens	FL	
Annetta	Winkle	WI	
Danny	Cumberledge	OH	
Raquel	Gutherie	NV	

First name	Last name	State	Comments
Julie	A. Kelly	IN	
Christine	Knapp	MO	
Kim	Burkland- Ward	NH	
bernardo	Alayza Mujica	IA	
Stephanie	McFadden	OH	
Michael	Smith		
Chasity	White	FL	
Ivie	Etkins- Turner	NV	
dawayne	champion	WI	
Krista	Mouille	LA	
Ravi	S	CA	
Alan	Vera	CA	
Deonna	Bishopp	IN	
Twyla	Meyer	CA	
Melinda	Carmona	FL	
Glav	Wilson	FL	
Gordon	Hanson- Grotsky	MA	
Lori	Nelson	CT	
Ernest	Canning	CA	
Rebecca	Morgan	AR	
Yahaira	Irlanda	FL	
Charles	Berry	TX	
Bruce	Nirenberg	NJ	
Sunni	Mckinney	MO	
Monica	Haddad		
Don	Bush	CA	
Kevin	Gallagher	WA	
Keisha	Williams	WI	
Sheri	Heil	MI	
Tara	Betts	IL	
Elaine	Tucker	ME	

First name	Last name	State	Comments
Stephanie	Abraham	CA	
Dale	White	NY	
Kevin	Alonso	FL	
Janet	Wade	TN	
Anna	Franz	CT	
michael	grove	PA	
Leilani	Sampayan	AZ	
Jean-Pierre	De Grazia	CA	
Stanley	Parker	CA	
Ariel	Morales	CT	
Luisa	Balbi	TX	
Richard	Stern	NY	
Shanquetta	Townsend	VA	
Gene	Hasty	SC	
Georgianna	Lonergan	IL	
James	Van Dinter	ID	
Carla	Alsup	OK	
Greg	Rossi	IL	
David	Duran	MA	
Michelle	Francisco	CT	
Dana	Walsh	IL	
Lalita	Haynes	NV	
Kimberly	Carswell	CA	
Amber	Nelson	MI	
Rosa	Aguilar	CA	
Stacey	Cannon	NC	
Willie	Hunter	NC	
Thomas J	Smoot	DE	
Joshua	schultz	GA	
Theresa	Greenwell	CA	
MELINDA	HESS	AZ	
JESSICA	RAMIREZ	OR	
Stephanie	Nygard	CA	
Bonnie	Hernandez	CA	

First name	Last name	State	Comments
Cathryn	Sakiyama	MO	
Stephen	Kline	NE	
Michael	Joseph	IN	
Jared	Biancardi	MA	
Jim	Fertig	IL	
Iliana	Delgado	TX	
ROY R.	MORAN	TX	
Lisa	Bohanan	GA	
Lisa	Hanson	IL	
Tracy	T.	MI	
Steve	Brun	GA	
Jami	Bethel	OH	
Noah	McKinney	MS	
A	DiM	NJ	
Amy	Luther	IN	
Robert	Garcia	CA	
Amy	Luther	IN	
Erin	Gaffey	CA	
Kellilee	Williams	NV	
Chad	Moore	IA	
Maggie	Hardiman	WA	
Kent	Minault	TN	
Donna	Gaidamak	IL	
Aleia	Oquinnn	TX	
Racheal	Mokulehua	HI	
Darrelle	Radcliff	CA	
Monique	Filocamo	CA	
Nohelly	Jaime	CO	
Susan	Casale	CT	
Dona	Ward	OR	
Steven	Perkins	CO	
Lisandra B	Rodriguez	FL	
matthew	sukkar	NY	
Ryan	Fick	OH	

First name	Last name	State	Comments
Jessica	Colley	GA	
Tom	Nacey	WI	
Maria	Smith	KY	
Sophia	Stutes	CA	
Catherine	Infantado	MI	
Cinderetha	Clay	CA	
Jean	LePere	SC	
Nancy	Hack	NM	
Jamie	Morrison	NC	
Sondra	Preston	NY	
Bianca	Fields	NY	
Shirleen	ARMSTRONG	CA	
David	Brownstein	CA	
Wendi	Watkins	MD	
Jordan	Wainwright	CA	
Filiz	Cicek	CA	
DEBRA	Zulawski		
Theresa	Meza	CA	
Myrna Lizzette	Richardson	IL	
Amanda	Burr	CA	
Kelly	Sisto	IL	
Farid	Zakaria	CA	
Megan	Lepore	MA	
Phyllis	Dugar	IL	
Buell	Mortweet	NV	
Nelli	Lukis	NY	
Jay	Gerring	TX	
Ryan	Ruvolo	CA	
Heather	Gray	MI	
jus	bower	PA	
Jeffery	Suver	TN	
Chris	Greene Sr.	VA	

First name	Last name	State	Comments
Cody	Goin	MO	
Mike	Sanburn	CA	
Eileen	Nantel	NJ	
Dan	Heching	CA	
Kimberly	Stewart	UT	
Eric	Zinn	NY	
James	Seaberg	IA	
Dorothy	Brodhead	NY	
Amy	Wiesner	CT	
Paola	Mich		
Crystal	Wright	IL	
Amy	Hawkins	MO	
Sheree	Slone	FL	
Jessie	LaChance	IL	
Emily	Berry	ME	
Susan	McRae	WA	
Kerry	Driscoll	MA	
Jessica	Woodyard	MO	
Emily	Jahr	GA	
Christina	Fazio	KY	
Erika	Soto	TX	
Amanda	Skipper	MO	
Keziah	o	MD	
Lynn	Widdoss	WY	
Larry	King	GA	
John	Santiesteban	CA	
Holly	Kluhsman	WI	
Gregory	Pepion	OR	
Rowan	Everard	OR	
Evangelina	Medellin	CA	
Tascha	Babitch	OR	
MacArthur	Rife	WA	
Pat	Pire	WI	
Sadie	krueger	CA	

First name	Last name	State	Comments
MERRILL	GOBETZ	KS	
Julio	Ortiz	TX	
Dustin	Limeberry	IN	
Rene	Tchapda	OR	
Letitia	Dace	KS	
Dawn	Serbanic	NC	
Anita	A Brown	IL	
Daniel	Hess	NY	
Teresa	Hoeger	OH	
Norman	Reed	SC	
Lytfi	Volksmyth	ME	
Wendy	Goldberg	NY	
Kersti	Rose	CA	
Char	Esser	PA	
Claudia	Roman	IL	
Vanessa	Viscencio	CA	
Gabriella	Brown	IL	
Johnnie Mae	Perry	LA	
Judy	Vendsel	ND	
Sal	Ortiz	CA	
Alexa	Roland	TX	
Nick	Woods	AZ	
Michael	Hindi	DC	
Rachel	Webb	MA	
Robin	Hutton	MN	
Warren	Ott	AL	
McKenna	Julian	CA	
Andrea	Porter	NJ	
Mandi	Houston	OR	
Jacob	Danos	LA	
Samantha	Daugherty	MD	
Emily	O'Grady	NC	
Joon	Jang	CA	

First name	Last name	State	Comments
Sheryl Naomi	Manning	FL	
Philip	Hudson	TX	
Erin	Higgenbotham	NC	
Masood	Siddiqui	NY	
James	Clark	FL	
Frank	Orcena Jr	OH	
Kara	Blevins	CA	
Seth	Picker	CA	
Robert	Reed	CA	
Tonya	Sapp	OH	
Jeremiah	Schaub	IL	
Kara	Huberman	NY	
Diana	Rosales	CA	
Robyn	Magnussen	GA	
Kim	Perez	OH	
Helen	Cahalane	PA	
KARIN	JOHNSON	OH	
Beverly	Cartwright	CA	
Shanna	Schnase	NE	
Kristal	Kasza	FL	
Monte A.	Devendittis	NY	
Syed	Rizvi	NJ	
Maria	Raders	CA	
Al	Tyree	OH	
Roberto	Alexander	CA	
Teresa	Cortes	CA	
Sue	Lake	FL	
Judy	Caldwell	GA	
Grace	Meeks	NC	
Rob	Benedict		
Alyssa	Ballestero	NC	
Grynard	Membrere	CA	

First name	Last name	State	Comments
Sofia	Montemayor-Thomas	MA	
Rachael	Wilson	AZ	
Vivienne	Fennimore	PA	
Krista	Allen	FL	
Rita	Esquiliano	IL	
Michelle	Hirschinger	OR	
Courtney	Facey	OR	
Stephanie	Cuellar	NY	
Chanel	Green	AR	
Kelly	Mishalow	MO	
Stephanie	DiPaolo	IL	
Susan	Griffith	CA	
Samantha	Olsen	OR	
Michele	Buczek	IN	
Amy	Murry	OR	
Patricia	Karoue	TX	
Elizabeth	Roberson	TN	
Adrienne	Livsey	GA	
Ann-Marie	Cedros	OR	
Susan	Balaban	IL	
Tammi	Marks	MN	
Advise	DeShong	OK	
Victor	Urbano	CA	
Ana	Rodriguez	TX	
Richard	Honeycutt	NC	
Heather	Robinson	MI	
Taren	Moses	MI	
Sarah	McKee	SC	
Will	Chopper	WI	
Linda	Carr	PA	
Shannon	Butler	NJ	
Nina	Gavins Young	IL	

First name	Last name	State	Comments
Merrick	Fisher	TX	
Ameilia	Ashley	OR	
Bruce	Reinik	CA	
Patrick	Emmett	CA	
Ryan	Johnson	MN	
Sharon	Teresi	IL	
Sammie	Cherry	TX	
Aashna	Cielo	SC	
Kelly	Heaton	NJ	
Debbie	Sturt	WA	
Mason	Moses	MI	
Natisha	Mack	MO	
Tim	Fake	NY	
Nicole	Logan	GA	
sam	louhi	MD	
Michael	Dixon	IL	
Carolyn	Patterson	IL	
Rafif	Abuzagleh	IL	
Christina	Dewar	MT	
Wendy	Little	OR	
Melissa	Sklarkowski	NY	
Anthony	Miller	NY	
Elise	Lerario	PA	
Angel	Sanders	NC	
Amy	Johnson	NM	
Michelle	Santucci	IN	
Maya	Bizik	CA	
Paula	Boyle	VT	
Gabriel	Bobek	NY	
Reginald	Titus	TX	
Cory	Briggs	MI	
Alison	Carville	FL	
Heather	Eoff	OR	
Gerald	Banegas	NM	

First name	Last name	State	Comments
Megan	de Araujo	KY	
Rhea	Payne	WA	
Megan	Young	WI	
Sandro	Flores	CA	
Mary	Friedel	CT	
Mark	Harris	AZ	
Sandra	Hareld	NM	
Taylor	Verville	MA	
Brian	Bolanos	CA	
Josie	Garrett	TX	
Amber	Crawley	VA	
Terry	Crogan	OH	
Jenna	Goldsworthy	MI	
Teri	Badour	FL	
Caitlin	Herritt	AZ	
Lesley	Burdine	TN	
Mandy	Harris	NC	
Ann	Curavo	IN	
Walter	Wray Jr.	PA	
Conrad	Drumheiser	OH	
Jennifer	Goff	OR	
Lori	Diaz	MI	
Carol	Wagner	OR	
Kristin	Clark	SC	
Esther	M	FL	
Angela	McCullar	CA	
Eric	Cartier	LA	
Tyler	Waltz	MO	
Lillian	Buonocore	CO	
Rose	Neptune	CA	
Aaron	Kingsbury	KY	
Kimberly	Griffith		
Susan	Bourassa	FL	
Saymie	St Phard	NY	

First name	Last name	State	Comments
Stephanie	Cappadona	MA	
Sue	Russo		
Dawn	Bretanha	CA	
Shari	Tarbet	NM	
James	Lewis	NM	
Sarah	Hortsch	MI	
Amy	Halvorson	KY	
Richard	Nelson	IL	
Sherrill	Gary	GA	
Regina	Lockaby	KY	
Joe	Mogel	MA	
Lindsay	Heller	PA	
Erin	Bowman	IN	
James	Schofield	WA	
Barbara	Fristoe	WA	
Amie	Toepfer	AK	
Nicholas	Reigel	PA	
Joseph	Teresi	IL	
Harmony	Raffeo	MS	
Crystal	Carson	NJ	
Amerina	Baca	NM	
jordan	munson	MI	
Denise	Gordon	GA	
Steph	Smith	PA	
Wyteria	Rucker	NC	
Matthew	Robb	WA	
Allison	Low	WA	
Juliet	Schneider	MA	
Kristi	Daniel	NE	
Beth	Clark	CO	
Bradley	Neu	WA	
Liz	Stincelli	UT	
Cody	Nelson	MN	
Cynthia	Weiler	CA	

First name	Last name	State	Comments
JUSTINE	HILLIS	CA	
Laura	Lowery	SC	
Gertrude	Battaly	NY	
Jodi	Gadreault	MA	
Wilbriel	Alicea		
Deborah	Denaro	NY	
Joni	Oneal	OR	
Alicia	Warren	MD	
Karen	Aranas	OR	
Stephen	Brown	MI	
Arlene	Brinkley	FL	
Zack	Wiess	ME	
Sandra	Sandhu- Restaino	FL	
Jennifer	Boyd	OH	
Kate	Allen	KY	
Liz	Arriaga	MN	
Susan	Hanlon	NJ	
Erin	Wood	IL	
Lynn	Bengston	MA	
Chris	Guerrero	MI	
Justyce	Olson	WA	
Dean	Robb	NJ	
Regina	Pineda	TX	
Beth	Obiedzinski- Garvin	NJ	
Ebony	Russell	CA	
Aleks	Garibay	CA	
Melissa	Oakes	OH	
Stephen	Beer	WA	
CJ	Ferguson	GA	
Lisa	Wilhelm	IA	
Anna	Anderson	WI	
Alexis	Dolena	PA	

First name	Last name	State	Comments
Serene	Hale	CA	
LaShanda	Savage		
Kevin	Wilson	SC	
Dayna	Nash	TX	
Stephanie	Costello	OR	
jordan	hawks	SD	
Stephanie	Frontz	WI	
Gloria	Cruz	FL	
Ralph	Pisani	NY	
Yanira	Rivera	FL	
Chrisla	Durrett	OK	
Maviea	Easter	TX	
Patricia	Dellera	NV	
Anthony	Joachim	VI	
Gladis	Godoy	CA	
Mark	Lewis	KS	
Jackie	Mandel	PA	
Sarah	McKee	SC	
Nada	Chandler	TX	
Stacy	Smith	OK	
Laura	Patt	MA	
Dan	Stewart	MI	
Kenneth	Zahnle	IL	
Yvonne	Govostis	PA	
Anna	Wright	PA	
Darci	Scharphorn	PA	
Riley	Whipkey	MI	
DAVID	SEIDE	NY	
Claudia	Miranda	CA	
Merilea	Adams	WA	
Laura	Williams	MO	
Jessica	Krakowsky	IL	
jack	garabedian		
Laurie	Krauss	IA	

First name	Last name	State	Comments
Madelaine	Soto	NY	
Nigel	Jay	CA	
Cicely	Cirella	FL	
Debra	Sabin	IL	
Jaime	Brown	KY	
Jennifer ?	Pomeroy	FL	
Joann	Smith	TX	
Lolisa	Miller	FL	
Allison	Buck	NY	
Vanessa	Armenta	CA	
Heather	Murley	NH	
Amanda	Hertweck	PA	
Ryan	Parmenter	NC	
Birdie	Dagostino	ME	
Brandon	Boons	CA	
Amber	Quarles-Petrusch	OH	
Lawrence	Owen	IL	
Alejandro	Ramirez	NJ	
nn	day	CA	
Cindy	Campagni	NY	
John	Morgan	FL	
Pamela	Helwig	CT	
Natalie	Soto	NJ	
Brian	Mayer	WI	
Shauna	Downs-Parker	CA	
Eileen	Metcalfe	MA	
Victor	Provenzano	NY	
Rick	Gordillo	CA	
Conchetta	DuMond	PA	
Kimberly	Hobbs	KY	
Gregory	Simpson	FL	
Janet	McCalister	NC	

First name	Last name	State	Comments
Sabrina	Matthews	VA	
Traci	Johnston	ID	
Lauren	Vazquez	FL	
JoAnn	Wallace	SD	
Kaitlyn	Braunstein	WA	
Rachel	Goggin	MA	
Celene	Perry	NY	
Karen	Hooper	OR	
Dekisha	Tutt	TX	
Alex	Christensen	MO	
Margaret	Towson	MD	
Traci	Bonali	FL	
PC	McComb	WI	
Tonya	Christian	OH	
Debrah	Erickson	MN	
Kate	Skolnick	NY	
Holli	Frederick	OR	
Jody	McGill	IL	
Raichelle	Flores	CA	
Andrea	Abbott	NY	
Resheal	Mannan	NY	
Becky		NY	
Steven	Hester	LA	
Ashley	Rowley	CO	
Kisti	Bodell	MI	
Autumn	Bell	MI	
Jeff	Keyes	KY	
Soraya	Barabi	CA	
Terry	Kraemer	CA	
Angela	Mesenburg	OH	
Jennifer	Spees	MN	
Shirley	McFadden	FL	
Gay	Harriman	AR	
Anne	Farrell	MA	

First name	Last name	State	Comments
Thomas	M O'Brien	RI	
Charles	Rea III	FL	
Karen	McCaw	CA	
Austin	Hartwell	ME	
Alexandra	Meyers	PA	
Glenda	Goodwin	CA	
Joseph	Hess	MI	
Lauren	Arnold	PA	
Karey	Lewis	CA	
Maritza	Duffis	NJ	
Katherine	Reeves	SC	
Fran	Silver	NJ	
K	Cunningham	CA	
Lori	Holstrom	KS	
Kallie	Jones	MN	
Naomi	Cohen	WV	
Jennifer	Stephens	ID	
Melissa	O'Rourke	AZ	
Mary Lane	Mitchell	GA	
Helen	Liazis	PA	
Natasha	Huff	ME	
Sandra	Garcia	NJ	
Alexandra	Bonilla	FL	
Henrietta	Merritt	GA	
Charles	Wirth	SD	
Tisa	Motley-Dockery	MD	
Beverly	Baker	KS	
Heather	Hastings	NY	
Deborah	Griffin	NV	
Olivia	Schwartz	VA	
Chris	Pridgen	AL	
Kersten	Meyer	IA	
Kermit	K	TX	

First name	Last name	State	Comments
Jasmine	Martin	NJ	
Tammy	Podbelsek	KY	
Tony	Cummings	IL	
Rita	Glasscock	NM	
Jesus	Delgado		
Kelly	Straub	PA	
Kristen	Lyons	IL	
Joann	Reed	MA	
Allison	Wilson	IL	
Aissa	Alvarez	FL	
Jessica	Lee	LA	
Diane	Sheffield	NY	
Deanna	Fullington	NY	
Brian	OHara	MI	
Zach	Koski	CO	
Liz	Barillas	CA	
Gordon	Martinez	TX	
Christine	Standen	CT	
Sharyn	Kazarian	MA	
Barbara	Brown	NY	
Andra	Taylor	IL	
Margaret	Phelps	CA	
Dessie	Miller-Zhang	TN	
Michelle	Grimes	CA	
Allie	McClaskey	UT	
Carrie	Lowry	MO	
Melissa	Kumrow	IL	
Angela	Bocook	OH	
Molly	Summerfield		
Rachael	Zutty	IL	
Lynn	Coyle	NJ	
Kimi-Roux	James	MD	
Megan	Mullins	OH	
Melissa	Lynn	SC	

First name	Last name	State	Comments
Marian	Cruz Ortiz	FL	
E	Brown	CA	
Elsa	Ishibashi	NV	
Jonathan	Humphrey	OH	
Clayton	Osborn	NV	
Mike	Hewitt	IL	
Mike	Mclynch	RI	
Lydia I	Romero		
Leigh	Cicchino	NJ	
Allyson	Owens	SC	
Sandra	Challman	KY	
Rebecca	Hall	MI	
Martin	McCreadie	TX	
Trudy	Cluck	TX	
Daisy	Valles	IL	
Molly	McDowell-Burns	OH	
Valerie	Langston	WI	
Erin	Bush	ND	
Donna	Megin	FL	
Mahasin	Abdullah	WI	
Joshua	Almquist	TN	
Will	Smith-Peters	IL	
Wendy	Herbert	GA	
Darcel	Kemp	GA	
Ciera	Washington	CA	
Rashayna	Miller	TX	
Terry	Stanley	NV	
Patrick	Malone	NY	
Lisa	Jennings	TX	
Erin	Wallace	CA	
Angel	Perry	WV	
Laura	Kasperski	IL	
Shirley	Stanton	WA	

First name	Last name	State	Comments
Patricia	Rockefeller	NY	
Steven	Lutz	OR	
Alec	Thorp	NY	
Dana Marie	Richards	TX	
Silvia	Villaneda	CA	
Emily	Bradley	MA	
Kimberly	Simmons	MN	
Mary	Franklin	NJ	
Steven	Medearis	CA	
Bryant	Moore	IL	
Aaron	Ladd	WA	
Michael	Kemper	CA	
Sara			
Nathalie	Tillberg	NJ	
Roberta	Bennett	FL	
Sherika	Parker	KY	
Allen	McMurrey	RI	
Diane	Savino	MA	
Thea	Wright	NV	
Jennifer	Haile	MS	
Michelle	Lee	OH	
Kasey	Corpus	TX	
Patrick	Neuman	NY	
Kellie	Hill	NC	
Ralph	Valencia	CA	
Courtney	Donlan	FL	
carolyn	chris	CA	
Tiffany	Bacon	ND	
kathleen	coreno	OH	
Michael	Hall	CT	
Raquel	Vidales	FL	
Montre	Smith	AZ	
Beth	Herndobler	CA	
Antoinette	DiBenedetto	NJ	

First name	Last name	State	Comments
Sandra	Brown	FL	
Terence	Palmer	GA	
Heidi	McDonough	PA	
Michael	Taylor	MA	
Marisa	T	NY	
Bernadette	McDaniel	NY	
Terri	Draper	OH	
Elizabeth	Greer	MD	
Maureen	Cavanagh	IL	
Ann	Quick	MO	
Veronica	Conover	MA	
sarah	pope	CA	
Clark	Oversmith	FL	
Cindy	Koch	NE	
Shelly	Mansell	PA	
cynthia	drews cinnamon	DE	
Mariah	Longfellow	OR	
SUSAN	RUSSNAK	IL	
Barbara	Oleksa- Reiss	VA	
Brandon	Law	CA	
Danielle	Novotny	OH	
Chris	Drake	CA	
William	Mayer	VA	
Michelle	Morton	VA	
Linda	Birch	FL	
Cheryl	Berman	CA	
Nicole	Wolfs	WA	
Gina	Benevento	FL	
Karen	Lee	KY	
Sonya	Curry	IL	
Mary	Helmin	MN	
Michael	Lapidus	NY	

First name	Last name	State	Comments
Rebecca	Chmielewski	IL	
Dee	Rodriguez	FL	
Lisa	Stratton	IL	
Alexis	Rodgers	PA	
Lisa	Kaminski	PA	
Lauren	Rugless	TN	
Robert J.	Buffone	PA	
Rutherford	Charlot	NY	
Mitchell	Goldstein	NY	
mary lanae	ayers	WA	
Kim	Bryson	KY	
Alicia	Peterson	MI	
Rita	Benson	PA	
Monique	McCullough	PA	
Annette	Bandola	IL	
Dagmara	Kalnins	IL	
Mitzi	Ezell	OR	
THOMAS	GERMAIN	CO	
Erin	Helander	IL	
Stephanie	McKenna	AR	
Kimberly	Roberts	NJ	
Mildred	Robertson	NC	
Nancy	Kappas	IN	
Micaela	Sandy	FL	
Betsabe	Bruno		
Ryan	Baka	MN	
Justin	Robinson	NY	
David	Cavallo		
Brian	Schad	MI	
Martae	Swayzer	OK	
Alma	Solis	CA	
Cheri	Mateo	WY	
Reto	Pieth	VT	
Christina	Dollinger	TX	

First name	Last name	State	Comments
Teri	Kerr	SC	
Kiara	Collins	GA	
Mika	Braakman	NJ	
Candace	Nash	TX	
Karen	Shell	TX	
Jen	Greenidge	NY	
Christine	Daniels	MI	
Todd	Eckles	SD	
Kathleen	Sporer	MN	
Travis	Buskirk	MI	
Alison	Carville	FL	
David	Lavender	NJ	
Tricia	Gibney		
Ellen and Roger	Phelps	WA	
Anita	Meyers	PA	
C Elaine	Smith	VA	
Gloria	Fooks	MO	
Anthony	Darrough	AR	
Bruce	Schacht	OR	
Patty	Walker	CA	
Shirley	Bertrand	TX	
Kristine	Breza	MN	
J'Moi	Smith	VI	
Robert	Barone	NJ	
Rey	Holliday	OR	
Teresa	Montano	AZ	
Joshua	Seff	KY	
Bet	David	KS	
Sherrie	Weaver	MI	
Kenneth	Chay	RI	
Shannon	Macaulay	VA	
Pjj	Leaman	PA	
Ngoc	Trice	NY	

First name	Last name	State	Comments
Michael	Taylor	MD	
Erin	Johnston	OH	
Trenita	Poindexter	MS	
Matthew	Saxe	MN	
Hailey	Miller	CO	
Andrew	Klesmith	ND	
Amy	Beck	NE	
Anna	Lifson	MN	
James	Mayer	OH	
Cathy	Ashmore	IA	
Stephanie	Shinn	PA	
Madison	Mergen	TN	
Joanna	McGinn	CA	
Matt	Kluber	CA	
DANIEL	wilson	IN	
Tami	Beneduce	NY	
melissa	keeton	OH	
Tanisha	Adeleke	CA	
Martha	Trudeau	PA	
Debbie	Antoinetti	PR	
Glenda	Power	TX	
Danyelle	Bliven	NY	
Lauren	Russo	NY	
Suzanne	Easterday	MI	
bruno	molteni	MA	
Rachel	Villareale	KS	
Marissa	Williford	GA	
Clara	Guerrero	IL	
Dona	van Bloemen	CA	
Chris	Morehead	IL	
Julie	Gaibis	PA	
lois	Evron	NY	
Sherra	Cunningham	ID	
Abby	Spicer	NE	

First name	Last name	State	Comments
Deborah	Rojek	VA	
Andrea	Payne	CA	
Becky	Geiser	WI	
Sharon	Ellison	MD	
Anthony	Fabiano	IL	
Miriam	Fuller	MO	
Michelle	Bergstrom	MN	
Donna	LeClaire	MI	
Louis	Anaya	AZ	
Steven	Laycock	HI	
Lisa	M	NC	
Chinyere	Nnorom	GA	
Jamie	Herring	OR	
Milagros	Rodriguez	NY	
Kathleen	Matsuda	HI	
Kindra	Tucker	SC	
Michael	Eisenberg	NC	
Andrea	Chin	WA	
Michelle	Boydston	MO	
Lauren	Monteith	NJ	
Teresa	Gordillo	CA	
Jeff	Hogan	IN	
Rebecca	Smith	NY	
Kelly	O'Crowley	MN	
Sara	Haddock	OK	
Mary Lee	Stouffer	PA	
John	Moskal	PA	
Michelle	Ciloski	MI	
Phebe	Schwartz	WA	
Christina	Markoulis	ME	
Nick	Curry	NY	
Katie	Iniguez	CA	
Roberta	Clyburn	NC	
Mika	Olin	OR	

First name	Last name	State	Comments
Delois	Head	MS	
Rachel	Loyd	GA	
Violeta	Valdez	TX	
Alicia	Prince	OK	
Christine	Jameson	NM	
Keri-anne	Margolycz	NH	
Maria	Ortiz	AZ	
Livia Hantos	Hantos	IL	
Jessica	Raske	AZ	
Wanda	Roldan	NY	
Lori	Phelan	NY	
Angela	Sheard	NJ	
Marie	Howlett	NJ	
Cori	Leiva	IN	
Paula	Basnett	NC	
ARIEL	WATERS	IN	
Mary	Innes	FL	
Angela	Cilano	AZ	
Gurumukh	Khalsa	ID	
Michelle	Buckman	ME	
Anh	Vu	MA	
Mary	Smith	WI	
LATASHA	WARREN	IL	
Howard	Cohen	NY	
Sweetey	Brito	NC	
Glenn	Kraus		
Lisa	Shroyer	LA	
Kandice	Bilisoly	CO	
Jacqueline	Hibbert	NY	
Mary	Garcia	OR	
Julie	Foster	MI	
Samantha	Grenier	NH	
Deb	Halliday	NY	
Janet	Nicksic	CA	

First name	Last name	State	Comments
Andrea	Miranda-Hall	CA	
Tanya	Gatlin	TX	
James	Silliman	TX	
Robert	Fritsch	CT	
Rhonda	Sousa	CT	
A Lynn	Raiser	FL	
Brett	Chappell	NJ	
Allison	Newmes	NC	
Haley	Moore	WV	
Staci	Tefertiller	NV	
Lonna	Mokay	PA	
Daniel	Arce	CA	
Michael	Harkavy	NM	
Tanner	Underdahl	AR	
Krys	Ingman	OH	
Jennifer	Curran	NC	
Vivian	Arroyo	NY	
DONNA	Fox	FL	
Lonny	Jarrett	OH	
Hunter	Moore	WV	
Diana	Baldwin	FL	
Wei-Ming	Su	IL	
Joyce	Anderson	MN	
Andrea	Rivera	CA	
Christine	Oertel	NJ	
Scott	Barlow	CA	
Faith	Skoglund	MN	
Erin	Breau	ME	
LORENE	DURAN	IL	
Curtis	Hanson	NH	
Alison	Kelly	CA	
Hayley	McGuerty	MA	
Giovanna	Guerra-Troche	GA	

First name	Last name	State	Comments
Lisa	Tutt	VA	
Lorraine	Chevere	NJ	
maria	angee	FL	
Cristina	Wenzl	CA	
Lara	Bouchard	WI	
Lacey	Scheuneman n	WI	
Phineas	Knowles	VT	
Miguel	Ramos	CA	
Alice B	Elrod	MT	
Beverly	Miller	PA	
Kimberly	Neal	TN	
Jennifer	Lawson	KY	
Eugenio	Martinez	FL	
Dawn	Morris	CA	
bernardo	Alayza Mujica	IA	
Stephanie	Froman	AL	
Ryan	Muddiman	OH	
Diane	Wyatt	MN	
Sandra	Ames	AR	
Ira	Weissman	NY	
Natalie	Houliston	OH	
Seth	Cramer	KS	
Karen	Stich	CA	
Visnja	Spasojevic	IL	
Shirley	Newcomb	WI	
Kristen	Klein	IA	
Mandy	LEE	TX	
Bridget	McCue	NJ	
Jeannene	Griggs	AL	
Xenia	Serrano		
Kenya	Pena	NY	
Debra	Coleman	NC	

First name	Last name	State	Comments
Doreen	Streeter	MI	
Chelsea	Ostop	SC	
Chanze	Kofoed	OR	
Olivia	Abeyta	CO	
Catherine	Carey	OR	
Rachelle	Roach	WI	
Ann Arbor	Rewoldt	MI	
Cynthia	Bryan	CA	
David	Bart	WA	
Lissa	Skogstad	MN	
Victoria	Urias	WA	
Kara	McGinn	OR	
Robert	Barnes	TX	
Carla	Bowman	VA	
Ivania	Velasquez	TX	
Suzanne	Pontius	IL	
Judith	Menchel	NJ	
Machelle	L Smith	TX	
Ariel	Morales	CT	
Tia	White	WI	
Leah	Storch	KY	
Asya	Rojas	VA	
sarah	reynolds	CT	
Joyce	Littlefield	VT	
David	Jung	NY	
Miranda	Helly	CA	
Lynn	Ericson	ME	
Sabrina	Desy	MA	
Emily	Harper	IL	
Wilmot	Metzger	PA	
Kristy	Brewer, LCSW, PhD	GA	
Mayura	Alegre	CA	
Kim	Josund	WA	

First name	Last name	State	Comments
Amanda	Congero	FL	
Melony	Jaggers	KY	
Jessica	Sovell	MN	
Margie	Jensen	CA	
Jorge	Valdez	CA	
Tiana	Rivera	CO	
Ludmila	Dmitriev-Odier	OK	
John	Malone	SC	
Ruth	Idunn	WA	
Francisco	Holdman	OR	
Erica	Orozco	NV	
Kolleen	Sunde	ND	
Barbara	Ewt	PA	
Krista	Kutney	PA	
Wesley	Harmon	IL	
Lisa	Johnson	VI	
Kayla	Melendres	NC	
Emily	Pope	NY	
Kelly	Bodin	LA	
Albert	Rodriguez	WI	
Wayne	Copeland	FL	
Estela	Melendez	CA	
Cindy	Crosby	MS	
Teri	Morgan-Urie	OR	
Suzetta	Creech	KY	
Mon	Mor	NJ	
Liz	Lundquist	SD	
Ibrahim	Frawan	CO	
Marla	West	NC	
Katie	Knorr	PA	
Richard	Entenman	CA	
Soheil	Vazehrad	CA	
Robert	Kane	IL	

First name	Last name	State	Comments
Stefanie	Fernandez	NV	
Judith	Charles	IL	
Caroline	Gihlstorf	VA	
Paul	Tucker	MI	
Gimel	Jean-Georges	VA	
Ricky	King II	NC	
Christopher	Goodwin	NJ	
Eleanor	Devoe	CA	
David B	Tolemy	IL	
Jennifer	Gosciminski	PA	
Amanda	SMITH	MO	
Gary	Delcourt	MI	
Cara	Sharpes-Smith	MA	
Pedro	Moreno	CA	
Dana	Pettis	NY	
MICHELE	MCGINN	PA	
Remella	Duncan	SC	
Susan	Gove	MA	
Tia	Sutton	PA	
David	Warner	VA	
Martha	Booz	CA	
Tim	Milligan	WI	
Shaine	Belli	CT	
Sara	Simpson	WA	
Joanna	Wurzler	FL	
Tracy S	Troth	MS	
Jodi	Kintner	PA	
Katja	Wishart	CA	
Althea	Donaldson	CT	
Mark	Soenksen	IA	
Mark	Soenksen	IA	
Mark	Soenksen	IA	

First name	Last name	State	Comments
Denichia	Bostick	VA	
Robert	Gates	NY	
Shelley	Rahn	NY	
Ali	Bakhshandeh	CA	
Robyn	Williams	CA	
Hal	Blumberg	WA	
Richard	Boyce	OH	
Alison	Bjertnes	NY	
Elizabeth	Mayorga	TX	
Robin	Maclennan	FL	
Andy	Baxter	OR	
Cathy	Moray	WA	
Sierra	Ferris	MA	
krisin	miller	MD	
Vanessa	WASHINGTON	MI	
Glenn	Thomas	MN	
Lisa	Bills	TN	
Atabang	Eminue	GA	
Bobby	King	FL	
Gabriel	Ontiveros	CA	
Joan	Ersfeld	MN	
Ashley	Moilanen	CA	
John	Towns	IL	
Matthew	Grey	WA	
Ingrid	Faber	PA	
Alexandria	Galicia	WA	
Ralph			
William	Boone	NY	
Kim	Bassham	TN	
Lachelle	Paden	IL	
Synthia	Murphy	TX	
Krystin	Brown	AZ	
James	Thoma	NY	

First name	Last name	State	Comments
Cathleen	Ross	OH	
Mikael	Estarrona	AZ	
Candice	Cappa	CA	
John	M Watrous	MA	
Ron	Evans	TX	
Sara	Van Dusen	CA	
Janice	Becker	CA	
Betty	Kissilove	CA	
Jerrl	Darnell	NJ	
Christina	Yaider	WV	
Christina	Lavery	CA	
Brandon	Lee	VA	
Kathleen	Zickterman	IL	
Robyn	Moore	MO	
Yolanda	Phillips	MD	
Julie	Hean	CO	
Jennie	Riley	NC	
Valerie	Justus-Rusconi	CA	
Emily	Kim	NJ	
Mary	Zdanowicz	FL	
Frank	Andersen	WA	
Tiah	Harkins	VA	
Nicholas	Kovacs	PA	
Eric	Rodríguez		
Jonelle	Prow	MN	
Sally	Pitts-Rakes	DE	
Ryan	Castre	AZ	
MICHAEL	BRUDNAK	PA	
Anne	Hendricks	WA	
Linda	Ferrandino	FL	
Corinne	Segal	MN	
Alex	Joseph	FL	
Grace	Wojtczak	NY	

First name	Last name	State	Comments
Jennifer	Crockett	KY	
Chad	Koehler	UT	
Laurie	GODWIN	OR	
Jared	Hopkins	ID	
Emily	Scaife	MA	
Kaylee	Connors	CT	
Denise	Shoaf	CO	
Laura E	Esparza`	TX	
Laura	Buschmann	CA	
Ariana	Sullivan	NY	
Marilyn	Vessels	CO	
Habtamu	Kebede	CA	
Valerie	Etter	CO	
Robert G	Madden	MA	
Rachel	Cipolla	WA	
Mandy	Buffington	OR	
John	Sandlin	NM	
Fernando	Martin	IL	
Sy	Nashiro	HI	
Nikolaus	Pavloski	PA	
Merrill	Cole	IL	
Melia	Crump	PA	
Mary	Jones	VA	
Thomas	Therault	MD	
Michelle	Antkiewicz	FL	
Teresa	Travieso	FL	
Patricia	Collins	FL	
David	Bendich	NJ	
Carl	Prellwitz	NH	
Alison	Seidl	NY	
E	Bohan	PA	
Hallye	Tom	WA	
Clinton	Tom	WA	
Danielle	Barnes-La	TN	

First name	Last name	State	Comments
Kristy	Tollefson	WI	
louann	crawford	NJ	
LUIS	VEGA	TX	
Lawrence	Costa	RI	
L.	A	NY	
Jennifer	Walker	MI	
Justin	Boone	CA	
Lucy	Bryand	CA	
Cleo	Malcolm	NH	
Dennis	Houlihan	PA	
Cathy	Fontaine	FL	
Julie	MacArthur	MI	
Maddie	F	OR	
JOHN	GUROS	WA	
Kelly	M	IL	
Jeremy	Wright	MI	
Charles	Lane	CA	
Daniel	Stevens	FL	
Robert	Bagg	MA	
Latisha	Augustine	MD	
Angela Nicole	Thomas	GA	
Laurence	Cohen	MA	
Jessica	Aranda	NM	
Briana	Sanchez	CA	
C	S	CA	
Christopher	White	MD	
Richard	Zimmerman	AZ	
Britten	Fay	CA	
Darlean	Foster	WI	
Shirley	Fredrickson	SD	
Jay	Mac	IN	
S	Pfeiff	KS	
ERICA	LAMB	IL	

First name	Last name	State	Comments
Kimberly	Hairston	MI	
Shiloh	West	CA	
Kimberly	Peet	MI	
Sylvia	Medina	NM	
Hud	Edwards	OR	
Sharon	Stengel	IL	
Iris A. L. Cole Thomas	Slade	OK	
Patrick	Gormalley	MA	
Louise	Daniel	NY	
Rose	Esteva de la Torre	HI	
Larissa	hawkins	MS	
Leanne	Latona	IL	
Camille	D'Agati	NJ	
Charles	Marcinkiewicz	CO	
Lisa	Hollister	WA	
Silvia	Marroquin	TN	
Elizabeth	Jaimet	CO	
Linda	Detweiler	OR	
DJamal	Kord	CA	
Sam	Sant	MN	
Melissa	Blystone	PA	
Madolyn	Crumpton	TX	
J	Bova	IL	
Wendy	Davis	PA	
Hannah	Bitetto	CA	
Charlotte	Harper	WA	
Billie	Boyd	WA	
esme	huntley	NY	
James	Hutton	WA	
Joanna	Perlman	OR	
Deven	Goyet	ME	

First name	Last name	State	Comments
Marilyn	Soto	IL	
C.	H.	FL	
Jeannie	Finlay-Kochanowski	OH	
Cheri	Keisner	CA	
christina	scott	NY	
Sven	Sorge		
Maurice	Brothers	FL	
Ned	Lopez	CA	
Sandra	Kessler	IA	
Leslie	Frederick	TX	
Katrina	Shiller	OH	
Roberta	McCurn	GA	
Megan	Condon	NJ	
Jackie Warren	Demijohn	WA	
Thomas	Benz	NE	
Heidi	McKenney	NH	
Matthew	Citta	NE	
Ashlin	Smith	UT	
Phantasmagoria	Eve	AZ	
Jonathan	Mueller	CA	
Peggy	Luna	CA	
Amanda	Griswold	WI	
Mary	Garnett-Hayes	WI	
Melanie	Galletta	NY	
David	Bosboom	FL	
Jill	Greenberg	NY	
Leah	Schilling	AR	
Cynthia	Lilly	AK	
Helenann	Viccora	NY	
Cheryl	Peterson	WA	
Karen	Egler	PA	

First name	Last name	State	Comments
Merlinda	Delara	NY	
Rebekah	Tipton	OH	
Noelle	Metcalf	CO	
Siiri Aileen	Wilson	NM	
Andres	Negron		
Deborah	Bodzewski	CO	
Nicholas	Bayne	MS	
Emily	Phippen	IA	
Timothy	Post	KS	
Nicholas	Digiovanni	MO	
Courtney	Jackson	TN	
Sydney	Pedersen	NY	
Rebecca	Bishop	OR	
Emily	Thomas		
Bea	Tinoco	CA	
Cheryl G.	Pajo	TX	
Ilya	Yavnoshan	NY	
Heidi	Dryer	CA	
Sharon	Slack	LA	
Danielle	Johnson	NE	
Angel	Pagan	FL	
Carolyn	Johnson	NC	
Isabella	Molina	CA	
Arneith	Edmunds	MD	
William	Baker	TX	
Matt	curti	NY	
Rosemaria	Root	PA	
Carol	Wellington	NY	
Enrique	Olvera	IL	
Matthew	Boguske	WA	
Chrysanthia	Gageham	OH	
Jerrica	Babb	NE	
Jeffrey	Hull	CA	
Michelle	Mann	NY	

First name	Last name	State	Comments
Tyrone	Thompson	WV	
Daphne	Turner	VA	
Robert	Rivera	PA	
Stevie	Day	OK	
Krystine	Statho	LA	
Joanne	Kelly	MA	
Simone	Meltesen	NY	
Harley	Khaang	MD	
Beth	Neuberger	OH	
Melissa	Ortquist	NY	
Brandon	Williams	GA	
Glenda	Campbell	MS	
Linda	Zech	MI	
Dawn	Johnson	PA	
Alysyn	Gardner	TN	
Ishmael	Weight	PA	
Ixtlan-Wales	Isischild	WA	
Lisa Murray	Mann	SC	
Melody	King	GA	
Catherine	Watson	TN	
Jacqueline	Forde-Wright	GA	
Crystal	Albright	GA	
APRILL	BOWEN	FL	
Alfonso	Del Valle	AZ	
Steve	Recktenwald	CA	
Rochelle	Fifer	WI	
Della	King	MI	
JoAnne	Estrada	TX	
Stephanie	Bryant	WA	
Shirley J	Willingham	OH	
Susan	Woods	AL	
Barbara	Zaenglein	NH	
Serron	Milbourne	PA	
Rebecca	Wilks	IN	

First name	Last name	State	Comments
Haden	Carlson	PA	
Ric	Zaenglein	NH	
Amanda	Greenhart	MN	
Julia	SANTOS	CT	
Michael	Denton	CA	
Harold	Hunter	IL	
John	Baker	CO	
Leanne	Decesare	RI	
Dexter	Donham	MA	
Monica	Butts	WV	
Adrienne	Manning	TX	
Deb	Biller	OH	
Amanda	Kaehler	NE	
Erika	Scull	FL	
Christine	Sterling	VA	
Jeanette	Daloo	MI	
Bonnie	Segawa	WI	
Antoinette	Smith	NE	
Kimberly	Gronemeyer	FL	
Stephanie	Cybulski	NY	
John	Baker	CO	
Emmanuel	Romero	CA	
S. Thomas	Bond	WV	
Richard	Harry	FL	
Pamela	Kosier	FL	
Charles F	Andros	NH	
Rebecca	Evind	CA	
Ann	Hall	VA	
Dani	Deutschman n	AZ	
erin	redigan	MI	
Angeka	Powell	FL	
Michael	Robbins	TX	
Max	Kaisler	PA	

First name	Last name	State	Comments
Margaret	Kwon	NY	
Saren	Brown	CA	
Patricia	Blevins	MA	
lindsey	Plebaniak	IL	
Sasha Marie	Lawrence- Persad	NJ	
Monica	Maxey	IL	
Anita	Cook	GA	
Pamela	Sullivan	NH	
Kissney	McFerrin	MI	
Nina	Pick	MA	
Terri	Weiler	OH	
christy	harman	TN	
Christine	Powell	ID	
Caitilin	Kane	SD	
Helen	Young	AZ	
Will	Boemer	CA	
Megan	McNamara	IL	
maureen	Peirce	MA	
Lillian	Flores	TX	
Karen	McCaw	CA	
Timothy	Moore	TN	
Connie	Cranford	TN	
Kelly	Gomez	CA	
Brekke	Kroutil- Mueller	IL	
Howard	Lepzelter	NY	
Paul	Ashcraft	IN	
Wendy	Heemsoth	IN	
Shawn	Asmuth	FL	
geoffrey	saign	MN	
Sheena	Kawamoto	AZ	
Neidy	Escorbores	FL	
Lou	Bonavita	FL	

First name	Last name	State	Comments
Susan	Lewis	CO	
Roger	Ellsmore	ME	
David	Rekart	IL	
Shelby	Strunk	MO	
Daniel	Allred	UT	
Darryl	Williams	FL	
Lianne	Shelden	WA	
Dana	Cox	FL	
Ashley	Bumbrey	VA	
Sy	Nashiro	HI	
Jordan	Reznick	IA	
Melissa	Laneve	IL	
GAIL	MARSICO	FL	
Alicia	Lauber	NJ	
Chani	Santos	CA	
Sabra	Nelson	MO	
Carolyn	Rosenstein	CA	
Courtney	Hausner	MI	
Jacqueline	Binns	FL	
Mary	Clark	TN	
Jerry	JOHNSON-ARUSOGLU	CO	
Oluyemi	Ademokunwa	IN	
Doug	Landau	FL	
Anna	Davies	CA	
Chris	Scholl	NJ	
Maurice	Ornelas	MA	
Toriana	Wilson	IL	
Patricia	Brubaker	HI	
Jeff	Davis	OK	
Micaela	Huber	CA	
Emily	Greer	LA	
Edwin	Keefe III	NJ	

First name	Last name	State	Comments
Liz	Gato	FL	
Lauren	Garner	MI	
William	Antonette	FL	
Kristina	Curtis	OH	
Bettye	Bryant	GA	
Cyrene	Gibson-Crooms	NJ	
Anthony	Loglisci	NJ	
Sabrina	Logan	GA	
Dave	Olsen	ME	
Amy	Lutz	LA	
amanda	conrad	OH	
Leslie	Papa	CO	
Justin	Philipps	OH	
Karen	Kunstler	CA	
Anjuli	Yera	FL	
Michele	Graham	MI	
Michael	Balsai	PA	
Jan	Bird	OR	
Joshcelynne	Henderson	NJ	
Lucia	Pollock	DC	
Lori	Olcott	CO	
Carrol	Strain	TX	
Deborah	Jennings	MD	
Cody	Frank	CA	
Geidy	Ruiz	FL	
Michael	Bergman	NC	
Teresa	Thomas	TX	
Lydia-Carlie	Tilus	CA	
TRACEY	SHEETS	NC	
Sonya	Gravlee	AL	
Juan	Blondet		
Chris	Davidson	OR	
Rilla	Saunders	PA	

First name	Last name	State	Comments
Shelly	Jack	OK	
Mary	Page	MI	
Brenda	Mercer	NY	
lynette	trevino		
Michell	Mitchell	FL	
richard	mitchell	CA	
Ashley	McMillan		
STEPHANIE	SNYDER	PA	
Melanie	Miller	VA	
Susan	Hanson	NM	
Ashley	Johnson	VA	
frank	belcastro	IA	
Claudia	Spencer	OH	
Eva	Ramirez		
Debra	Davies	UT	
Nevada	McPherson	GA	
Suzanne	Humphries	MI	
Christina	Reed	OK	
Dana	Brown	LA	
Anna	McCague	GA	
Dylan	Fulater	NY	
Danika	Falkenhayn	IL	
Irvin	Clark	FL	
Alyx	Sprague	MO	
Angela	Seidler	AZ	
Mary	Traul	KS	
Kathi	Ridgway	OH	
Terri	DeFilippo	MI	
Maryne	Dana	OR	
Amina	Valenziano	CA	
Kat	Gonzales-Urias	WY	
Dustin	Vickrey	WY	
Sarah	Mustafa	WI	

First name	Last name	State	Comments
Sandina	Tackett	OH	
Araeia	Robinson	CA	
Donika	Rosado	NY	
Bobbie	Craft	MI	
Crystal	Brescia	WA	
Sterling	Sharp	CA	
Pam	Almeida	PA	
Roxy	Gray	MA	
Joy	Rich	NY	
Alyssa	Cole	CO	
Belinda	Washington	FL	
james	betbeze	TN	
Allison	McNally	NJ	
Betty	Winholtz	CA	
Pearl			
Emerald	Vargas	CA	
Wayne	Marshall	HI	
Chris	Wheeler	MA	
Terrilynn	Cantlon	CA	
M.E.	Johnson	IL	
Ruth	Brownstein	WA	
Andrea	Brown	NJ	
Larry	york	TX	
Vicki	Laub	VA	
Jessica	Santiago	FL	
Shana	Aldahl	NM	
Laura	Phillips	TX	
Nicky	Ouellette	ME	
Hedy	Jarwono	OH	
ginger	turner	TX	
Fortina	Goins	VA	
Carlyn	Alexander	OH	
Arthur	Rosenberg	MN	
Brittney	Geary	MA	

First name	Last name	State	Comments
Marty	Krieger	OH	
Dawn	Richardson	IL	
Glenda	Govan	FL	
Terry	Vega	SC	
Larry	york	TX	
Jenna	Adams	MA	
Valerie	Marchand	RI	
Burton	Nydes	PA	
Laura	Hubbard	TX	
Robert	Hammett	WA	
Theresa	Wilson	GA	
Jessie R	Carbullido	WA	
Leona	Marrs	CA	
Michael	Mason	MT	
Holly	Scrimsher	WI	
Joram	Alford	TX	
Victor	Coriano	AZ	
Marta	De la cruz	MD	
Miloe	Peck	AR	
Lynne	Steiner	MA	
Salma	Hallett	OH	
Linda	Wilson	CA	
Sherri	Ferguson	MN	
Andrea	Thomas	PA	
Theresa	Morris	VA	
Nancy	Hasbrouck	NY	
ANNITA	MASON	IN	
Leslie	Walker	AZ	
Lorna	Cuevas	PA	
Tori	Lester	TX	
Karen	Facko	IL	
Joan	Cheney	FL	
Karen	White	CA	
Ruth	DuValle	TX	

First name	Last name	State	Comments
Nina	Phillips	MI	
Cristina	Doughty	CA	
Claude	Whitaker	TX	
Kris	Koons	IN	
Ann	Sweetland	IL	
R Duane	Packard	MA	
Donika	Rosado	NY	
Jesse	Kirkham	IN	
Blaise	Fortunata	CA	
Mary	Bristow	TN	
Sadaf	Ajani	IL	
Kirstin	Bone	UT	
Jake	Beach	IA	
Koda J.	Reed	TX	
Johnny	Wilson	FL	
Patty	Burgess	NC	
Aimee	Doty	AR	
Graciela	Reyes-McDonald	TX	
Adriana	Tobon	OR	
Delbert	Dove	NY	
Bryan	Babcock	NC	
Stephanie	Llinas	NY	
Joan	Bennett	DE	
Heather	McHugh	NV	
Natalie	Nadeau	NH	
Thomas	Windberg	TX	
Ian	Factor	ME	
Chas	Lamare	MS	
Orialia	Forrester	IL	
Andraya	Macko	FL	
Dennis	Larkin	NY	
Kelley	Keisch	MO	
Priscilla	Garcia	FL	

First name	Last name	State	Comments
Michaela	Popish	CO	
Charles	Comer	VA	
Jillian	Wood	IL	
Paul	Mundrean	AR	
Sheree	Harris	OH	
Mark	Grassman	IN	
Ni	Perrier	MI	
Amrita	Burdick	MO	
Katharinr	Barrios	NY	
Bryanna	Mundrean	AR	
Keith	Koonter		
Amy	Tate	VA	
SANDRA	PELAYO	CA	
Aren	Kurth	MI	
Barbara	Schwarz	CA	
Richard	Geisler	PA	
samantha	richards	GA	
Geri	Morrison	NY	
Celena	Diaz	FL	
Patricia	Winskowski	WA	
John	Parks	FL	
Sheri	Stohlman	OH	
Shavina	Prasad	CA	
LeeAllen	Meyer	MA	
Rita	Danes	TX	
Deb	Williams	MI	
Tammy	Schneider	IL	
Melinda	Madeira	MA	
Sequoia	Nacmanie	CA	
Stephanie	Benner	WI	
Alexandra	Brodsky	MI	
maria	emmetti	CA	
Tim	Darcy	CA	
Eugene	Blum	WI	

First name	Last name	State	Comments
Heather	Moss	MD	
Denise	Shannon	PA	
Blake	Cherney	GA	
Nancy	F	NC	
Pamela	Moseley	TX	
Janeane	Harwell	OR	
Ginelle	Boyer	FL	
Lois	A Lommel	VA	
Lori	Hall	NC	
Joella	Berkner	MN	
Christine	Richards	NY	
Brenda	Turner	AL	
Misha	Linn	WA	
Nicole	Hardgraves	CA	
Sofia	Goodart	MI	
Vinh	Ly	AZ	
Ivan	Luna	TX	
Joseph	Rodriguez	OH	
Chris	McColl	PA	
Christina	Felicetti	TX	
Cecilia	Clarke	ME	
Megan	Gaughan	PA	
Denise	O'Neil	WI	
Holly	McMahon	TX	
Karla	Hall	AZ	
Karen	Edwards	MA	
june	tullman	NJ	
Kacey	Beltz	PA	
Nancy	Berman	CA	
Michael	Gawronski	NY	
Karen	Moore	LA	
Dena	Aaron	MO	
Stephanie	Black	FL	
Patricia	Dion	OH	

First name	Last name	State	Comments
Michelle	Grenninger	PA	
Renee	Mattson	OH	
Laura	Buenrostro	IL	
Aimee	Jordan	WV	
Tina	Buckley	PA	
ADRIENNE	KLEIN	NY	
Lisa	D'Ambrosio	MA	
Liana	Laskin	CA	
Richard	Gould	PA	
CAMILLA	WEINANDT	FL	
James	Deshotels	MO	
Lisa	Thompson	FL	
Vivian	Perez	FL	
Matthew	Brooks	VA	
karl	clarke	GA	
Mandi	Copley	IN	
Josephine	Monaco	NY	
Elizabeth	Dutenhaver	OH	
Kyle	O'Malley	CT	
Greg	Parke	FL	
Debra	Wontor	PA	
Patrick	MacVittie	FL	
Barbara	Rodgers	AL	
Bonnie	Otterson	FL	
Noelle	McElaney	CT	
Mary	Turton	FL	
Lisa	R	FL	
Uliet	Reid	FL	
Samuel	Eatman	OH	
Diana	Mahorski	IL	
Denise	Walker	LA	
Megan	Roof	IL	
Carmen	Morrow	NJ	
Rhonda	Walker	NY	

First name	Last name	State	Comments
Monica	Reynolds	TN	
Steven	Shields	CA	
Sarah	Dutch	NY	
Mary	Potter	MN	
Jeanna	Anderson	CA	
Anthony	marsilio	CA	
Samantha	Hein	CA	
Randall	Nerwick	OR	
DiAndra	Morris	AL	
Valerie	Nieves	PA	
Mark	Orlando	CA	
Desiree	Nagyfy	WA	
Avi	Dowdell	CA	
Katherine	Tildes	NC	
Tracey	Aquino	VA	
Janice	Jones-Johnson	MD	
Marilyn	Balk	CT	
Marcus	Reed	WV	
Madeleine	Anthony	WA	
Mandra	Smith	MO	
Jen	Lawson	WV	
Christopher	Ivie	FL	
Kathleen	Buckley	NY	
Jean	Denney	KS	
Monique	Holzer	PA	
Babara	Franck	PA	
Phyllis	Robinson	WA	
Linda	Wise	PA	
Dorothy	Davis	SC	
Loan	Nguyen	CA	
Holly	Richardson	MA	
gordon	francois	GA	
nikolas	cortinas	OR	

First name	Last name	State	Comments
Charles	Brexel Sr.	GA	
Michael	Serota	NV	
Kate	Williams	CO	
Jamie	Kelly	FL	
Shira	Miess	MS	
Pamela	Melvin	FL	
patti	orourke steiner	OH	
Chris	Werkau	MN	
Robert	Haralson	MI	
Deborah	Dondzik	VT	
Kenneth	Harrison	NY	
Aleisha	Allen	NY	
Joanna	Scamporlino	CT	
Mark	Clark	AR	
Connie	Lopez	CA	
Angie	Young	AR	
Brittany	Escuriex	TX	
Patricia	Smith	KS	
Justine	Pina	CA	
Debbie	Cooper	SC	
LKashmir	Bonk	CA	
Eileen	Prefontaine	MA	
William	Jackson	IL	
Patricia	Morcom	MI	
Joseph	Satava	SC	
Robin	Pharris	TN	
Grace	Gutierrez	AZ	
Katherine	Taylor- Arnold	CA	
Melanie	Fuller	CA	
Melissa	Matsas	IL	
Lynne	Walker	FL	
Daniel	Demetzky	OH	

First name	Last name	State	Comments
Tisa	Gonzales-Giles	NJ	
Sarah	Williams	ID	
Hugo	Arana	CA	
Caleb	Hodes	MA	
Maribel	Bencomo	TX	
Jessica	Janis	PA	
William	Dibble	MI	
Richard	Mathisen	WA	
Emily	Rager	WI	
Michelle	Hamilton	WA	
Alicia	Orr	FL	
Haldor	Redden	FL	
Nancy	Smith	VA	
J.	Leithwood	ON	
David	Burnham	NE	
Cathy	Marczyk	NY	
Brenna	McCann	MI	
Sylvia	Moreno	CA	
Nancy	Petoskey	WI	
Dana	Mathews	OH	
Benencia	Nunez	PA	
Erin	Nelson	NC	
Kathleen	Lensenmaye r	OH	
Melissa	Orta	MI	
Latoysa	Bonner	TX	
Celeste	Hong	CA	
Ryan	Haughey	MI	
Nicole	Everling	MN	
Anna	Harlan	GA	
Kaitlyn	Sael	NY	
Katherine	Garces	FL	
connie	haack	NY	

First name	Last name	State	Comments
Brian	Mess	MI	
Michael	Rhodes	WV	
Jeannette	Baird	NY	
William	Alton	NY	
Ivonne	Delguercio	NJ	
Lois	Cotter	CA	
Heather	Brosnan	NC	
Elizabeth	Caudill	KY	
Dr	Copas	WA	
Erin	Sonsky	NY	
Carolyn	Torres	CA	
Norma	Cunningham	MO	
Stacy	Willett	FL	
Corinne	Kubena	AK	
Colleen	Hannon	FL	
Robert	Young	IL	
Lisa	Burke	OH	
Stan	Kumiega	PA	
Sarah	Mullins	FL	
Tiffany	Schmitz	WA	
Susan	Meyerott	OR	
Ericka	Vargas	CA	
Jessica	Gibbons	MI	
Mellisa	Ganderton	LA	
Brent	Brightwell	TX	
Joshua	Begley	FL	
Dorian	Popescu	MA	
Jacqueline	Okolie	GA	
Eric	Zappa	MN	
Renee	Gooden	OH	
Sarah	Pitts	IL	
Josiah	Wheeler	AR	
Melissa	Seitsworth	OR	
Gerald	Walaszek	FL	

First name	Last name	State	Comments
Laurie	Sahotsky	WI	
Rachael	Herrera	MA	
Carol	Sassaman	NM	
WILLIAM	PRESTON	VT	
Joseph	diTargiani	NY	
Irma	Torres	CA	
Jerry		TN	
Nick	Barrett	OR	
Christian	Dunn	AZ	
Renee	Gooden	OH	
Terry	Dickerson	GA	
joan	West	TX	
Edwin	Velez Correa		
karen	schmidt	MD	
Theresa	Towne	OR	
Mirian	Rivera-Shapiro	NY	
Ellen	Parker	WI	
Salinda	Lopez	CA	
Claudie	Laratta	VA	
Jeanene	Popp	OH	
Lovina	Roy	CT	
Sarah	Bogoian	MA	
Rebecca	Wollesen	OR	
Brittany	Post	GA	
nicole	beggiani	RI	
Ronni	Bianchini	PA	
LaToya	Boyd	CA	
Christina	Duclos	CA	
Natashia	Barker	CO	
Mignelia	Adorno	FL	
Tabatha	Briggs-Greer	OK	
Lisa	Stone	TX	
Sherry	Chance	NC	

First name	Last name	State	Comments
Jan	Tommaso	OR	
Johanna	De Jesus	NY	
Jana	Risko	MA	
Rose	P	CA	
John	Holland	MD	
Rita	Brawner	VA	
Sharon	Pierce	GA	
Brenda	Rich	MA	
Joanne	Clark	NY	
Ellen	Markowitz	PA	
Mario	Valenzuela	IL	
Abby	Ward-Dickinson	CA	
Karina	Estrada	TN	
Dianne	Williams	CA	
Dr	Copas	WA	
Catherine	McCann	VA	
Kristi	Vega	FL	
Andrea	Dronen	MN	
Dinah	Williams	RI	
James	MacInnis	CO	
Marjorie	Peterson	IA	
Joanne	Mason	MA	
Leah	Hallow	NY	
Rebecca	Adrion	OH	
Daniel	Benoit	LA	
Ramon	Tejads	CA	
LaRia	McCranie	FL	
ANNA	CARVER	ME	
Jessica	Ciosek	NY	
Monica	Moore	VA	
Damian	Mohan	PA	
Julie	Mcconnell	NJ	
Darryl	Pearson	CA	

First name	Last name	State	Comments
Evan	Krichevsky	MD	
Brett	Maher	NC	
Dana	Dague	PA	
Kendal	Poole	UT	
Cassandra	Hernandez	NM	
Jacquie	Boland	MT	
Matt	Pratt	NC	
patricia	donohue	NY	
John	Clements	LA	
Elaina	Jackson	CO	
Deborah	Vitale	CA	
Harrison	Hardenburg	OH	
Natalie	James	OH	
Rita	Goldstein	MA	
Jean	Wiant	PA	
Teresa	Raines	IN	
Kitsten	Hardy	CO	
Lori	Lascelles	IL	
Mary	Martin	MO	
Althea	Fisher	MS	
Ramon	Tejada	CA	
Danielle	Clare	NY	
Patricia	Dunn	FL	
A	Weiss	VT	
Sandra	Iverson	NC	
Pamela	Desmond	WA	
Ramon	Tejada	CA	
Wael	Shamsedin	MI	
Kadrin	Jarvis	WA	
Gisela	Hernandez	NY	
Darlene	Letourneau	ME	
stanley	rhodes	CA	
Teresa	Jusino	CA	
Reinhold	Kaebitzsch	IL	

First name	Last name	State	Comments
Andrew	Jackson	TX	
Julia	Hall	AZ	
Sarah	Selby	MA	
Denise	Hollister	VT	
Tammy	Yarber	TN	
Jamie	Connolly	NV	
Carla	Jaquet	IL	
Brayn	Moreno		
HEATH	BLAND	CA	
Megan	Hathaway	MI	
L A	Toner	TX	
Margaret	Ivey	KY	
Sean	Williams	NY	
Tyler	Arthur	AZ	
Kristi	Norris	AZ	
Rev. Anthony	McGuire	CA	
Wendy	Borg	NJ	
Duncan	Brown	TX	
Evelina	Delgado	CA	
Hal	Huynh	CA	
Teresa	Green	IA	
Randall	Tenor	PA	
Anna	Scofield	WA	
Thomas	Cain	TN	
Elizabeth	Ruegsegger	MA	
Lori	Parkinson	UT	
Louann	Walch	MI	
Renee	Nieto	TX	
Jennifer	Rigney	NY	
stephan	feldstein	NY	
Jennifer	Reza	TX	
Gayle	Little	WY	
Amy	Malcolm	MO	

First name	Last name	State	Comments
Phillip	Forrest	AZ	
Becky	Kipp	MN	
Lorraine	Wright	CA	
Linda	Hays	PA	
Stefanie	Siegel	NY	
Hannah	Lambert	CT	
michael	page	IL	
Susan	Gaida	FL	
Mary	Mulcahey	FL	
Jason	Black	TN	
Marie	Wakefield	OR	
JESSICA	Lane	FL	
michael	page	IL	
Samantha	Sessoms	VA	
Gloria	Thompson	AK	
Richard	Washburn Jr	ME	
Fira	Hedlund	WA	
Sherita	Scott	OH	
Theresa	Marini Garvin	OH	
Natasha	Eastman	CO	
Melanie	Flournoy	AR	
Raechel	Chabot- Weingart	CT	
Kristen	Randall	GA	
Dana	Mester	NY	
priscilla	martinez	WA	
Wendy	Hernandez	CA	
Joel	Botwick	NJ	
s	Kincannon	NY	
Sophiya	Marshall	GA	
Mary	Leath	FL	
Karen	Walasek	TN	
Michele	Scott	CT	

First name	Last name	State	Comments
Jane	Gardner	MN	
crystal	perez	CA	
Christine	Flynn	IL	
sarah	Kramer	OR	
Eligio	Jolon	CA	
Denise	Godwin	TN	
Paul	Tillema	IL	
Cathryn	Boxberger	CA	
Ryan	Roberts	GA	
Precious	Qualls	CA	
Aimee	Krasovich	CA	
Misty	Clark	CA	
Pedro	Vazquez	NY	
Tracye	Alexander	TX	
D	Sauls	NC	
Janet	Phillips	OH	
Lauren	Gilbert	WA	
Jennifer	Tuska	KY	
Katie	Parker	OH	
Vanessa	Wallace	AL	
Brandon	Fields	GA	
Charmian	Tashjian	IL	
ZAK	Hemsteger	MI	
Janelly	Leal	TX	
Lisa	Shellito-Benbrook	AR	
Janis	gummel	WY	
Caitlin	Hart	ME	
Matt	Cornell	CO	
David	Hanna	OH	
Sarah	Gomez	CA	
Donly	Chorn	IL	
Juan	Feliciano	NJ	
Ontel	Alcalde	MD	

First name	Last name	State	Comments
Linda	Atwater	MD	
Angela	Boettcher	MN	
Alma	Sardone	CT	
Tawanna	Leak	NC	
Tina	Owens	NV	
Jennifer	Burga	FL	
Janita	Wilson	IL	
Jennifer	Lassiter	CA	
Leanna	Fern- Mounsey	CA	
Estelle	Voelker	CA	
Natalie	Oramas	CA	
Lynne	Weidel	WY	
Agnes	de la Vega	CA	
Joseph	Cheshier	CA	
Lynne	Weidel	WY	
Ann	Stratten	CA	
Vidal	Morales	TX	
Amanda	Olson	AZ	
Deidre	Noble	GA	
Nick	Vivian	NY	
Tracy	Feldman	NC	
Judy	Robinson	TX	
Kerry	Frazier	TN	
Samatha	Schwing	FL	
Rhonda	Matter	FL	
Kenann	Quander	LA	
Marie	Colvin	WA	
Johnny	Hall	KY	
Martin	Barocio	CA	
Lynn	vandeinse	NY	
Caitlin	Ruland	NY	
Katrina	Gray	KY	
Kwesi	Mussio	GA	

First name	Last name	State	Comments
Miyo	Hall-Kennedy	HI	
sara	mclaughlin	NY	
Sy	Nashiro	HI	
Victoria	Albrecht	WI	
Marilyn	Lee	AL	
Gabrielle	Mack	PA	
velvet	Cook	MI	
Elena	Rumiantseva	WA	
Charlotte	Hanin	NJ	
Diane	Miller	PA	
Ryan	Bradley	MD	
Alyse	Munishamai ah	MI	
Sherry	Monie	OR	
Tammy	Luttman	KS	
Colleen	Thibault	MA	
Angela	Gutierrez	MI	
Christina	Journey	OH	
Allyson	LePard	MT	
Dianne	ODonnell	CA	
Michelle	Duncan	OR	
Jeremy	Malone	TN	
r	m	VA	
BRIAN	DECKER	CA	
Julie	McGill	NY	
Mel	Yalanis	CT	
Justine	McCoy	FL	
Rebecca	Fox	ME	
William	Fife	IN	
Crystal	Jordan	SC	
Kati	Koster	WI	
Tyrone	Carreker	TN	
Glen	Anderson	WA	

First name	Last name	State	Comments
Sandy	Cook	AZ	
Fondrae	Townsend	TX	
Elysé	Stieber	CO	
Shanna	Samson	VA	
Ryan	Blanche	NJ	
Kate	Jarrell	CA	
Roxanne	Mellick	CA	
Stephen	Brown	GA	
Rachael	Schaller	NV	
Carmen	Nichols	AZ	
Randi	Justin	FL	
Adam	Violette	CA	
Kellie	Hermance	MI	
Siobhan	Carroll	GA	
Bennadine	Johnson	CA	
Anna	Heinold	DE	
Savannah	Boch	CT	
Maria	Conde-lamboy	NJ	
Camille	Lowe	NJ	
Sunita	Coogan	FL	
Heidi	Ellrich	ME	
Lindsey	Hickey	AK	
Kristy	Sanchez	TX	
Felicia	Montgomery	MD	
Amber	Olomon	WA	
Djuana	Malota	TX	
William	Pell	NY	
Michelle	Hawley	NJ	
Nancy	Drinkard	WA	
Samuel	White	WV	
Riki	Hollstadt	MN	
Michelle	Mulcrone	MI	
Amy	Kirby	KS	

First name	Last name	State	Comments
Elsa	Garcia	CT	
Lisa	Tana	CA	
Kimberly	Vincent	UT	
Mel	Borstad	CA	
Beverly	Devereux	NC	
Angel	Villeda	KS	
Maxine	Clark	WA	
Mary	Lenihan	MA	
Leslie	Gray	OH	
Mariah	Walton	IN	
Danielle	Metta	NY	
Amy	Bir	AZ	
Patrick	De La Garza Und Senkel	TX	
Stacey	Vaughan	CO	
Jennifer	Rafuse	TX	
Angela	Guevara	NY	
Jaime	Rutkowski	FL	
Rebecca	Marlow	NY	
Ericka	Malmstrom	ME	
Carrie	Hughes	OR	
Trina	Decembly	OH	
Mary	jungblut	IA	
Ruth Anne	Mak	AL	
Wendy	Garza	TX	
Veronica	Jordan	GA	
Isabelle	Camacho	FL	
Tracey	Gunderson	OR	
karen	cheguis	MT	
Jean	Kozel	PA	
Sandy	Sullivan	MA	
Crystal	Cossell	PA	
Mark	Bumgarner	IL	
Stefanie	Black	MI	

First name	Last name	State	Comments
Rojan	Easo	TX	
Samantha	Mott	NY	
Melissa	LaCourse	TX	
Felix	Caraballo	CA	
Suzanne	M Borozny	MA	
Alan	Lippert	HI	
Marguerite	Smith	GA	
Miranda	Malec	MI	
John AND Jean	Fleming	MN	
Ruth	Calas- Schatten	OR	
Court	Destrampe	MI	
Erik	Hvoslef	CO	
Wayne	Gibb	CA	
Miriam	Jackson	GA	
SUSAN	PELICAN	CA	
Alton	Hammond	CA	
Diane	Glick	NY	
Kimberly	Pierre	NH	
Denise	Kozielski	MI	
Martha	Pesantes	NY	
Wanda	Linson	MI	
Megan	Russin	CA	
Jenise	Wade	OK	
Kevin	Brodie	CT	
Georgann	Lieb	MA	
Mark Hayduke	Grenard	AZ	
Manfred	Jessee	TN	
Tamara	Doss	AZ	
Betsy	cousins- coleman	NJ	
Brenda	Elrod-Aviles	FL	
Heather	Martz	FL	

First name	Last name	State	Comments
Jaci	Gibson	CA	
Rebecca	Sillasen	OH	
Kristin	Johnstone	FL	
crystal	zimmerman	PA	
Lizbeth	Albertson	MI	
Ron	Lucero	CO	
David	Clevenger	OR	
Wevly	Wilson	TN	
Michele	McGuirt	NC	
Samantha	Kincheloe	AK	
Philip			
Traynor	Traynor	OR	
Vincent	Limoli	FL	
Jonathan	McCullough	CA	
Glynda	Johnson	FL	
Laurena	Brown	CA	
Rebecca	Molina	CA	
Scott	Morton	AL	
Alex	Manley	NY	
Diane	Boone	KY	
John	Moellers	IA	
Gail	Lockhart	MI	
Tarnecia	Stover	GA	
Glynda	Johnson	FL	
	PRATT		
WENDY	Elisee	GA	
Iris	Ortiz	TX	
Doris	Quinn	VA	
Kim	Lopez	NJ	
	MEEHAN-		
BETHANY	POULIN	ME	
Katie	Albayrak	CA	
Mary	Gallagher	OH	
Sara	Lee	VA	
Claire	Silva	MA	

First name	Last name	State	Comments
Armando A.	Garcia	CA	
Brenda	Perez	WA	
Michael	Aubry	LA	
Blake	Richardson	WA	
Nancy	Claudet	NJ	
Denise	Larnell	MO	
Andrea	Clayton	NC	
DENISE	RODRIGUEZ	TX	
Michael	Ammons	CA	
William	Hume	CO	
Aretha	Brown	NC	
Katja	McLean	FL	
Ariana	Sepulveda	NY	
R	B	TX	
Alesia	Jenkins	OR	
Linda	Sledz		
Jessica	Beaudry	AR	
Esther	Ramsey	NY	
Sharon	Widup	HI	
REBECCA	CLARK	TN	
Cathy	Leibovitz	IL	
Stephanie	Jones	TX	
toni	jones	FL	
Rebekah	Duran	AZ	
Karen	Graham-Oliver	MA	
ZOLA	de FIRMIAN	CA	
Sharon	Rose	CA	
Don	Gales	LA	
Freddie	Chambers	NY	
Stefan	Lee	MI	
Karen	W	LA	
J	Crain	TN	

First name	Last name	State	Comments
Alyssa	Amidei	IL	
Sean	Solowiej	NM	
Stefan	Lee	MI	
Victoria	Martin	MA	
Tracy	Smith	CA	
Sarah	Ross	MA	
Gregory	Pitchford	IL	
Olivia	Sears	IN	
Brenna	Polzin	MI	
Wendy	Larson	OR	
Victoria	Locey	NY	
Linta	Bryant	PA	
Malinda	Crowell	OK	
Michelle	Minishian	CA	
Jeanne	Van Blankenstein	CA	
Alexandra	Landers	TX	
Vincent	LaVallee	AZ	
miranda	corrigan	CA	
Pauline	Bonnen	NY	
Robin	Reed	MI	
herbert	potter	IL	
Terri	Duff	MI	
KELLEY	DUNCAN	WA	
Monica	Camarillo	NM	
Karen	Wagner		
LINDA	REVILLS	GA	
Jerri	Rafferty	GA	
Cindy	Edwards	NE	
Shaun	Michael	VA	
Pamela	Hamilton	TX	
Shannon	Ivory	FL	
DEBBIE	WILLIAMSON	NC	

First name	Last name	State	Comments
David	Garrett	AR	
CASSANDR A	RICHARDS	NJ	
Emily	David	MI	
Martha	Claudio	CT	
Julie	Owens	MN	
Pierre	Jandi	NC	
B	P	CA	
Katherine	Imhoff	MA	
Nellysa	Mendez	FL	
A	A	CO	
Holly	Barnett	OH	
Linda	Bolduan	OR	
Heather	Vanstory	NC	
Cateline	Corbin	CO	
Holli	Warren	OK	
Louisa	Daniele	WA	
Carolyn	Massey	IL	
V	Wilson	TX	
Kevin	Duong	DE	
Eric	Lachance	CO	
robert	catanzarite	PA	
Melody	Cusson	TX	
Stephanie	Wellemeyer	CA	
Matt	Sandine		
Alicia	Weiss	PA	
Denise	Brock	WA	
Charhonda	Noble	GA	
Aaron	Ucko	MD	
stef	wright	ME	
Craig	Clapper	IA	
Elizabeth	Legg	CO	
Marie	Braziel	CT	
Mary	Rice	OH	

First name	Last name	State	Comments
Cindy	Belaski	SC	
Donna	Dexter	CA	
Christie	Bower	NE	
Dawn	B	MD	
Michael	Greene	WI	
Micheal	Halliburton	IN	
Solicity	Mounts	KY	
Jonathan	Weinstock	CA	
Paul	Salva	WI	
Renee	King	TX	
ANNE	STEPHENS	CA	
Neleta	Jones	VA	
Mehgan	Hassanzada h	CA	
Marina	Balducci	CO	
Terrainna	Smith	NY	
Victoria	Fleck	PA	
Julia	Yoder	OR	
Duane	Mantick	IN	
Thomas	Budd	OR	
Ezra	Murrieta	IL	
Randy	Martin	FL	
Waleed	Bassiouni	CA	
Janine	Morgan	MN	
Thomas	Bacorn	CA	
Lynn	Sobrack	CT	
William	Maxwell	MO	
Michael	Erickson	MN	
Eric	Garneau	MN	
Jeanette	Pastrana	OH	
Janet	Murtha Blazy	NJ	
Sage	Goodman	CA	
Holly	Hasenfratz	OK	
Kirsten	Christensen	MN	

First name	Last name	State	Comments
Linda	Krietemeyer	MO	
Jon	Baughan	MI	
Cory	Narder	FL	
Lisbeth	Diaz	IN	
Clarissa	McHale	NH	
Nina	Jones	WI	
Estela	Torres	NY	
Arthur	Bjork	NH	
April	Wade	NC	
Julia	McGill	IL	
Dino	Salee	CA	
Judith	Wilson	WY	
Linda	Krietemeyer	MO	
Thomasine	Beck	TX	
Kendra	Powning	OR	
Jacqueline	Flores Rivas	TX	
Nicole	Johnson	CA	
LaWanda	Hernandez	GA	
Maggie	Evancho	AZ	
Janice	suvoek	PA	
Leia	Phillips-Sprague	NC	
Kevin	Weeks	NE	
Anjulia	Rider	MA	
Jenna	Regenthal	NJ	
Christine	juel	WI	
Jennifer	Haycraft	KY	
Michael	Lombardi	PA	
Maria	Avila	IL	
Susan	Walton	NC	
Nick	Sutton	NY	
Heather	Chasteen	FL	
Thomas	Busby	FL	
Susan	Walton	NC	

First name	Last name	State	Comments
Anthony		WV	
Laura	Smith	WA	
Matt	Richardson	CA	
Julie	Ruiz	CA	
Melanie	Lavimoniere	CT	
Marianne	Fix	MI	
Ulysses	Urquizo	CA	
Jody	Lyons	TX	
Sabrina	Iacobellis	NJ	
Gladys	Paz Rivera		
Adam	Vanzile	IN	
Margaret	Donohue	PA	
Gracie	Campbell	OR	
Will	Strieff	MI	
Michael	Madden	NY	
MARIBEL	PRECIADO	CA	
Pamela	Heggins	NC	
Alison	Feltner	OH	
Jamie	Savagr	RI	
Lisa	Aguiar	PA	
Jennifer	Shucard	FL	
Dolores	Rios	TX	
Patricia	Blevins	CA	
winn	wilson	CT	
Ronald	Blevins	GA	
C	B	DC	
Suzanne	Eckert	NY	
Alfredo	Valenzuela	CA	
Linda	Lane	CA	
Mariama	Ndoye	GA	
Theophano	Rozan	AZ	
Sonja	Chisolm	CT	
Donna	Cobey-Hanna	MD	

First name	Last name	State	Comments
Lucy	Hart	CA	
Maurice	Renfrow	SC	
Julie	Halpin	CA	
Jo	Smith	NJ	
Lisa	Annecone	FL	
Michael A.	Johnston	CA	
Ashley	Terrazas	CA	
Loretta	Costelli	NY	
Michael	Conroy	IA	
Brittany	Howze	CA	
Keng	Vang	MN	
ASHLEY	BURT	UT	
Cesar	Serrano	CA	
theresa	severson	WI	
Mayra	Lorenzo	FL	
nancy	king	NM	
Jenifer	Worthy	CA	
Carly	Miller	FL	
Arlene	Gladney	IL	
Valerie	Henslee	AL	
Matthew	Ryals	NY	
Emily	Hendrickson	IL	
Nora	Abu-Dan	UT	
Dale	Goldstein	NY	
Linda	Graetz	WA	
Shannon	Markley	WA	
Pam	Grant	MO	
lisa	rathbun	NJ	
Doreen	C	MA	
Lisa	Brawn	WA	
Sarah	Long	OR	
Steve	Ongerth	CA	
Cheryl	Zelazo	MA	
Rebecca	Smith	TX	

First name	Last name	State	Comments
Cheryl	Pierson	OK	
Amanda	Nace	AK	
Momin	Naik	NJ	
Debra	Davidson	MN	
Paul	Marsh	UT	
Orestes	Feas	FL	
Amy	Zimmerman	OK	
Charles	Everett	NC	
Rebecca	Lennon	IN	
Benjamin	Castellanos	IL	
Anna	Gibson	NY	
Sunny	Vachher	CA	
Mary	Cranney	IN	
Rosa	Giordano	NJ	
Brittany	Honeycutt	AR	
Dallas	Windham	TX	
STACY	NADELMAN	OR	
Christopher	Mootham	CA	
Kimberly	Gravenor	NC	
Sheila	Poland	OH	
Emily	Johnson	IA	
Namara	Kibira	MN	
Sue	Joy-Smith	CA	
Lucy	Hart	CA	
Victoria	Pawlick	NY	
Eloyce	Cartwright	MD	
EULAINÉ	JOHNSON	FL	
Ronald	Faas	WA	
Cynthia	Morris	TX	
Denise	Melendez	CT	
Dustin	Douglas	TN	
Mae	Flora	NC	
Jessica	Feucht	GA	
Sharon	McCadney	VA	

First name	Last name	State	Comments
Kevin	Walsh	CT	
Patti	Daley	NJ	
Matthew	Klimczak	IL	
Denise	Abatemarco	NJ	
Lyndsey	Roe	IA	
Lisa	Cackowski	CT	
Janette	Hammond	WA	
Christina	Vanella	NJ	
Lynne	deGlavina	MD	
Arlo	Garcia	TX	
Amanda	Stephens	OK	
brooke	moore	NC	
Echo	Browning	KY	
Jill	Boyle	CA	
Anna	Niewdach	NY	
Dustin	Paradis	HI	
Jon	Ingle	WI	
Tony	Warfield	IN	
James	Christian	CA	
Steven	Carey	NJ	
Mark	Giordani	CA	
david	miller	NV	
E	Haggin	WA	
J. Troy	Chambers	CA	
Chris	Vigil	CA	
Cheryl	Gray	IN	
marie	herron	NJ	
Jennifer	Smith	ME	
Michele	Bouchard	ME	
JEFFREY	LEVITT	NY	
Andrea	Scannell	MI	
B. R.	Lemonik	NY	
Sandy	Segura	FL	
Nancy	Wilson	LA	

First name	Last name	State	Comments
Amanda	Wilbanks	MO	
Lauren	Roquet	MN	
Daniel	Perry	IN	
Nicole	Petry	MI	
Jennifer	Stone	IL	
Lindsay	Schrack	OR	
Carla	E	UT	
Star	Hunt	CA	
Kristin	Gearhart	CO	
Sarah	Beall	FL	
Theone	Thomas	MI	
Michelle	Webb	GA	
Kathy	Duffy	TX	
Christopher	Luft	NY	
cynthia	phillippe	NV	
Susan	Termini	FL	
Diana	Garza	TX	
pamela	Meyer	MO	
Christopher	Luft	NY	
Connie	Cupello	IL	
Shidee	Fisher	PA	
Edward	Shuler	NJ	
Esther	Friedman	OR	
Christopher	Luft	NY	
Desiree	Wilson	AZ	
Robin	Brown	WA	
Christy	O'Halloran	IL	
Delores	Cochrane	AZ	
Amber	Galdamez	PA	
Jim	Chlubna	MI	
Deborah	Barolsky	MA	
Rose-Mary	Strom	MN	
Mike	Boyd	IL	
Richard	Arbib	NV	

First name	Last name	State	Comments
Leanne	Sliva	OR	
Bea	De Trog		
Gail	Daniels	GA	
Lee	Stark	CO	
Andrea	Morrison-Boice	OH	
Xaviera	Evans	VA	
Brandon	West	TX	
Darlene	Molina	NY	
Susan	DuFresne	WA	
LaShea	White	VA	
Jill	Lauderdale	LA	
Alvin	Meyer	WI	
Kathy	OConnell	WA	
Mark	Giese	WI	
Kellie	Duncan	CA	
Karen	Friends	NY	
Christine Danielle	Smaili	TN	
Yasoda	Mensah	PA	
Trina	Cooper	WA	
Mari	Piña	IL	
Iris	Drexler	LA	
Lindsey	Zwolinski	OH	
Tequila	Williams	IL	
Christy	Carpenter	OH	
Colette	Burke	IL	
Cierra	Stewart	DC	
Larissa	Niewdach-Ebron	NY	
SueAnn	Miller	NV	
David	Harper	IL	
Shannon	Samuels	CA	
Jorge	Cruz Seda		
Jill	Bailey	MD	

First name	Last name	State	Comments
Karen	McKinney	IN	
Gabriel	Ethridge	NY	
LAWRENCE	BROWN	NJ	
Sandra	Massa	NY	
Daphnie	Armand	NH	
Emily	DAcquisto	MD	
Henrietta	Brown	MS	
Sharon	Tripp	NC	
Monique	Breeland	NY	
Hanah	Ramsey	OH	
meg	kettell	NY	
Luisa	Rodriguez	TX	
Felicity	Hohenshelt	FL	
agnev	wilson	CA	
Lisa	Lowry	NC	
Andre	Meaux	FL	
Idalma	Castellanos	IN	
Susan	Elizarraras	IL	
Sandi	Mangino	NJ	
Sandra	Laase	IL	
Heather	Moore	CA	
Tahirih	Robinson	CA	
Odessa	Hills	MO	
Jamie	Verity	MA	
John	Staunton	IN	
Michelle	White	TX	
Russell	Adams	IL	
Frank	Moore	NC	
Jessica	Holy	VA	
Stephen	Kozlowski	CA	
Ariel	Dotson	AZ	
Emmalee	Amthor	MI	
Kimberly	Evans	FL	
Keith	Corneille	DE	

First name	Last name	State	Comments
Sidney	Vinson	TN	
Tracy	Gillock	NM	
Cindi	Lane-Pompa	CA	
Tammy	King	MA	
Cornet	Brown	FL	
Medea	Saunders	IA	
Dante	Kirk	HI	
Marsha	Pierre	FL	
Kathleen	Bubriski	FL	
Henry	Briceno	FL	
Laura	Orsini	PA	
Antonia	Salaz	CO	
Shelby	Willingham	MS	
Andrew	Thompson	MI	
Jamie	Lurtz	NV	
Isabel	Robison	RI	
Khristie	Cano	MN	
David	Goldstein	MA	
Patty	Castillo	WI	
Alexis	Culcleasure	NY	
Emily	Rosenberg	IL	
JoAnn	DAlessandro	NJ	
Melissa	Slater	PA	
Gayle	Calimese	FL	
Colleen	Bosholm	CA	
Krista	House	OH	
Marjorie	Phillips	OR	
J	Cole	CA	
Antoinette	Cannon	TX	
Mike	Rintoul	WA	
Dale	Kohler	KY	
Michele	Robinson	GA	
Alvin	Anderson	MI	
Virgen	Santos	TX	

First name	Last name	State	Comments
Deborah	Long	FL	
Juanita	Gutierrez	CA	
Camille	Johnston	NY	
CD	DASH	IN	
Joseph A.	Yencich	WA	
Chelsea	Vogelsang	MO	
Leslie	Hewitt	PA	
Roshunda	Sessions	TX	
Stephen	Dutschke	KY	
TERRIE	VINCE	CA	
Awa	Konte	MO	
Carrie	Schudda	WI	
Salvador	Gonzalez	CA	
Diana	Cassel	ME	
Linda	Murphy	MD	
Dorothy	Harper	VA	
Casey	Lawrence	MO	
Mary	more	PA	
Joe	Bonano	CT	
Rosie	Jasper	ID	
Gina	Eldridge	WV	
Carmen	Rodriguez	NJ	
Mark	Koritz	GA	
Lindsay	Mckenzie	CA	
ANISA	JOHNSON	CA	
Lobe	Nnaji	DC	
Jeremy	Robillard	WI	
Anthony	Scrimenti	NY	
Suzin	Kratina	MT	
Derelle	Hayes	GA	
Katharyn	Sanders	MO	
Bethanie	Tucker	KY	
Malia	Womack	CA	
Kristen	Edmunds	CO	

First name	Last name	State	Comments
Jamie	Isabelli	IL	
Sam	Payne	IL	
Tom	Atha	CA	
Rachel	Thomison	RI	
Carla	Cherry	NY	
Jacque	Leighty	MD	
Joshua	Jennings		
Kendra	Vaughn	OH	
Nubia	Quintero	MO	
Harold	Watson	MO	
Cassie	Maciel	FL	
Denee	Foisy	TN	
Cynthia	Brockway	MN	
Jerry	Williams	OH	
Yolanda	Gomez-jara	CA	
Gloria	Gomez	FL	
Annika	Andersson	CA	
William	Welkowitz	VA	
Janice	Garzon	AZ	
Noemi	Garza	TX	
Denise	McManis	IN	
Jacqueline	Roberson	PA	
Jack	Nickert	MI	
Andrea	Loveless	MI	
Emilio	Zavala	CA	
Kaylie	Olson	WI	
Susan	Loomis	WA	
Shayla	Tavares	MA	
Stella	Kittinger	WA	
Clarice	Garcia	AZ	
Karen	McCormick	WV	
Vantina	Dassing	KY	
Josh	Blix	MA	
Elizabeth	Adan	CA	

First name	Last name	State	Comments
Judith	Grophear	NH	
Lora	McCabe	AR	
Geronimo	Mato		
John	Muscat	NY	
Scarlett	Lanzas	FL	
Melissa	Hicks	AZ	
Koy	Langless	DE	
Victor Alfonso	Partida Rangel	AZ	
Dr. Ellie	Abdi	NJ	
Teresa	Russell	OK	
Ramona	Miller	TX	
Rebecca	Murray	CA	
Helen	Hays	CA	
rene	dhu	AZ	
William	R.	AL	
Blanca	Morales	NY	
Alison	Valentine	NY	
Brian	Lowe	TX	
Carol	Cronin	MA	
Steve	Adler	MA	
Julie	McCarthy	CO	
Sandra	Coleman	CA	
Carol	Belcher	CA	
Sally	Mobilio	FL	
Bree	McKenzie	OR	
Keita	Powlis	CA	
Pamela	Jefferson	AL	
Joseph	Alicea	FL	
Pamela	Jefferson	AL	
Pamela	Jefferson	AL	
Jeancarlos	Montanez		
Liana	Lang	PA	
Edward	Boynton	CT	

First name	Last name	State	Comments
Albert	Andreis	CA	
Staci	Leech-Cornell	WV	
Nicole	Daniels	CO	
Hendrietta	Nichols	MO	
Vellia	Morin	AZ	
Victoria	Lathos	OR	
Dean	Louder	OR	
Elene	Gooze	NY	
Darlene	Rogers	NC	
L	Yazzie	AZ	
Katherine	Cook	OR	
L	K	NY	
Nicole	Lampiase	NY	
T	W	IL	
Martha	B	NV	
Nan	Mcguire	CA	
Lovie	Sander	FL	
Jessica	Huston	CA	
Susan	Ring	WA	
Lynn	Pabis	NY	
Sandra	Roffey	MA	
Charles	Padalino	IL	
Juan	Montes	NM	
Evonne	Quast	NV	
Joe	Markette	AZ	
Jim	Eby	PA	
Rose	Morgan	FL	
Kathryn	Lambros	WA	
April	Lasiter	AR	
Chris	Rose	CA	
Eileen	Kaiser	MI	
Gene	Daigle	TX	
Maribel	Lomeli	CA	

First name	Last name	State	Comments
Laura	Spence	SC	
Leslie	Landy	FL	
Penny	Juhasz	OH	
Scott	Halvorson	WI	
Kaylie	Olson	WI	
Kelsey	Bang-Olsen	WA	
Chad	Hawthorne	OR	
Megan	Watson		
Lissa	Thoma	CA	
Alexander	Addington	TX	
Justin	Walker	NE	
Jim and Judy	Platt	PA	
Keith	Corneille	DE	
Jennifer	Ott	NC	
Philip	Dooley	CT	
Elizabeth	Reynolds	OH	
Jennifer	Catherine	IL	
Virginia	Jastromb	MA	
RaBecca	Thomas	IL	
Stacey	Baldwin	OH	
Tom	Edwards	AZ	
Ann	Amores	OR	
Maria	Weissman	CA	
Joanne	Hajrula	CT	
David	Harlan	LA	
Dorothy	Nguyen	OH	
Jennifer	Etheridge	VT	
Joyce	Frohn	WI	
Krista	Audax	OH	
Lady LaShaunda	Wilson	IL	
Melissa	Hayes	WA	
Janis	Fulghum	TN	

First name	Last name	State	Comments
Jose R	Fernandez-Chinea	MA	
Melanie	Hennessy	GA	
Monica	Camacho	CA	
Joshua	Gambrell	MA	
Lyndsey	Beatty	CA	
Catherine	Strout	NC	
Catherine	Strout	NC	
Mary	Kanoski	IL	
Nataki	Bush	TN	
Carol	Kise	OK	
Eden	Haile	CO	
Eliza	Cochran	KY	
Jaimy	Sanchez	MN	
Nicole	Braun	IL	
Jaclyn	McCoy	NJ	
Carla	Innis	MA	
Simone	Morie	CA	
Earle	Williamson	PA	
Colleen	Forsyth	CT	
Lily	Mejia	CA	
Jennifer	Petty	PA	
Julie	Noble	WA	
Nelson	Rodriguez	PR	
Jeannie	Roberts	WI	
Natasha	Gier	WA	
Tory	Saunders	FL	
Karla	Devine	CA	
Stephanie	Ragusa	FL	
Dinika	Mirpuri	NY	
Monica	Jones	IL	
Mike	McDevitt	CA	
Nell Morningstar	Ubbelohde	MN	

First name	Last name	State	Comments
Sheila	Mandell	FL	
Alice	Phillips	GA	
Bonnie	Powers	KY	
Cynthia	Ross	CA	
Ryan	Hanson	LA	
Susan	Chakmakian	RI	
Alicia	Mitchell	SC	
Tracy	Mullins	OK	
Arlene	Wilt	CA	
Salome	M.	NY	
Katrina	Ksiazek	NY	
Cheryl	Eames	AZ	
Susan	Heath	OR	
Tiffany	Watson-Labbate	NY	
Kristin	Friesen	ID	
Shabi	Bormand	CA	
Kathryn	Petrich	PA	
Shay	Barfield	AR	
Rita	Pinchot	WA	
George	Theodossopoulos	IL	
LeAnne	Prenovost	AZ	
Rosa	Bravo	CA	
CLARA	HENDERSO N	NC	
William	Lindley	TX	
Loretta	Koch	IL	
Delfina	Gomez	FL	
Clarrisa	Kenan	MI	
Amy	Flowers	FL	
Jeff	Harvey	IA	
Nikole	Harmon	CA	
Amanda	Drury	PA	
Jackson	Fenix	AZ	

First name	Last name	State	Comments
Virginia	Ross	OH	
Marlene	Alexander	NJ	
Heidi	Dunietz	NJ	
A.	Zamudio	IN	
Elizabeth	Madsen	MN	
Shane	O'Shea	TX	
Isabel	Longoria	CO	
Lois	Jordan	AZ	
Russell	Novkov	WI	
Elizabeth	Artman	MO	
Lawana	Ducker	MI	
Nick	Scarim	IL	
Sandra	McClintic	TX	
Lisette	Semidey		
Ivy	Tran	CA	
Deborah	DunnavanM oreau	IL	
Debra	King-Hinkley	NM	
Shelley	Brown	NC	
Honorable Melvin Cur	Poindexter	MA	
Cheryl	Croci	MI	
Dayna	Thomas	MN	
Cole	Chilla	PA	
Leana	Welker	IL	
Keri	Maracchini	NM	
Rochelle	Walton	OH	
Cerissa	Tee	VA	
Jenna	Burns	WA	
Phillip	Hope	NY	
Heather	Melton	MO	
Kenneth	Sharp	OH	
Sheldon	Muller	CO	
Michaelene	Ruhl, PsyD	MI	

First name	Last name	State	Comments
Patricia	Dishman	TN	
Jennifer	Boeck	WI	
Teri	Dunn	NV	
Karla	Harlan	CA	
Tina	Charnett	CA	
Jennifer	Rios	OK	
Darisa	Taylor	OH	
Sharon	Paltin	CA	
Suzanne	BeDell	IL	
Kimberley	Morse	WY	
Bryan	Back	IL	
joe	smith	CA	
Mathew	Lewis	IL	
Allan	Campbell	CA	
Kirsten	Juel	CA	
Daphne	Dixon	IL	
Katherine	Harris	NY	
Sandra	Morales	CA	
Elizabeth	Sosa	CA	
Ellene	Duffy	CO	
amber	rangel	GA	
Aneesh	Sawhani	IL	
Cheryl	Eames	AZ	
Catherine	Fritzlan	CA	
Koren	Fuller	WA	
Marybeth	Webster	OR	
Cecilia	Chaves	CA	
Brittany	Luby	CA	
Evan	Fulmer	NH	
Dave	Hornstein	MI	
Arica	Shaw	GA	
Sean	Hall		
Megan Eliza	Kaiser	OR	
danny	gonzalez	NY	

First name	Last name	State	Comments
Valerie	Adams	PA	
Lynn	Laibinis	PA	
Essie	Maiden	CA	
Janice	Shannon	FL	
Ranae	Baltrush	MO	
Barbara	Clifton Zarate	CA	
Lo	Fitzgibbons	MA	
Robert	Becker	MO	
Nancy	Bork	FL	
Angel	T.H.	DC	
Courtney	Wehrenberg	MN	
Yvonne	Ricard	NM	
Linda	Wettstein	PA	
Ingrid	Crawford	OR	
Jerome	Ball	OR	
Katherine	Williams	WA	
Carol	Sobczak	NY	
Tamar	Tskhadaia	NY	
Lacey	Kido	WA	
M	Hall	WA	
Adam	Schwartz	NY	
Elliot	Staatz	WA	
Giordana	Diaz	GA	
Alice	Lorenz	NM	
Edwin	Cox	CA	
Karen	Doerr	MO	
TonjaKeiya	Haynesworth	NC	
Virginia	Keasler	FL	
Susan	Reid	CO	
K	Castelluccio	IL	
Ellen	White	CA	
Joyce	Jennings	CA	
Dorothy	Steffes	WI	

First name	Last name	State	Comments
Tawny	MacMillan	CA	
Erin	Phillips	AR	
Raymond	Wells	WA	
Rafael	Acevedo		
Andrea	Luna	CA	
GAIL	HYDE	IN	
Theodore	King	WA	
Connie	Raper	NC	
Robert	Applebaum	CA	
Maureen	Guilfoyle	NC	
Tracy	Schalk	MI	
Tiffany	James	FL	
Janice	Hill	TN	
Jasmine	Ligenza-Posante	WA	
Philip	Shook	AZ	
Sara	Carter	WV	
Matenneh	Kai	MN	
Kerry	Carrillo	AZ	
JENNIFER	BONI	OH	
Kym	Doetsch	IL	
Carrie	Hill	OR	
Jami	Nickerson	OR	
Darlene	Taylor	MI	
Maureen	Farrell	NY	
A M	M	ME	
Molly	Freeman	CA	
Matthew	O		
Sarah	Sayed	NV	
Jessica	Vernon	CA	
Christine	Anderson	CA	
Eli	O'Brate	OR	
Linda	Gay	CA	
Deborah	Colvin	CA	

First name	Last name	State	Comments
Amanda	Graham	NM	
Monica	Wood	WA	
Kevin	Bissonnette	CA	
Ruth	Berman	DE	
Denora	Edwards	NC	
Ashley	Julian	FL	
Donovan	Brown	PA	
susan	mcdonough	IL	
Landon	Williams	UT	
Sarah	Lopez	LA	
Roberta	Stern	CA	
Cindy	Hwang	NY	
John	Manuel Martinez	CA	
Judith	Ellenburg	MA	
Lisa	Reyna	TX	
Lisa	Reyna	TX	
Sarah	Dalosto	WA	
Lisa	Reyna	TX	
Anas	Jebrini	CA	
Lashawn	Rodriguez	TX	
Pete	Rios	CA	
Matthew	Nossal	MI	
Sam	MacKenzie	WA	
Barbara	Larcom	OH	
Nevada	Jimenez	FL	
Holly	Wilson	FL	
Mary	Bissell	NM	
PATRICIA	CAMPBELL	CA	
Daniel	Falco	CO	
Tara	Wiltse	WI	
Janice	Wall	NC	
Carla Anne	Thomas	CA	
Elijah	West	SC	

First name	Last name	State	Comments
Chander	Bhatia		
Keagan	Dunville	IN	
Maridyth	Drummond	NY	
Mary	Hutka	TX	
Hilary	Parker	WA	
Tammy	Bates	OK	
Donald	Leisman	NH	
Randy	Gerlach	CA	
JENNIFER	HERNANDEZ	CA	
Steve	Alexander-Larkin	CA	
Tessa	Bragg	WV	
Ariel	Staehle	CA	
Shar	C	PA	
GEORGE	FLORES	AZ	
Maria	Misovich	IN	
Mary	Bellizia	VA	
Celia	Stauty Luis	CA	
Lori	Lee	CA	
Rolando	Ramos		
Marleen	Schneider	NY	
Hermione	Colthirst	CA	
Nancy	Salak	IA	
Fred	Collins	MA	
Roni	Strompf	FL	
Diane	Olson Schmidt	WI	
Johanna	Herrera	AZ	
Alexa	Safer	WI	
Jermaine	Blair	WA	
Jennifer	Kopczynski	CA	
Monicah	Nyokabi	WA	
Crystal	Abitua	TX	
David	Wilmsen		

First name	Last name	State	Comments
Delise	Armstrong	PA	
Roy	O'Del	FL	
Carolyn	Shakir	TX	
Celeaha	Anderson	NV	
Nicole	Amato	CA	
James	Smith	MA	
Marilyn	Reis	CO	
Sandra	Williams	AZ	
Jason	Sites	CO	
Danielle	Burgess-Franco	CA	
Lisa	Assam	GA	
Erica	Cummings	MI	
Charlotta	Ball	OR	
Anthony	Jordan	CA	
Wayne	Langley	TX	
Julie	Higgins	CA	
James	Ford	MO	
Stephen	Potts	OH	
Anna	Leon	WV	
Mimi	Thomas	FL	
Mary	Pouliot	MN	
Bonnie	Burke	CA	
Callee	Jaeger	OR	
Sibtain	Adams	MD	
Amanda	Conover	TX	
Klaus	Steinbrecher	NM	
Hector	Rodriguez	CA	
Patricia	Franzblau	CA	
Ryan	Dell	CA	
Jo	Pierce	MI	
Eleanor	Delgado	TX	
Christina	Rhode	CT	
Salvador	Navarro	CA	

First name	Last name	State	Comments
AJ	Cho	CA	
Allison	Wilson	NJ	
Klaus	Steinbrecher	NM	
David	Ramirez	TX	
Mitchell	Miles	HI	
Emily	Pitner	PA	
Tagi	Saga	CA	
Donya	Lofton	OK	
LaDona	Shuttz	IN	
Patricia	Knight	MO	
Natalie	Klempel		
El-Roy	Estes	IL	
eric	voorhies	HI	
Mary Ann	Erwin	HI	
Kristi	Karrer	TX	
Kennedy	Stillwell	CA	
Teresa	Vazquez	WA	
William G	Cannady	GA	
Karla	Henderson	CA	
Carlos	Arnold	CA	
Bulanda	Presley	GA	
B.	Conelley	MD	
Bruce	Coston	CA	
Dennis	Hughes	AZ	
Dogan	ozkan	AK	
Jonathan	Chu	CA	
Rosh	Bautista	CA	
Gene	Majewski	IL	
Rosada	Farris	LA	
Ashley	Turner	OR	
Valeria Missalina	Bembry	ME	
DAVID	McKENNA	PA	
Allan	Campbell	CA	

First name	Last name	State	Comments
Claudia	Hamilton-Piaseckyj	CA	
Cassyann	Cornaz	FL	
Ngoc	Estello	TX	
Harlan	Reed	AZ	
Irma	Cardona	NV	
Deirdre	Downey	AK	
Blair	Reynolds	CA	
Sekayi	Edwards	CA	
Natalia	Mafumo		
M. K.	Russell	CA	
Darla	Clubb	IA	
Ruby	Gloria	CA	
Franco	Ferrer	FL	
jason	husby	MN	
Ella	Brians	OK	
Patricia	Day	CA	
Erica	Miguel	CA	
Alistair	Macfarlane		
Kimberly	Brice	MD	
Marleen	Gift	IN	
Barbara	Huggins	CO	
Sherrie	Campbell	GA	
Lungelo	Kuzwayo	IL	
Kellee	Baker	MN	
Suzanne	Logiudice	NY	
Mary	Farley	CA	
John	Oda	CA	
Renee	Clark	OR	
Vic	Rodriguez	NY	
Erin	Yip	CA	
Tamara	Scholz	IA	
Kate	Lenthall	NY	
Rebekah	Keim	IL	

First name	Last name	State	Comments
Fenton	Sparks	VA	
Karen	Killmon-Doucet	MD	
Emily	Bryant	CA	
Juan	Quinones		
Hector	Guzman Montalvo	FL	
Janel	Holland	CA	
Ada	guzman Montes	VA	
willow	chang	HI	
sharon	bambridge	MO	
Jerry	Tobe	CA	
Briana	R	CA	
John	Pasqua	CA	
Beverly	Mitchell	ID	
GIA	WARREN	AZ	
Sheila	Taylor	CA	
Annie	Walls	MI	
Richard	Orozco	MO	
Kenneth L	Jones	MO	
Susan	Von Schmacht	CA	
Sheila	Taylor	CA	
Jeanette	Teague	AL	
María del Carmen	Matos		
Gwendolyn	Landry	CA	
Elda	Cordone	MD	
Courtney	Yutzy	MD	
Cassandra	Dobson-Toney	PA	
Sherie	Collett	KY	
Kristel	Gloriana	CA	
Caterina	Ciccone	FL	

First name	Last name	State	Comments
Nicole	Uhing	IA	
Sheila	Kliemann	KY	
Debra	Sosna	MD	
Jacqualyn	Jones	CA	
Autumn	Ruscigno	WA	
ROBERT	jackson	TX	
Priscilia	Leon	NY	
Caryn	Shaner	MI	
Nicole	Taylor	NV	
Kim	Buglio	PA	
Briana	White	DE	
Rick	Melzi		
Sandi	Getbamrungr at	CA	
Tiana	Brachel	GA	
Elizabeth	Hubler	MI	
Perry	Kendall	PA	
Travis	Homer	CA	
Jenny	Goldberg	CA	
Jim	Amann	MI	
Christopher	Morris	IN	
Arianna	Brunetti		
Kara	Marino	CT	
Jessica	Barrera	TX	
Christina	da Silva	TX	
Holly	Chung	HI	
Janice	Hodges	NC	
Mary	Green	MA	
Latasi	Pangelinan	GA	
Mary Lou	Lloyd	PA	
Loretta	Edge	CO	
Stivenson	Yunda	TX	
Laurke	Downing	KY	

First name	Last name	State	Comments
Ricardo	Burgos Burgos		
Tinisha	Bell	OH	
Angela	Curylo	MA	
Ashley	Ouellette	ME	
Mari	Kincaid	MN	
Emmah	Doucette	ME	
Mary	Sullivan	CA	
Natalia	Kelley	FL	
Belinda	Cowan	SC	
Kim	Newberry	VA	
David	Pryor	TX	
Hayat	Ataya	MI	
Heather	Booth	NM	
Shannon	Robbins	IN	
Joseph	Butler	NY	
Anne	Miettinen		
Teresa	Bills	MA	
Angie	reyes	NY	
Seniqua	Dawson	MO	
Jake	Regal	MI	
Donna	Hayes- Jackson	MI	
Kari Lou	Rolsen	ME	
Tony	Paredes	CA	
Heather	Mittan	NE	
Jennifer	Shaver	TN	
Jill	Gillaspie	MI	
CJ	Hall	IN	
Jacob	Green	AR	
LouAnn	Stambaugh	PA	
Cindy	Hatcher	TN	
Michelle	Walker	VA	
Jeffrey	Wilson	NY	

First name	Last name	State	Comments
Jeffrey	Wilson	NY	
Jeffrey	Wilson	NY	
Portland	James	IL	
Desiree	Greene	NY	
Yvette	Ruble	NJ	
Angie	Schuette	OH	
Doris	Verkamp	IL	
Kelly	Soger	TX	
Manuel	Quintanilla	TX	
Erika	Jones	GA	
Courtney	Curtis	IL	
Brenda	Morales	PA	
Carolyn	Kingsboro	MA	
Michelle	Presnell	WA	
Kosha	Fruen	TX	
Michelle	Ford	KS	
KEVIN	HINES	OH	
Elizabeth	Watts	FL	
Nichole	Barrick	PA	
Gregory	Stewart	MS	
Lucii	Richardson		
Harold	Messer	WV	
Clément David	Gamba Abdelli		
H. Diana	Kopicko	DE	
Jeanne	Burke	FL	
Sheena	Morrison	MD	
Donna	Norkoli	MI	
Regina	Charles	NH	
Ramon	Lopez Pena	FL	
Kristine	Davies	OH	
Katrina	Page	TN	
Tierney	Murray	AZ	
Sarah	Zientarski	MI	

First name	Last name	State	Comments
Monica	DeLuca	NY	
Anthony	Pearson	VA	
Emily	Selig	FL	
Lisa	Paisley Cleveland	GA	
Stacy	Fredrickson	IN	
HOPE	BRADLEY	VT	
Jeffrey	Bradley	VT	
Jeanne	Bradley	VT	
Dale	Ryder	TX	
Blanche	Sharpe	MD	
Elizabeth	Collazo	FL	
Franklin	Robinson	MI	
John	Gotch	WV	
Julie	Cochrane	CT	
ShiyAnne	Sheppard	WA	
Luke	Capezzone	CT	
Mary	Raymond	FL	
Karon	Hilson	MI	
Judy	Wyant	NC	
Lynette	Gonzalez	NJ	
Richard	Gillaspie	TN	
Maria	Hoebeke	MI	
Margarita	Tavarez	NY	
Mohini	Krueger	FL	
susannah	angelopoulo s	CT	
Holly	McGlinn	MI	
Crystal	Brunelli	NH	
Amy	Kessler	OH	
Cora	Mercer	CT	
C	V	PA	
Allison	Millard	SC	
Dejuan	Johnson	TX	

First name	Last name	State	Comments
Candice	McCarty	FL	
Brandi	Johnson	FL	
Lizette	Pierson	NY	
Ginny	Nolan	NC	
Miss J	Helms	MN	
Paula	Gibson	MI	
Valerie	Chatman	CA	
Eleni	Calderone	KY	
Victoria	Barbeisch	MA	
Vicki	Page	ME	
Colleen	Murphy	NC	
Rochane	Fox	OH	
Soren	Paris	VT	
Antonios	Megas	TX	
Scott	Bailey	WA	
Clifford	McConnell	PA	
Dianna	Calderon Triminio	NY	
Julie	Wiebell	TN	
Mariya	Kozak	MA	
Shella	Chace	NY	
Kathy	Doyle	MA	
Morgan	Davis	NC	
Pat	Tomasello	MA	
Veronica	Rosa		
James	Stairs	IL	
Marilyn	Lauver	IN	
Gretta	Ingram	MS	
Cynthia	Williams	DC	
Kalliopie	Lewellyn- Moon	MD	
Ben	Diobilda	PA	
Stephanie	Adams	TN	
frances	scerri	NY	

First name	Last name	State	Comments
Verna	Byers	OH	
Juakena	Johnson	NJ	
Daniel	Rutter		
Barb	Stewart	WI	
Rosa	Cruz	NY	
Alexis	Mattos	VT	
Lou	Sua	NC	
Rachael	Mederos	NV	
Ernesto	Vallejo	PA	
Timothy	Larsen	KY	
Ann	Harris	OH	
Cecilia	Wallace	IN	
Grace	Alvarez	WI	
B Anne	Munsell	NM	
Jessica	Dingess	OH	
Drew	Dalire	FL	
Bernice	Coleman	NY	
Joshua	McKain	MA	
Daniel	Rossi	CO	
Scout	Perry	MA	
Hope	Doell Cherney	IN	
Robin	Lann	SC	
Natalie	Hanson	PA	
PAMELA	DELOSSAN TOS	NJ	
Erica	Rezendes	MI	
Timothy	Lorenz	IL	
Brenda	Osorio		
Nancy	Sutton	MI	
Michael	Hollowell	FL	
Kim	Hyam	OR	
Ria	Perez	MI	
Patricia	Smoot	FL	

First name	Last name	State	Comments
Sandra	Franklin	VA	
Laquan	Lee	NJ	
Callie	Pillow	OH	
Vincent	Brown	TX	
Rosalyn	Heard	GA	
Neville	Bruce	AK	
Louise	Quigley	MA	
Nichole	Mena-Rovai	LA	
Liz	Swartout	NC	
Vonne	Whittleton	CT	
H	Haynes	MN	
Erica	Mitev	MA	
jill	Corra	MI	
sue	salerno	PA	
Annette	Pratt	FL	
Holly	Rodriguez	TX	
Tia	Esguerra	CA	
April	Thomas	TX	
McKenzie	Chin	IL	
Natalina	Focarelli	NJ	
CHRISTINA	BRADAC	PA	
Britta	Caudill	KY	
Cynthia	Moss	NC	
Saundra	Petrella	PA	
Marlene	H. Perkins		
Sarah	Johnson	MO	
Robert	Sheriff	FL	
Candria	French	IL	
Cynthia	Moss	NC	
Pam	McCombs	MI	
Tamara	Palumbo	NY	
Patricia	Courts	TN	
Joel	Brownstein	ME	
Jill	Marrington		

First name	Last name	State	Comments
Tamara	Adibi	NC	
Allison	White	MI	
Gabriella	Mooney	TX	
Ellen	Martin	TX	
Matthew	Perry	MD	
Bradley	Wishard	WI	
Danitra	Shorts	RI	
Stephanie	Frascadore	MA	
Heather	Corriveau	NH	
Ann Marie	Malden	TX	
Linda	Sherman	TN	
Montquice	McCoy	MN	
Cathy	Velasquez	TN	
Caroline	Neves	FL	
Beth	Rasmussen	IA	
Donis	Quin	TX	
Sarah	Current	CA	
Crystal	Weeks	MA	
Sarina	Alexander	NY	
Karen	Wathen	FL	
Ron	Tragni	TX	
Consuelo	Herrera Galan	PA	
Brooke	Sereika	TX	
Andrea-s Bernhard	Rullmann-Stekl - GERMANY		
Rochelle	La Frinere	CA	
Anita	Rhynes	OH	
Scott	Sidwell	GA	
Frauke	Avent	SC	
Joanne	Conti	MA	
Noel	Malone	IL	
Misti	Brown	TN	
Tarra	Rea	MD	

First name	Last name	State	Comments
Gustavo	Ramirez	NJ	
BRITTNEY	DURYEA	OR	
Robin	Lamer	KS	
Kelly	Krautkremer	PA	
Trevor	Verrier	MI	
Kristine	M	WV	
Hailee	Stiles	GA	
deb	bonneau	MA	
Meredith	Kent-Berman	NY	
Ashleigh	Foley	IN	
Jessica	Schilling	IA	
Maya	Simpkins	MD	
Tamela	Cole	MO	
Erik	Nelson	MN	
dolores	darst	WA	
Michael	Spears	MI	
Nancy	Briggs	WI	
Christine	Otto	NM	
Jennifer	McKee-Martin	NY	
Kristian	Quiocho	CA	
Brigitte	Smith	VT	
Aldin	Mahmutovic	UT	
Igor	Tandetnik	NY	
Elizabeth	Hendrickson	MA	
Rebecca	KoenigBerg	CO	
Kerri	Allen	AZ	
Shaun	Slater	AR	
Melanie	Hernand	CA	
Kosta	Ziakas		
Joyce	Northcutt	MO	
Demi	Torres	MA	
Kerri	Allen	AZ	
George	Bourlotos	NJ	

First name	Last name	State	Comments
Dorothy	Lopez	FL	
Kaylene	Sanchez	MT	
Tatiana	Hall	MA	
Malaura	Pannoni	CT	
Margaret	Del Boccio	IL	
KEVIN	LYNCH	NJ	
Meredith	Ozier	VT	
Jonathan	Ballak	IN	
Autumn	McCaleb	MS	
Grace	Ukoha	MO	
Lauren	Fox		
Pamela	Noyes	OR	
Lori	Corne	IN	
Erin	Peterson	NC	
Kevin	Schneider	MO	
Forrest	Mclean	PA	
dolly	marshall	OR	
Melody	Van Hoose	NM	
Elka	Smith	FL	
Karen	Gutshall-Seidman	NJ	
Melissa	Withers	FL	
Rebecca	Ewing	FL	
Bethany	Borbely	WA	
Athena	Dorey	OR	
Annie	DErrico	NY	
Lashedra	Crockett	TX	
Emily	Sciacca	TN	
Patricia	Vail	AR	
Charles	Bice	IL	
Diane	Aiello	WI	
James	Keats	MA	
Jarvis	Stokes	NC	
LINDA	BELLAMY	SC	

First name	Last name	State	Comments
Jessa	Eiser	PA	
Tiffani	Rooney	CA	
Gregory	Lamb	TN	
Christopher	Kessler	NC	
Limaries	Morales		
Sharon	Kramer	NJ	
Clyde	Paul	NY	
Dawn	Lewis	MD	
Marta	Garcia Nieves		
Elvia Ramona	Martinez	NY	
Steve	Bianchi	CA	
N	D	NY	
Maryann	Thiefault	AZ	
Pam	Williamson	CA	
Billy	Williams	TX	
Carol	Klingensmith	MI	
Samantha	Ferro	NY	
Deborah	VanDetta	OR	
Patty	Sydow	MI	
Michelle	Hancock	PA	
J.A.	Hall	WY	
James	Mitchell	TX	
Samantha	Scotti	NY	
Amal	Allagabo	VA	
Catherine	Bartlett	OH	
Christina	Bryant	OH	
Kasja	Muldrow	MN	
Jillane	Conradi	IA	
Micah	Martinez	OR	
Gerard	Maloney	MI	
Elizabeth	Ulrich	IN	
Jennifer	J		

First name	Last name	State	Comments
Donna	Seabloom	MN	
Avery	Jones	FL	
Miranda	Bishop	IL	
Elizabeth	Jarrin	CA	
Michelle	Gabbert	KS	
Kindra	Tubbs	AL	
Ismael	Garcia	CA	
Lauren	Kelly	NJ	
Christopher	Dwyer	MA	
Victoria	Walsh	WI	
Deborah	Breen	WA	
Alesha	Meuse	SC	
Kenneth	Lederman	VA	
Frederick	Tuck	VA	
Courtnie	Voet	CA	
Tresemme	Nonez	GA	
Michelle	Vega		
Jamie	Vieyra	IL	
Hamza	Malik	KY	
Mae Jo	Mastin	KY	
Valerie	Kromah	AZ	
Felix	Negron	FL	
MARY	MOLLOY	NY	
Bob	Beresford	MN	
Martha	Karmali	TX	
Jessica	Iglesias	FL	
Monir	Khanjani	MD	
John	Byrd	NJ	
jan	jeske	MN	
Kimberly	Croft	IN	
Haydeliz	Montes		
Nicole	Sciacca	NY	
Rachel	Simpson	NY	
jonel	k	NJ	

First name	Last name	State	Comments
Norda	Gromoll	WI	
Haydeliz	Montes		
Dina	Crivellone	IL	
SARAH	HELSTOWS KI	WI	
Angela	Kaufer	IN	
Sarah	Robitaille	FL	
Myra	Schegloff	CA	
Deborah	Werner	WI	
Samantha	Kirk	OK	
Colleen	Hahm	WI	
Melody	Hirvela	NY	
Melissa	Baker	CA	
Robert	Lundhild	VT	
Morgan	Gilmer	PA	
Michele	Fiumara	FL	
Christina	Bosley	MD	
Lorelei	Rowe	WI	
David	Gannon	NJ	
Marcy	Stewart	CA	
Jeannie		MN	
Heather	Ward	OK	
Kevin			
Kazem	Shafinia	KS	
Yolanda	Thomas	FL	
Marissa	Haas	KS	
Joyce	Ford	FL	
Cedric	Jenkins	WA	
CESAR	GOMEZ	FL	
Rachael	Linton	OR	
Richard	Paz	NY	
J	W	MO	
Melissa	Dearr	CA	
Edward	Jackson	IA	

First name	Last name	State	Comments
samar	maqusi	TX	
Courtne	Chaney	IN	
Audurial	James	TX	
Doreen	Frost	VT	
Ron	Meier	WI	
Polly Ann	Murray	NY	
Pam	Poole	AL	
Rose	Dean	MN	
Tina	Baker	MI	
Patricia	Johnson	AL	
Paul	Castro	IN	
Julie	Hughes	SC	
Barbara	Conrad	OH	
Suzanne	Kuntz	IN	
Daina	Merizalde	NJ	
Marjorie	Wisniski	TX	
Linda	Kehoss	WI	
Eric	Weiss	CA	
Lori	Cordle	PA	
Sonia	Santiago	FL	
Tony	Quinn	IL	
Lorri	Navarro	NC	
Danielle	Tomlinson	OK	
Stewart	Shapiro	NY	
Kris	N.	OR	
Jennifer	Wolff	AZ	
Paul	Lukasiewicz	MI	
Vincent	Dotson	AZ	
Sherry	Freeman	OR	
Chauntell	Lawrence	OR	
Rachel	White	CA	
anselm	sequeira	MS	
Genevieve	Holdridge	CA	
Jenna	MacDowell	OH	

First name	Last name	State	Comments
Julia	Eaton	MT	
Joan	Klein	CA	
SHARON	BURAK	FL	
gilbert	salazar	CA	
Tanya	Balmer	PA	
Donna	Wyatt	VA	
Stephen	Appell	NY	
Janette	Dean	MN	
AD	Tortora	MI	
Everardo	Flores	CA	
stephan	foley	CA	
Robert	Erickson	CA	
Fred	Nadelman	NC	
Jefferson	Fleming	AZ	
Francine	Ungaro	CT	
Tammi	Ahrens	ID	
Donna	Butler	MD	
Navin	McGinnis	IL	
Christian	Lien	IA	
Margaret	Troutman	MA	
Liana	Newton	NY	
Shannon	McDonough	WA	
Laketha	Wilson	FL	
Francis	Zuniga	CA	
Ricky	DeSoiza	CA	
Kevin	Kemps	WI	
Janise	Knight	CT	
Michael	Godbehere	CO	
Deidre	Gregg	MI	
Jon	Hoeveler	CA	
Rachel	Johnson	TX	
Aron	McConnell	DE	
Pamala	Miller	NH	
Sandra	Gabriel	CO	

First name	Last name	State	Comments
Sara	Stone	TX	
Stephannie	Romesburg	KS	
Heather	Hensley	MD	
Adam	Pelletier	NH	
April	Sohayda	NC	
dianna	burton	TX	
Jesse	Gayle	NM	
Sueloung	Tsai	FL	
Dominique	Chandler	OH	
DeVaughn	Dobbins	CA	
Tabatha	Walsh	TX	
Caren	Meehan	NJ	
Laila	Benjamin	IL	
Erika	Halle	OR	
Misty	Wyscarver	OH	
Jeanne	Mamigonian	CA	
Theresa	Hays	KS	
SYLVIA	BARNARD	NY	
Paul	Gillespie	TX	
Kathleen	Capron	NJ	
Jennifer	Occhipinti	TX	
Neva	Yang	MI	
Pamela	Thinesen	MN	
Amy	Chaiclin	WA	
Sharita	Williams	MS	
Ginamarie	Moure	DE	
Mark	Howell Jr	NY	
Martin	Wagner	OR	
Ellen	Jahos	NH	
Anila	Hedayat	CA	
Stephannie	Romesburg	KS	
Tara	Drillis	MA	
Carol	Leverich Pherigo	IA	

First name	Last name	State	Comments
Christopher	Luft	NY	
Christopher	Luft	NY	
Ryan	Gerchick	CA	
Cynthia	Carter	FL	
Jana	Lombardo	CA	
Kamia	Hunt	OH	
Tracy	Kanno	RI	
Mariesa	Hipolito	MN	
Phyllis	Lauderdale	MI	
Lawrence	Joe	CA	
TAMMY	S SALEM BERG	OK	
Kassandra	Archuleta	AZ	
aimee	Lopez	OR	
Hope	Elbert	IA	
Tracy	Nuding	IL	
Brent	Lager	MO	
Sabi	Anirudh	NY	
Laurel	Huston	AZ	
Jeffrey	Lehman	WA	
Mike	Lund	IL	
Ann	Bailey	TX	
Vanessa	Scott	AL	
Andrew	Malone	IA	
Robin	Blagg	CO	
Farnaz	Chegini	CA	
Rhonda	Bridges	TX	
Christie	Winkelman	OR	
SHANAH	ALEXANDE R	FL	
Teri	Vanhall	MI	
Mia	Morley	MI	
Shaneika	Moore	NC	
Dawn	Kinley	NY	

First name	Last name	State	Comments
Kristin	Provost	CA	
Diana	Sypolt	WV	
Nathaniel	Nokoneczny	FL	
Deborah	Frasca	FL	
Halli	Zalesin	MI	
Erika	Hart	FL	
kristine	granger	MI	
Linda	Quaid	IL	
Em	Tweed	PA	
Brandon	Oakley	NC	
Arlicia	Scisney	KY	
Christopher	Ware	CA	
Nicole	Brown	FL	
Kimberly	Jones	IN	
Michele	Hussey	MI	
Dave	Xaviers	CO	
B	Rodak	CA	
Katherine	Egan	MN	
Javier	Sublasky Jr	TX	
Ivette	Cardona ramos	PR	
Coletta	Carter	GA	
Anthony	Sampson	TX	
David	Edwards	WA	
Joe	Lucero	CO	
Aaron	L	CA	
Janneil	Stuttley	IL	
Jason	Newsome	IN	
Emily	Salvoni	NY	
Martha	Miller	OH	
MARY	KROSCH	TN	
Nicola	Davis	MI	
Morgen	Torbett	OH	
Kristin	Garcia	KS	

First name	Last name	State	Comments
Devona	Austin	GA	
Louise	Hutchinson	NM	
Karen	Pasqua	NY	
Annette	Melendez	NY	
Mary	Dugger	AZ	
Danielle	Williams	MI	
Sara	Blagg	PA	
Debra	Olive	OH	
Misty	Johnson	TX	
Kayla	Booker	KY	
TANYA	SIMMONS	NY	
leora	broche	NJ	
Rose	Dean	MN	
Jennifer	Bryant	GA	
Alikhan	Pirvany	TX	
Anna	Taylor		
Curt	Metzker	NV	
ELIZABETH	DAVIS	OH	
David	Ward	NY	
zewditu	tadesse	VA	
Hilary	Eisma	CA	
Jenesa	Duval		
Marisol	Barbosa	CA	
Julie	Cesari	CO	
Nicole	Beckloff	TN	
Ellen	Leonard	NY	
Eileen	Castro	UT	
Felicia	Garrett	AL	
Nancy	Heckel	NH	
Carlos	Canales	IN	
Nancy	Przygoda	MO	
Donna	Hobbs	MI	
Raquel	Sanchez	CT	
Anja	Osmon	TX	

First name	Last name	State	Comments
Kimberley	Bivona	MA	
Susan	KernsWilson	CA	
Nathaniel	Williams	NY	
Young	Branch	HI	
Sarada	Cleary	CA	
Ann	Hurd	CA	
Stephen	Vetrano	NJ	
Tammy	Richmond	FL	
Mary	Taylor	TX	
Laura	West	TN	
Wanda	Kee	TX	
Megan	Ryan	NY	
Seville	Soto	NC	
Sarada	Cleary	CA	
Romy	Relle	LA	
Heather	R	CA	
Otelee	Rowe	GA	
Clarissa	G.	WA	
John	Hamlin	NJ	
Fitzgerald	Brown	FL	
Anthony	McCradic	TX	
Melinda	Taylor	MS	
Tonia	Pugh	CA	
yohannes	debretsion	CA	
Mary	Ammerman	NC	
Tabatha	Shumake	GA	
Kelly	Wiesner	TX	
Allison	Craig	OH	
Luke	Lorenzetti	NY	
Jocelyn	Mixon	NC	
Jessica	Lorenzetti	NY	
John	Rausch	NY	
Dianne	Meyers	KS	
Sandra	Luna	CA	

First name	Last name	State	Comments
Shayna	Frost	WI	
Lauraine	White	GA	
Rebecca	Engle	NY	
Sofia	Mironova	NC	
Cynthia	Menard	MA	
Adam	Barraza	OH	
William	Wilson	NY	
Karen	Young	NY	
Elizabeth	Rehmer	MT	
Colleen	Hannon	FL	
Thomas	DeHart	CA	
Melodie	Adams	OH	
jamie	Cooper	GA	
Tammy	Mann	TN	
Dana	DeVries	NC	
Christina	Plange	AZ	
Jose	Bocanegra	TX	
Parish	Dawe- Chadwick	NH	
Yolitzen	jackson	CA	
Sandra	Wilson	MA	
Mary	Mills	PA	
katie	blanchard	OR	
rainet	lewis	AZ	
Linda	Logie	UT	
Ambrey	Nichols	CO	
Karen	Selvey	AZ	
Kelly	Bennett	CA	
Devin	Veasley	GA	
Kwankisha	Crawford	OH	
Cynthia	Good	OK	
Sandra	Hayes	MI	
Fredric	Villano	NY	
Jacque	Garcia	CA	

First name	Last name	State	Comments
Laura	Fredrickson-Gosewisch	MN	
Mariah	Holmes	OH	
Irene	BELEN-JONES	NY	
Nicole	Nockowski	OH	
Melissa	Jones	MD	
Corey	Bellomo	MI	
Jennifer	Hunter	WA	
Burklee	Green	NE	
Sheila	Fenbert	MI	
Pamela	Munoz	GA	
Rhoda	Levine	NY	
Brandy	Huerta	WI	
Doreen	McCall	NY	
Guillermo	Rodriguez	FL	
Oliver	Peterson	FL	
Donna	Butler	MD	
Jennifer	Huntzinger	FL	
Loretta	Aiken	NY	
Gregory	Dean	SC	
Kennedy	Sparrow	OR	
Madeline	Keen	IL	
Susan	Deutsch	CA	
Marilyn	Goryl		
Christine	Tobin	PA	
Nancy	E Peham	TX	
Laura	Simmons	MA	
Cynthia	Cleveland		
Theresa	McAuliffe	OH	
Cheryl	Geathers	GA	
Deanna	Singletary	SC	
Barbara	D	CA	
Aimee	Wittnebel	WI	

First name	Last name	State	Comments
Michelle	Stratton	AK	
erica	hagood	MI	
Michele	Hondo	HI	
Jamie	Kruse	CA	
Jennifer	Gibbs	NY	
Laura	Gaffney	FL	
Waleska	Lafferty	PA	
Edward	Hubbard	WI	
Mark	Pauley	MO	
Krista	Miller	IL	
ronda	smith	OH	
Jeffrey	Jackson	PA	
Leroy	Moodey	IL	
MEKONNEN	Tekleselassie	CA	
bianca	cerise	DC	
Adriana	Betancourt	CA	
Maureen	Landa McGavin	MN	
Trenia	Pardue	CO	
Jeanette	Ruiz Cigarroa	FL	
Meaghan	Barton	MN	
Monica	Perez	FL	
Carol	Claus	GA	
Maggie	Bowers	PA	
Amy	Conwell	ON	
Carmen	Cross	LA	
Karl	Schumaker	MN	
Julia	Lynch	NC	
Andrew	Sheppard		
John	Poland	IL	
Greg	Allen	SC	
José Gregorio	Sánchez	NJ	

First name	Last name	State	Comments
Jacqueline	Murray	TX	
Brett	Bell	CA	
Mae	Mackenzie	FL	
Edward	Clare	LA	
Morgan	Longmate	NY	
John	Badila	UT	
Jill	Ens	AZ	
Kaylee	Ray	WA	
Michelene	Mobley-Altice	PA	
Cathy	Hinnendael	WI	
Karen	Waxer	IL	
Cassandra	Jones	MI	
Kimberly	Hart	IL	
Jennifer	Menard	IA	
Jonathan	Murphy	PA	
Danielle	Harness	OR	
Grace	Baker-Whitcomb	CA	
Yvette	Andasola	CO	
Eva	Dorothy	MI	
Lara	Rezzarday	CO	
Tucker	Amend	ID	
Asfaha	Tesfai	CA	
Lisa	Murphy-Tate	IL	
Susan	Smith	MA	
Carole	Ackelson	PA	
Jacqueline	Cianci	NJ	
Laura	Schleicher	NY	
Felicia	Marmentini	CA	
Rebecca	Gordon	OR	
Dale	Evans	FL	
R	Rivera	MA	
Karol	Huntmoses	TX	

First name	Last name	State	Comments
Alexandra	Cheff	VA	
ralph	corbo	VT	
Mary	Murphy	NY	
Trent	Mure	AZ	
Darryl	Hooks	FL	
Bridget	Kozar	PA	
Angela	Nelson	MN	
Michele	Kuhn	WV	
Jaime	Grimwood	AZ	
Amy	Logue	VA	
Sarabeth	Murray	OH	
SHARON	MARTIN	FL	
Derek	Meyer	VA	
Mary	Wilbert	MI	
Stacie	Ledridge	TN	
Rafael	Reynolds	CA	
Steven	Zunich	ID	
Kelley	Keisch	MO	
Jennifer	Bator	CA	
Diane	Lytle Burton	OH	
Kevin	Eastman	PA	
Sarabeth	Murray	OH	
Maria	Magana	WA	
Wanda	Burleigh	FL	
Shanna	Rojas	CA	
Jonathan	Reed	TX	
Payton	Reichert	FL	
Alicia	Quinn	CA	
Sherly	Robinson	MI	
Kathryn	Rose	CO	
MORIAH	WARREN	NY	
Edgar	Castillo	CA	
Nina	Cavanaugh	TX	
Alan	Berg	MA	

First name	Last name	State	Comments
Candace	Jordan	CA	
Baysan	Tulu	MI	
Tufani	SenGupta	MA	
Lauren	Hall	AZ	
anita	whitfield	WA	
Jessica	Page	KY	
emm	er	CA	
Adelia	Cooper	TX	
Deborah	Brooks	PA	
Maddie	Kinker	MA	
Latonia	Ismail	NV	
Helen	Dickey	CA	
Kathy	Mason	MI	
Ingrid	Peterson	MI	
David	Katz	MI	
Jasmyne	Boyd	NC	
Rolanda	LINDSEY	OH	
Elizabeth	DeFranco	OR	
Andrea	Jones	IA	
Juliette	Brown	NJ	
Ninotchka	Hampton	IN	
David	Jackson	NY	
Beatriz	Malnic	FL	
Joe	Spicer	PA	
Debbie	Bennett	CA	
Robert	Burk,	CA	
Lisa	Piazza-Vera	NY	
Rex	Burington	CA	
Jennifer	Walters	CA	
Aisha	Manners	NJ	
Deborah	Livingston	CA	
Grant	Fujii	OR	
Pat	Berger	MA	
Tyra	Pelleirn	LA	

First name	Last name	State	Comments
Misty	Epps	CA	
Rebecca	Mclin	MI	
Karen	Guancione	NJ	
Alysa	Avolia	PA	
Linh	Thai	MO	
Bonnie	Arbuckle	CA	
Jane	Rittenhouse	OR	
Michael	Sileno	NC	
Rose	Vazquez	CA	
Leo	Buckley	CA	
Kelley	Coleman-Slack	WA	
Mary	Morrison	DC	
Laurie	Lewis	MI	
Meggin	Mascorro	MI	
Holly	Asamura	CA	
Whitney	Kelly	SC	
Sona	Rejebian	IL	
Lashawn	Wanamaker	NC	
William	S	MO	
Jennifer	Zahnow	CA	
Caitlin	Nuzum	NY	
Shana	Garcia	CA	
Lee Michael			
Mark	Kochems	CA	
Marion	Shepherd	MI	
Holly	Godwin	MO	
Jaidelice	Quinones		
Andrea	Sanders	CT	
Leona	Silburn		
HERMINIO	SANTIAGO JR	NY	
Patricia	Walts	NY	
HERMINIO	SANTIAGO JR	NY	

First name	Last name	State	Comments
Jacqueline	Alvaro	TX	
Montaña	Pulido		
Jared	Wright	IN	
Ivee	Greer	NC	
Stephanie	Hess	WV	
Joen	Meylor	WI	
Twinda	Harvey	MD	
Melissa	Montero	NJ	
Tye	Hobbs	TX	
Timothy	Cochran	GA	
JoAnn	Pepsin	PA	
Pamela	Schwartz	KY	
Jorge	Salazar	NJ	
Pamela	Schwartz	KY	
Allie	Young	KY	
Susan	Pettit	OH	
Meshondra	Williams	GA	
Roy	Velasquez	TX	
Lameka	Brown Richardson	TX	
Joy	Schirlls	MO	
Diane	Bowers	KY	
Rith	Humphrey	WV	
Amanda	Baker	PA	
Julett	Twine	NY	
Patricia	Morton	OK	
Tracie	Block	MN	
Aristene	Charles	FL	
lisa	laird	NY	
Prisma	Garcia	CA	
Maggie	Anguiano	CA	
Prisma	Garcia	CA	
Antonio	Middlebrook	MI	
Mourad	Bouferache	VA	

First name	Last name	State	Comments
Betty	Eason	OK	
E.R.	Turner	OR	
Dana	Dacus-Hare	CA	
Terry Ann	Crane	LA	
Renee	Skudra	NC	
Nils	Skudra	NC	
Lisa	Sennett	MI	
Damllat	Ruiz	NY	
Kristen	Fox	MN	
Bosompim	Kusi	NY	
Belinda	Johnson	TX	
Cait	Lacey	OR	
Calvin	Forte	FL	
Nydia	Russe	NY	
Shane	Pruitt	TX	
Amy	Demarest	MA	
Amy	Wise	MS	
Tammy	Lettieri	FL	
Mike	Keita	CA	
Angela	Celli-Jones	FL	
Traci	Venezia	SC	
Emily	Bolin	IN	
Tammy	Ward	NM	
Vivian	Flowers	TX	
Guss	Tsatsakis	IL	
Tiffany	Starkey	IN	
Karina	Santana	CA	
Jeremy	Lee	WI	
Ashley	Dewey	WI	
nick	Almaguer	CA	
Robert	Shea	NH	
Patrice	Young	CA	
AVA	HINTON	NC	
Dwight	Hughes	OH	

First name	Last name	State	Comments
Kessel	Davis	CA	
Maureen	Smith	AZ	
Emily	Vandendaele	MO	
James	Feit	WA	
Emily	Aufuldish	MD	
Oren	Sachs	CA	
Gordon	Avery	WI	
Lorrie	Lewis	CA	
Eden	Marek	IL	
Jeri	Baer	WA	
Jay	Lujan	WA	
Liz	White	NY	
Julie S.	Jacobson	CA	
Jaime	Foster	TX	
Gabrielle	Hutchinson	MI	
Josh	Johnson	PA	
Anna	Bae	CA	
Anuola	Surgick	CA	
Tracey	Randolph	AL	
Annmarie	Skeean	MA	
Aidan	M Kronick	CA	
Ruth	Kronick	CA	
David	Lee	AZ	
Holly	Spinner	FL	
Beth	Calabro	MA	
Priss	Harbuck	KY	
Olga	Lopez	PR	
Michael	Dicus	WA	
Rachel	Dennis	OR	
chaargier	negrn	PR	
Gregg	Augustine	OH	
Gregg	Augustine	OH	
Vicki	Escalante	IL	

First name	Last name	State	Comments
Doreen	Boone-Pitcher	NY	
Jay	Frazier-Blunt	VA	
Kathleen	Pheney	LA	
Michael	Calderon	NY	
Paul	Downey	MO	
Robert	Settles	OH	
Rachael	Folkman	OH	
Marisela	Davis Martinez	OH	
Cortney	Morgan	TX	
Cynthia	Jones	MS	
Chunhang	Ko	TX	
Jill	Wright	OH	
Robert	Yeakley		
Ibn-Umar	Abbasparker	NJ	
Selena	Estrada	CA	
Mary	Neel	CA	
Eshani	Pandya	VA	
Joy	Rosenberry Chase	WI	
Kay	Breakstone	CT	
Todd	Porter	CT	
Donald	Metoyer	TX	
Sharon	Snyder	MO	
Eyas	Hasan	NJ	
Belinda	Weiss	AZ	
Minnie	Bannister	NC	
sonja	corich	IN	
Melissa	Kelmar	NC	
Theresa	Alvillar	NM	
Esther	Camacho		
Daniel	Rich	MA	
Brenda	Rich	MA	
Angelittia	Sanders	NC	

First name	Last name	State	Comments
Joan	DeYoung	MI	
Michelle	Fortune	VA	
Vickie	Willis	FL	
Jamie	Gordon	MN	
Kate	Goyette	CA	
Kevin	Wallace	SC	
jack	garabedian		
Clinton	Brown	ID	
Rebekah	Brooks	OR	
Jaime	Lavit	AZ	
Scott	Grinthal	CA	
Lulie	JUSUFI		
Dana	De Leon Ibrahim	VA	
Misty	Knipp	KY	
Koren	Harrigan	FL	
Vincent	Limoli	FL	
Tami	Patterson	CA	
Bobby	Padgett	NC	
Becky	Wharton	TX	
Alex	Jeantinor	FL	
Lauren	Jacobs	MI	
Jose	Alvarez	CA	
Millicent	Kimble	WV	
Chris	Armstrong	OH	
Itene	Navarro	CA	
Patricia	Stefancic	WI	
Kimberly	Krystofik	KY	
Rosewind	Veilove	CA	
Liz	Cortes	CA	
Charlie	Compassion	FL	
Gerrica	Avery	KY	
Kimberly	Ready	FL	
Elizabeth	Wiley	FL	

First name	Last name	State	Comments
Hailey	Clementi	NH	
Robert	Hall	NV	
Brianna	Johnson	WI	
Sarah	David	IL	
Dana	Brickenstein		
Rob	Robinson	WA	
Peter K.	Wilmot	TX	
Bonita	Thomas	AL	
Joy	Layden		
Guadalupe	Sanchez-Luna	CA	
Mary	Krepp	IL	
S.	Nam	NY	
Robert	Glover	CA	
Iris	Iavigne	VA	
Mary	Southworth		
Amanda	Dickinson	WA	
Jennifer	Morrow	PA	
Nicole	Lamina	PA	
Apryl	Bancroft	MD	
Christina	Peterson	WI	
Tufani	SenGupta	MA	
Lisa	Reed	MI	
Estela	Gonzalez	IL	
Doug	Balcom	WA	
Felix	Hiciano	NY	
David	Ross	NY	
Carla	Fider	CA	
Tracy	Cole	AZ	
Janelle	Martinez	CA	
Theodore	Voth	WI	
Carissa	Rogers	MO	
Lauren	Richie	AL	
William	Canna	NY	

First name	Last name	State	Comments
Patricia	Sigala	NM	
sarah	chin		
Zuleika	Basabe Bosque		
Jorge	De Cecco	CA	
Faris	Harton	NC	
Fraser	Correale	NJ	
Nelson	Rodriguez		
Erica	Haas	GA	
Dorothy	Kozak Snoke	CA	
Tamisha	Jackson	AL	
Leslie	Romo	CA	
Monica	Spriggs	MD	
Evelyn	Fraser	DC	
Rebecca	Hughes	NJ	
Jamie	Henning	MA	
erica	hughes	KY	
Rebekah	Diballa	KY	
Sarah	Kelly	MI	
Barry	Hart	MA	
Jan Marie	Moore	FL	
Lisa	Alawie	MI	
Molly	Hannula	TN	
B.	Conelley	VA	
Tim	Seals	OK	
Michael	Hill	NC	
Jean	Neilly	NY	
LISA	SCHLEICHER	CT	
Adrian	Cardwell		
Amelia	Martinez	CA	
Emily	Chase	NC	
V	L	CA	
Antonino	Erba	IA	

First name	Last name	State	Comments
Beverly	Maloney	IL	
Adrienne	S.	CO	
Randy	Whitworth	TX	
Crystal	Sprenkel	FL	
Anna	Gage	VA	
George	Bradley	PA	
Lindsay	Pugh	VA	
Daysha	Polk	CA	
Traci	Rinehart	MO	
Matt	Richmond	OR	
Charlotte	Navarro	CA	
Rachel	Rose	CA	
Michele	Jackson	PA	
Alton	Thomas	GA	
cody	koester	CA	
Ronna	Stedman	NJ	
Michael	Morgan	TX	
Kathleen	Byrd	TX	
Ginger	Spencer	AZ	
Kaleen	Lonergan	CO	
Lucienne	Taylor	NY	
Sarah	Bartol	OR	
Bernice	Masters	PA	
Matalie	Jackson	CA	
David	Gittens	SC	
Desi	Macias	MI	
Gwendolyn	Washington	IL	
Judith	Barnett	CA	
Denise	Brown	MO	
Antonio	Muniz	NY	
Nicholas	McKinney	KY	
Margaret	Kuhn	CA	
Martha	Brown	AL	
Lynne	Smith	AL	

First name	Last name	State	Comments
Turo	Boyiri	PA	
Treva	Sease	TN	
Donieka	Wood	OH	
Jess	M	OR	
Leanne	Latona	IL	
Elijah	L.	CA	
Jaliyah	Williams	MI	
Jeremy	Johnson	IN	
Nicole	Houston	TX	
Becky	Rigsby	AL	
deborah	barragan	CA	
Derek	Benedict	WA	
Jessica	Oyola	NJ	
Darren	Skotnes	NY	
Amy	Ridgway	NJ	
Maria	Charles	OR	
Gregory	Clark	TX	
Alicia	Luke	PA	
Tara		MI	
Anna	Brice	WI	
Carolyn	Fuqua	OH	
Alexander	Honigsblum	IA	
Samuel	Roberts	FL	
Rebecca	Smith	CA	
Sylvia	Elliott	IL	
Andrea	Cabarcas	NY	
Robin	Johnson	NC	
Montgomery	Johnson	NC	
Benton	Johnson	MO	
Laura	Allen	FL	
Katelyn	Decker	OR	
Holly	Speer	OH	
David	Lashua	WI	
Rose	Freeman	GA	

First name	Last name	State	Comments
Kenia	Llanes	FL	
Maureen	Norman	NC	
Terence	Twiss	IN	
McKenna	Montgomery	WA	
maisy	holt	OR	
Carlos	Santiago	PR	
Kinna	Nordstrom	OK	
Linda	Williams	GA	
Ed	Fiedler	TX	
Erica	Maranowski	OR	
Kerry	Olson	WI	
Nathalie	Camus	NY	
Patrick	Conner	VA	
Edward	Alshaib	MI	
Meredith	juergens	CA	
Leah	Foster	LA	
Catherine	Strout	NC	
Tien	Vu	WA	
Lauren	Richie	AL	
Kimberly	Wiley	NY	
Ricky	Ortiz		
Keith	Simmons	SC	
Gladys	Gravely	VA	
Stacy	Martin	CA	
Matthew	Kwak	CA	
Andrea	Ramirez	CA	
Allan	Campbell	CA	
PATRICIA	FOLMAN	CA	
Christopher	Andrews	IA	
Cheryl	Doucette	ME	
Janice	Braxton	NC	
Sophie	Freudenberg		
Kim	Bennett	MN	

First name	Last name	State	Comments
Ilsa G.	Bonet Fernández		
Jena	Sterrett	MO	
Ivy	Gilbert	GA	
Patti	Hurley	IL	
Kathrin	Dodds	TX	
Brea	Viragh	VA	
KATARINA	TOMIN	FL	
Vicki	Joseph	IL	
Lauren	Grogan	AR	
Carly	Bellanti	NY	
Paulette	Braxton	PA	
Elena	Dordjieva	NY	
Mercedes	Bello	FL	
Nikia	Ham	NJ	
Matt	Murphy	IL	
Diane	Barta	GA	
Connie	Dellas	NJ	
Odia	Silver	NC	
Jillian	O'Keefe	NY	
Denise	O'Neil	WI	
Pamela	Cross	MS	
Sheena	Plank	OR	
Rosalyn	Martin del Campo	CA	
Anne-Marie	Read	WA	
April	Villalobos	AZ	
Teri	Gamble	CA	
Amy	Hansen	CA	
Caroline	Kirsch	WY	
Kala	Friddle	MI	
Judy	Gyllenband	TX	
David	Roman	OR	
Carin	Coleman	DE	

First name	Last name	State	Comments
Christie	Gerou	NY	
Shirley	Wren	GA	
Marianne	Alexander	MI	
Freddie	Chambers	NY	
Valencia	Roberson	IN	
rachel	bolerjack	OK	
Judith	Moises	FL	
Kaylin	Grice	IL	
Gina	Doucett	CO	
Grace	Gentle	IL	
Shirley	Wren	GA	
Sarah	Houts	MO	
Brandy	Corry	NM	
Theresa	Hicks	NJ	
Erica	Gamble	SC	
Vivian	Nazario	NY	
Celeste	Whiteley	SC	
Emma	Crissman	CA	
Lisa-May	Reynolds	SC	
MARINA	BROOME- EASON	MD	
Daniel	Rodriguez	CT	
melynda	saldenais	VT	
Charles	Berry	TX	
Ita	Leach	FL	
Melissa	Noel		
Aro	Roseman	CO	
Jeremy	Young	NY	
Kelly Jean	Clair	NY	
Kasandra	Wylin	MI	
kelsey	darby	OR	
Sally	Thrasher	HI	
e	I	NH	
Paul	Eisenberg	MD	

First name	Last name	State	Comments
Steven	Gower	FL	
Brian	Moscatello	NJ	
Matthew	Morreale	CA	
Bb	Caesar	FL	
Kelsey	Geoghegan	OH	
Anne	Cuthbert	WA	
S	H	FL	
Jessica	Jakubanis	NM	
BRITTANY	BLANKENS HIP	KY	
Constantina	Hanse	PA	
Mary Ann	Rivers	NY	
Susan	Kukua	GA	
April	Anderson	RI	
Cynthia	Porter	PA	
Shena	Kieval	CA	
Katie	Taylor	IL	
Amanda	Lugo	NY	
Barbara	Flood	NY	
Robin	Jenkins	OR	
Amelia	Gutierrez	TX	
Kelsey	Chizmar	PA	
Barbara	Judd	NY	
Lorie	Mendoza	MA	
Matt	Robbins	OR	
David	Klinke	NY	
Kendall	Granberry		
Kayla	Cervantes	TX	
Michelle	Gutierrez	CT	
Jason	Steadmon	NV	
Leslie	DuBois- Adkins	CA	
Maxwell	Palau	CA	
Gunnar	R		

First name	Last name	State	Comments
Christina	Cummings	OH	
Angela	Cole	MI	
Lourdes	Gomez		
Paula	Solfest	NM	
CHARLES	GROSS	MI	
Efrain	Olivo	FL	
Sandra	Peasley	ND	
Mary	Taylor	GA	
Meaghan	Steele	CO	
Arwen	Delyon	NC	
Monica	Kelty	TX	
Ariana	Zarkona	NM	
Erika	Allen	NM	
Jamie	Rappo	VA	
Alexandra	swanson	OR	
Pablo	Fontan	FL	
PAOLA	AYALA	TX	
Samy	Derisavi- Fard		
Nadine	Berenger	LA	
Kelly	Divine	CA	
Nicki	Perry	MI	
William	Mejia	FL	
Erica	Billings	TX	
Thomas	McCreary	WI	
Ludivina	Benavides	TX	
samone	stills	GA	
Helen	Macauley	FL	
Jessica	Diaz	NY	
Michelle	Ahart	CA	
Jeanette	Cocke	MI	
Lisa	M	NC	
Eloyce	Cartwright	MD	
Laquan	Lee	NJ	

First name	Last name	State	Comments
Brittany	Hoard	AZ	
Laurel	Mahannah	CA	
Byron	Zacarias	NJ	
Bailey	Spears	AZ	
Kathleen	Van Dusen	CA	
Caroline	Scavuzzo	PA	
Jennifer	Harris	VA	
C	B	MD	
Lisa	Eldred	VT	
renee	Coppernoll	NY	
Eric	Forney	OK	
Forbang	Mbah	MA	
marisa	Vachon	WA	
Mariya	Pawlikowski	NY	
Momolu	Kanneh	MN	
Stephanie	Ross	CA	
Tony	Menechella	KY	
Katherine	Ryan	MN	
BELKIS	ENCARNACION	SC	
Joan	Miller	MT	
Susan	Rushing	IL	
Katherine	Smallwood	OH	
Marshello	Williams	MS	
cielo	masadao-gowers	MO	
james	cichocki	WI	
Mark	Clark	AR	
Alejandra	Baigorrotegui	CA	
Latonia	Peppers	GA	
Jill	Whitney	CA	
Sasha	Jackson	MI	
Savannah	Murphy	NJ	
Thomas	Kemp	TX	

First name	Last name	State	Comments
Dishan	Fernando	CA	
April	Sheen	ID	
Mary	Pedote	NY	
Guadalupe	Vazquez	WA	
José Gregorio	Sánchez	NJ	
Hiram	Ramos		
Kristina	Battaglia	PA	
Frank	Medina	AZ	
Kyleigh	Brandon	FL	
Barbara	Barker	NJ	
Monica	Smilko	FL	
Kathleen	Pare	MA	
Michele	McGrane	TX	
Karisma	Vazqueztell	PR	
Amy	Warnke	OH	
Angelique	Vongphakdy	CA	
Joshua	Montgomery	OK	
Amalie	Marti	FL	
Marcia	Kranz	MN	
Mimi	Jeffries	NY	
Erin	Connolly	IL	
Maria del mar	Emanuelli		
Josh	Lupton	MA	
Emily	Altier	CO	
Yuritzi	Cruz	MI	
Kelly	dArcangelo	AZ	
Seya	Ferghus	CA	
Melissa	Moy	TX	
Paul	Eisenberg	MD	
Shawn	Nethery	TX	
Ashley	Kiaulakis	IL	
Angela	Lenton	MA	

First name	Last name	State	Comments
Courtney	Vigneron	KS	
Amanda	Deleon	IN	
Rachel	Shannon	AZ	
Mildred	Soto		
Sarah	O'Neil	IL	
Tina	Gorskey	MA	
Cindy	C		
Doreen	Jueckstock	MI	
Emilio	Zavala	CA	
Dimitri	Fisher	IL	
Joseph	Kasper	CA	
Sheronica	Roberts	FL	
Jewlene	Bellamy	MN	
Steven	Sy	MI	
Derene	Derricotte	NJ	
Maria	Smith	KY	
Vinicio	Reynoso	IL	
Arita	Gray	TN	
Deborah	Richardson	WA	
Mike	Kuhlenbeck	IA	
Laura	Atchison	CO	
Taketa	Williams	TX	
Savanah	Patton	NV	
Lan	Wallin	IA	
Eva	Mirnegg	CA	
Besa	Perovic	NY	
Mary	Mesquit	AR	
Steven	Perry	MA	
C	B	MD	
Izabel	Larsen		
Angie	Mendez	CA	
sam	louhi	MD	
Matt	Richmond	OR	
Annette	Chandler	MD	

First name	Last name	State	Comments
Lauren	Farr	TX	
Shaina	Johnson	CA	
Udo	George	TX	
Pamela	Elliott	IL	
Adrian	Gomez	TX	
Debbie	Irk	IN	
Patricia	Thompson	TX	
Jeffrey	Perkins	MO	
ANN	MOHRMAN N	AR	
Jen	Schellman	WI	
CESAR	HURTADO	FL	
Jessica	Katz	NY	
Manuel	Dee	FL	
Kathleen	Rocco	OR	
Valerie	Dillon	VA	
Skyy	Crews	VA	
Lily	M		
Hussam	Wakil	CA	
Linda	Malcom	CA	
Illona	Saintillan	CA	
Lina	Ott	AZ	
Linda	Chavez	NY	
Kaitlyn	Llewellyn	NH	
Elsa	Williamson	AZ	
Utkarsh	Nath	CA	
K	Argens	OR	
Johnathan	Bragg	GA	
Laura	Orsini	PA	
KATHLEEN	ALBERS	MN	
Trent	Kinney	PA	
Kathleen	Lynch		
Kathleen	Lynch		
Raymundo	Rojas	TX	

First name	Last name	State	Comments
Jolene	Williams	PA	
Donna	Bishop	OH	
Bernita	McDowell	AL	
Catherine	Smith	CA	
Brandan	Oates	WI	
jennifer	schultz	NY	
Marie	Lee	CO	
Diane	LaMagdeleine	IL	
Marla	Feldhacker	IA	
Nanette	Tye	KY	
Joan	Green	NY	
Ana	Viker Smart	FL	
Sabrina	Calazans	NY	
Enedina	Moncure	MS	
Nicolas	Solomon	CA	
Tresa	Monteith	SD	
Gary	Thaler	MA	
Joseph	Henderson	HI	
Danielle	Holubowski	PA	
kay	carey	OR	
Sharon	Olson	IN	
Deborah	Manuel	OH	
Harley	Johnson	MT	
Jennifer	O'Brien	CT	
Grace	L	IL	
Mal	Chapman	NY	
Diane	LaMagdeleine	IL	
Mishel	Johnson	FL	
Sabrina	Calazans	NY	
Margaret	Woodford	IL	
Linda	Krietemeyer	MO	
MERCEDES	WHITWORTH	NC	

First name	Last name	State	Comments
Terry	Buckley	GA	
Maria	Engle	CA	
Kristy	Brewer, LCSW, PhD	GA	
Melissa	Sheppard	NC	
Marissa	Torres	AZ	
Blaine	Nowak	WI	
Karen	Marchese	NJ	
Kenneth	Andrus	TX	
Jennifer	Francois Meacham	CA	
Sabrina	Calazans	NY	
Laquan	Lee	NJ	
Sarah	O'Neil	IL	
Robert	Anderson	CA	
Kristy	Brewer, LCSW, PhD	GA	
Melissa	Sheppard	NC	
Marissa	Torres	AZ	
Blaine	Nowak	WI	
Karen	Marchese	NJ	
Kenneth	Andrus	TX	
Jennifer	Francois Meacham	CA	
Sabrina	Calazans	NY	
Laquan	Lee	NJ	
Sarah	O'Neil	IL	
Robert	Anderson	CA	
Blaine	Nowak	WI	
Shanna	Hayes	DC	
Shanna	Hayes	DC	
Nabil	Khan	CA	
Sabrina	Golling	NC	
Gregory	Thomas	NC	
Scott	Reich	WI	

First name	Last name	State	Comments
beverly	johnson	TN	
janna	piper	OR	
Korine	Vitiello	MA	
Justin	Philipps	OH	
Elissa	Faye	CA	
Debra	Ouellette	OH	
Brittany	Post	GA	
Erin	Phillips	AR	
Shawn	Asmuth	FL	
Jennifer	Scull	OH	
Jasmine	Flo	CA	
Caitilin	Kane	SD	
Tamia	Ingham	FL	
Jordan	Garvey	IN	
Maria Deniz	Ortiz-Díaz		
Joni	Bruce	WI	
Andrew	McMann	IA	
Stephanie	DiPaolo	IL	
Vinna	De La Cruz	CA	
JILL	VAUGHAN	CA	
Jordan	Pascarella	MD	
Ann	Huggins	CO	
Lavonda	White	TN	
Marcy	Wilson Jackson	OH	
James	Thoma	NY	
Melissa	Matsas	IL	
Felisha	Cerda	WA	
Tiffani	Rooney	CA	
Susan	Moreland	MO	
Sherry	Boylen	KY	
Tahirah	Marks	GA	
Lora	Garren	NC	
Juan	Velasquez	IL	

First name	Last name	State	Comments
Elizabeth	Hubler	MI	
Martha	Shepherd	ME	
Ludmila	Dmitriev- Odier	OK	
Kathleen	Hess	CA	
Luana	Offutt	TN	
Jim	Silliman	TX	
Linda	Berghoff	FL	
Christopher	Dalton		
Kristin	Stiff	CO	
Victoria	Suarez	NJ	
Hannah	Rogers	CA	
Arienne	Bloomington e	MA	
Megan	McClinton	MD	
Latricia	Cox	WI	
Kathleen	Van Dusen	CA	
Victoria	Sedillo	NM	
Jeffrey	Creed	NY	
Richard Van	Ingram	TX	
Nell	Ubbelohde	MN	
Holly	Heft	TX	
Sara	Naber	CT	
Denise	Felice	FL	
Paul	Martin	MO	
Allen	Ramm	OH	
Silvia	Villaneda	CA	
Carlos	Tavares	CT	
Caroline	Cunningham	OR	
Mandy	Glenn	CA	
Joseph	Teresi	WA	
Ron	P	CA	
Cristy	Smith	OH	
Ronald	Blevins	GA	

First name	Last name	State	Comments
karen	mcgregor	UT	
Jean-Pierre	Moundou	MD	
Russell	Grindle	WA	
Meqdes	Mesfin	MA	
Harley	Khaang	MD	
Emily	Rosenmeier	MN	
Stephanie	Ross	FL	
Gina	Hall-Green	TX	
Gregg	Augustine	OH	
Louisa	Dyer	NC	
Terra	Dodrill	MD	
Jesse	Kirkham	IN	
Malia	Womack	CA	
Linda	Bellamy	SC	
Tricia	Campagna	PA	
Lynne	Welsh	PA	
Jenna	Goldsworthy	MI	
German	Morales	FL	
Rosalie	Verde	CO	
Lauren	Farias	IL	
Donald	Shaw	NY	
Charity	Nwogu	NY	
Elpida	Bauman	CT	
Robin	Weirich	CA	
Wendy	Bookler	PA	
Milgene	Buenaventur a	TX	
Joe H.	E.	NY	
Ryan	Sams	PA	
Ivette	Mota	CA	
Graciela	Valentín		
Richard	Blitzer	HI	
JoAnn	Silvers	GA	
Jaclyn	Austin	KY	

First name	Last name	State	Comments
Tami	Wilson	SC	
Stephanie	Cappadona	MA	
Savannah	Dunaway	OR	
Ron	Lucero	CO	
Margaret	Salome	NH	
Heather	Thornburg	SC	
Cassandra	Hargitt	NM	
Therlda	Chronister	PA	
Kevin	Walsh	CT	
Kathryn	Walsh	PA	
Anita	Aplara	OK	
Scott	Beyer	FL	
Jessica	Maney	NY	
Chas	Griffin	NC	
Barbara	Gee	HI	
David	Gordon	WV	
Xzavier	Marion	TX	
Angela	Celli-Jones	FL	
Kat	Rodgers	NJ	
Sharon	McCadney	VA	
VIRGINIA	MENDEZ	FL	
Anthony	Wooden	WI	
Lexi	Terry	FL	
Marlyse	McQuillen	FL	
Latanya	Anderson	TX	
Nancy	Hasbrouck	NY	
Monique	Hazeur	NY	
Joseph	Alicea	FL	
Natalie	Daniels	OH	
Rachael	Folkman	OH	
Alvin	Anderson	MI	
Elizabeth	Artman	MO	
Andrea	Rothney	MI	
Theodore	King	WA	

First name	Last name	State	Comments
Monique	Mcneill	NY	
LaToya	Smith	TX	
Kwankisha	Crawford	OH	
Robert	Cappitelli	IL	
Deborah	Boyer	PA	
Mary	Thomas	TX	
susan	mcdonough	IL	
Daniel	Daba	VA	
Sam	Fernandez	CO	
Lauren	Jordan	IL	
Ryan	Baka	MN	
Stephen	Chrysler	ID	
Jason	Black	TN	
Gradi	Ndungidi	TX	
Brendan	Cardaci	VA	
Carla	Innis	MA	
Ryan	Baka	MN	
Karen	V	FL	
Ellen	Michaelis	NY	
Abbas	Tehrani	CA	
Michelle	Baker	CT	
Rachel	D	MO	
rainet	lewis	AZ	
Sarah	Mullins	FL	
Amelia	Ward	KY	
Paula	Boyle	VT	
Brandy	Barrett	CA	
Phyllis	Robinson	WA	
Jocelyn	Mixon	NC	
Nicole	Amato	CA	
Amanda	McCain	AL	
Laurel	Leonetti	CA	
Pam	Antoni		
Nazanin	Bakhtiari	CA	

First name	Last name	State	Comments
Mercedes	Davis	IA	
Maria	Corona	CA	
Regina	Bell	PA	
Utkarsh	Nath	CA	
Lashantanay	Brown	MN	
Charlene	D'ADDIO	CT	
GEORGETT E	MARINO	MD	
Natalie	Nadeau	NH	
Mark	Lewis	KS	
Roosevelt	Belton Sr	MI	
Zoe	Oliphant	NJ	
Cody	Nelson	MN	
Nora	Vralsted- Thomas	WA	
Patricia	Click	TN	
Laura	Jorrin	IL	
Veronica	B	NY	
Carla	Pomeroy	FL	
Josh	Trowbridge	PA	
Greta	ANDERSEN	IL	
Jennifer	Coleman	IN	
Alison	Sanchez	PA	
Linda	Hays	PA	
Justin	Philipps	OH	
Jose	Diaz		
Nafisa	Banoo	CA	
Kim	Bullock	MD	
Lois	Brown	CA	
Carol	Rich	PA	
Marta	Sheridan	CO	
Evelyn	Moody	NC	
Steven	Lutz	OR	
Victoria	Wills	OR	

First name	Last name	State	Comments
Sandy	Castleberry	FL	
Abby	Adler	IL	
Demetra	Cox	IL	
Nile	Arena	IL	
Kwankisha	Crawford	OH	
Robert	Coleman	AZ	
Donnavive	Burkett	OH	
Jessica	Fein	NY	
Esther	M	FL	
Jules	Myers	VA	
Michelle	Montano	CA	
Mildred	Figueroa	NY	
Crystal	Law	NJ	
Kirk	White	IL	
joe	smith	CA	
Destiny	Lawyer	VT	
claudia	gonzalez	FL	
Jannet	Cueva	CA	
Ashley	Watkins- Maagad	IN	
Jamie	Lurtz	NV	
Javier	Peluffo	MA	
Carol	Shea	CT	
Alicia	Manzo	CA	
John	Naumann	NV	
johnny	boykin	SC	
Courtney	Berghorst	MN	
Jacqueline	Williams	IL	
Kashleigh	Greenwood	FL	
Marilyn	Gonzalez	FL	
Shanee	Fulton	CT	
Eva	Leeman	CA	
Eduard	Perez Ortiz		
Nicole	Seidl	IN	

First name	Last name	State	Comments
Geri	Bowen	LA	
J.T.	Smith	PA	
Rose	Decoste	FL	
Luisa	Rodriguez	TX	
janna	piper	OR	
Desiree	Middleton	FL	
Belinda	Weiss	AZ	
Alfred	Smith	NV	
Sokhean	Ouk	ME	
Leslie	Sullivan	MO	
Tania	Rounds	MO	
Sherry	Spurling	WA	
Mandy	Collier	CO	
Gregory	Mundy	RI	
Nevada	Jimenez	FL	
Stephanie	Atkinson	NY	
SHARI	BECKER	CA	
Eric	Lachance	CO	
Mona	Lapides	CA	
Will	Boemer	CA	
Michael	Solis	TX	
Jennifer	Baltes	CA	
Mona	Lapides	CA	
Lisandra B	Rodriguez	FL	
Craig	Mckerley	OK	
Janet	Manulik	TX	
Darnell	Huey	TX	
Pamela	Enos	NY	
Esther	Friedman	OR	
melinda	Bennett	MO	
Michael	Kerr	CA	
Javier	Huerta	NM	
Michael	Pilato	PA	
Julie	Stapleton	IN	

First name	Last name	State	Comments
Monique	Garcia	WA	
Anne	Williams	NY	
Melynda	Lopez	CA	
Rebecca	Duff	TN	
Victoria	Limon	CA	
Bryan	Eitner	PA	
Darren	Skotnes	NY	
Diana	Gonzalez	TX	
louann	crawford	NJ	
Karen	Davis	IL	
Barbara	Gee	HI	
Francine	Ungaro	CT	
Elvia			
Ramona	Martinez	NY	
Em	Tweed	PA	
Joanna	Parker	MI	
Robin	Weirich	CA	
Rachael	Linton	OR	
Kristy	Stephens	MO	
Christine	Eger	NY	
Tammy	Cortez	IN	
Vicki	Page	ME	
	Desmond-		
Hillary	McNaughton	MO	
Brian	Bergstrom	MO	
Bonita	Worley	TX	
William	Welkowitz	VA	
Stephanie	Hess	WV	
Germarnyn	Mata	NJ	
Catalina	Cuervo	FL	
Sandra	Kessler	IA	
Rebecca	Sillasen	OH	
Liz	Gato	FL	
Juli	Hamilton	IN	

First name	Last name	State	Comments
Barbara	Zill	MD	
Onika	Adamson	GA	
Pamela	Munoz	GA	
Shaun	Michael	VA	
Rita	Davis	FL	
Stephen	Potts	OH	
Lauren	Jordan	IL	
Jorell	Williams	NY	
Franco	De Nicola	NY	
Stephen	Potts	OH	
Kimberly	Wiley	NY	
JORGE A	Rodriguez Nunez		
Cheryl	Thomas	IN	
Matt	King	NJ	
Sandra	Mejorado- Rodriguez	CA	
Kimberly	Wiley	NY	
Justina	Gruling	WI	
Rebecca	Mclin	MI	
Jared	Wright	IN	
Patricia	Betts	FL	
Natalya	Busso	WA	
Jacqueline	Lawson	CA	
PATRICIA	KRUEGER	MI	
CASEY	GREESON	IL	
Lateshia	Mccaskill	FL	
Nina	Burris	IN	
Angela	Counts	VA	
Mayra	Rubero- Mathews	FL	
Tigist	Woldeyes	NV	
Shannon	Bedsaul	MS	
Dan	Long	MI	
emm	er	CA	

First name	Last name	State	Comments
Margaret	Blondis	IL	
Alyx	Bilyeu	MO	
Raphaela	Kleiman	OR	
Sandra	Banyard	MS	
sal	brito	CA	
AJ	Cho	CA	
Sandra	Banyard	MS	
Vanessa	Dyne	TX	
Kelley	Keisch	MO	
Tufani	SenGupta	MA	
ZACHARY	Koch	CO	
Susan	Smith	MA	
Julia	Harper	GA	
Joshua	Jennings		
H	Ande	MN	
Tessa	Bren	WI	
MAXINA	ROSA	MA	
Alyssa	Fligge	MN	
AJ	Cho	CA	
Janice	Bailey	IL	
Janice	Bailey	IL	
Madison	Huntington	MO	
Billie	Noble	KY	
Mosezella	Jones	KY	
Natosha	McEvers	IL	
Kelly	Capone	PA	
Tamara	Greak	FL	
Kerri	Conger	AL	
Jessica	Roller	KY	
Terri	McCarty	NY	
Edith	Davis	CA	
Trista	Silvia	CA	
Ashley	Martinez		
Jeannie	Wadst	OR	

First name	Last name	State	Comments
Allison	Summers	FL	
Kimberly	Slack	FL	
Marsha	Busby	IN	
Sonia	Fullenwilder	VA	
N	D	NY	
Christopher	Meyers	MO	
Laura	Tobias	PA	
Ray	Edmonds	NC	
Rose	Frazier	AL	
Mary	Bissell	NM	
Justin	Piacentino	NY	
Marilyn	Jackson	TX	
Stacy	Martin	CA	
Carol	Hahn	IL	
Shelia	Sheckles	NV	
Catherine	Strout	NC	
Mabel	Villafranca	TX	
Mike	Brown	FL	
Cyndi	Swaney	OR	
Patrick	Shockley	AZ	
Judith	Whitfield	WA	
Nancy	Bork	FL	
Regina	Zulberti	NY	
Sabrina	Calazans	NY	
Sahar	Aminipour	CA	
Amy	Greene	IN	
Tanya	Reeves	TX	
Jordan	Benaderet	NY	
Kristin	Mason	VT	
Jake	Emery	IL	
Shonna	Peters	PA	
David	Marino	CA	
Holly	Hasenfratz	OK	
Linda	Krietemeyer	MO	

First name	Last name	State	Comments
Jean	Baker	GA	
Desiree	Middleton	FL	
Paola	Jurado	TX	
LuAnne	Duttle	CA	
David	Klinke	NY	
Zachary	Tomlinson	MS	
Thelma	Foster	TX	
Julia	Blair	MI	
Francisco	Hernandez	CA	
Victoria	Sedillo	NM	
Alisa	Olson	FL	
Cheri	Rutherford	CA	
Amber	Zackery	WV	
Laureen	DiMattia	DC	
Stephanie			
Yvonne	Fleissner	AL	
Isabel	Cota	CA	
Julie	Barry	MA	
Jessica	Schwinn	MN	
CARROLLA	TEMPLE	DE	
Joseph	Tuono	DE	
Kristopher	Koke	TX	
Tara	King	MI	
janna	piper	OR	
Michael	Horner	MI	
Michael	Lovato	NM	
valorie	martinez	CA	
Bonnie	Smith	MD	
Talia	Monsivais	WI	
Clayton	Osborn	NV	
Vivian	Nazario	NY	
Josephine	Garcia	CA	
Wendy D.	Gomez, LCSW	CA	

First name	Last name	State	Comments
Carrie	Krueger	MI	
Larry	Gregory	PA	
Alfred	Staab	KS	
Keith	Boxerman	CA	
Benjamin	Mackey	MI	
Sallie	Donkin		
william	tavernise	NJ	
Holly	Tofanelli	MN	
jeri	williams	CA	
CATHLEEN	CHISHOLM	MA	
Tracey	Cohen	FL	
Jade	Johnston	CA	
Vicki	Carey-Davis	CO	
Johnny	Wilson	FL	
Marissa	Hart	PA	
Amber	Stine	PA	
Jeffrey	Hurwitz	CA	
Cory	Briggs	MI	
Karen	Pinkney-Seabrooks	DC	
Megan	Nukkala	IL	
Benjamin	Martin	NY	
Cody	Robertson	VA	
Luis	Maingon	NY	
Shanee	Fulton	CT	
Mona	Lapides	CA	
Charisse	Benjamin	NY	
Ronda	Angle	MO	
Lisa	Franks	NY	
Cary	Lomba	VA	
Corey	Hartman	OH	
Sondra	Holt	TN	
Leslie	Sweeney	NY	
Michael	Borja	CA	

First name	Last name	State	Comments
Eve	Azar	PA	
Ann	Coats	VA	
Christina	Fazio	KY	
Heather	Freyer	NY	
Michael	Vargas	VA	
Gerardo	Toro		
Michael	Aubry	LA	
D	Anderson	SC	
Jackie	Avery	AR	
Zoe	Strassfield	NY	
Don	Dines	IL	
Amy	Farrell	CA	
Eric	Mortensen	NY	
Connie	Frisch-Cherniak	NY	
Allister	Layne	GA	
Alicia	Hunt	PA	
Rose	Quilt	AZ	
Sherri	Smith	CA	
Rosalia	Boyer	IL	
Ryan	Hennes	KS	
Laura	Ferrara	NV	
Tyrone	Anderson	MI	
Lara	Seidl	FL	
Brandy	Chamberlain	KY	
Irlanea	Luna	CA	
Michelle	Combs	OR	
Cherie	Couch	CA	
Lisa	Mangum	NC	
Sarah	Norton	VA	
Shaun	Hoover	OH	
Maggie	Hustead	NV	
Laura	Parish	CA	
Shino	Ogata	CA	

First name	Last name	State	Comments
Tish	Linstrom	VT	
GREGORY	SHECK	MD	
Deanne	Johnson	GA	
Shawna	Garrett	OK	
Phillipa	Vassell	FL	
Kimberly	Seward	CT	
Kelly	Morris	AZ	
Salindra	Law	GA	
Jessica	Roller	KY	
Danna	Messer	AZ	
Jennifer	Perkins	TN	
Ramona	Lewis	TX	
Eden	R	NM	
Donald	Schieck	CA	
Evelyn	Danner	IL	
Kimberley	Hartell	VT	
Julie	Rehaume	ID	
London	Brown	IL	
Jeni	Laureano	FL	
Angela	Brost	WI	
Jeana	Gannon	NJ	
Thea	McNorvell	WA	
Roger	Bowen	NY	
Wayne	Kelly	OR	
L.C	Grant	MS	
kathleen	pawlowski	OH	
Gabriela	Zimmerman	CA	
Leonor	Gonzalez	FL	
Barbara	Brown	CA	
Tyrone	Anderson	MI	
Maureen	McLaughlin	IL	
Ninotchks	Hampton	IN	
Timmi	H	CA	
Alicia	Steeley	OR	

First name	Last name	State	Comments
Bridget	Kozar	PA	
Deb	Sny	IL	
Roberta	Hippli	OH	
Chun Yao	Chou	TX	
Jeanne	Ripp	WA	
ALLISON	TAYLOR	CO	
Amy	Narvaez	NY	
Victoria	Martin	MA	
Natasha	Goodrich	VA	
Mary	Andal	FL	
Pam	Davies-Jones	OK	
Jessica	Martin	MA	
Anthony	Lombardy	PA	
Rana	Bindra	DC	
Julio	Castro	CA	
Terri	Draper	OH	
Dinetta	McLemore	TX	
Sharon	Sullivan	IL	
Liz	Stincelli	UT	
Kimberly	Siggers	FL	
Theresa	Fries	PA	
Alicia	Manzo	CA	
Mal	Chapman	NY	
Joseph	McNulty	NY	
Tony	Cummings	IL	
ES'SIMONE	IRELAND	CA	
Shonna	Peters	PA	
alina	preciado	NY	
Royce			
Odessa	Bryant	NY	
Sherry	Brown	IL	
Sandra	DeRienzo	NY	
Bethany	Brake	TX	

First name	Last name	State	Comments
Heather	McNamara	OH	
Yvonne	st pierre	FL	
Heather	Black	NJ	
Stephanie	Campbell Brady	FL	
Heather	Tafoya	CA	
Martine	Wells	CA	
Megan	Desarmeaux	MI	
William	Schamber	IL	
Kathe	Garbrick	KS	
Steven	Olday	NY	
Chynna	Hernandez	VA	
Carolyn	Space	FL	
Joseph	Baggetta	FL	
Stefani	Sherman	MT	
Shabir	Karim	CA	
Denee	Busby	CA	
Cynthia	Duncan	MO	
Iarnell	perry	MD	
Antoinette	Brown	OH	
Adam	Loch	CO	
Curtis	Hanson	NH	
Tay	Wilson	AL	
Bruce	Hutcherson	AZ	
Roy	Ellis	SC	
Chris	Brown	IL	
Lucille	Larson	MN	
Alexa	Roland	TX	
Lisa	Johnson	AZ	
Gloria M.	Williams	IL	
Jacqueline	Samuels	SC	
Deborah	Clark	IL	
Paul	Singleton	TX	
DETROLIA	GARRETT	GA	

First name	Last name	State	Comments
Patricia	Hernandez-Recio	CA	
Theresa	Smieszek	NY	
Brandy	Thomas	OK	
Molly	Nelson	OR	
Celia	Farr-Smith	WA	
Yvette	Fernandez	NY	
Michelle	Francisco	CT	
Linda	Lane	CA	
Will	Boemer	CA	
Chloe	Skidmore	UT	
Lawrence	Schwartz	CA	
Sandra	DeRienzo	NY	
Julie	Stapleton	IN	
Kathleen	Cherrie	NY	
Sharon	Larson	ME	
Megan	McLaughlin	NY	
Robin	Nixon	CA	
Keyla	Lliveras	NJ	
Nicole	Prescott	FL	
Carol	Rich	PA	
Efrain	Olivo	FL	
Jennifer	Gutierrez	NC	
Donna	Buchanan	VA	
Debra	Fazio	CA	
Brian	Vetter	OH	
Davida	Lockett	GA	
Natalie	Olmo		
Jill	Woodlon Powell	MD	
Denise	O'Neil	WI	
Annette	Bandola	IL	
Sarah	Vanphravong	CA	
Mary Ellen	Carty	NJ	

First name	Last name	State	Comments
Maurice	Ornelas	MA	
James	Thoma	NY	
Sandie	Betz		
Pamela	Enos	NY	
ALMA	ADAMSON	NV	
Jocelyn	Mixon	NC	
David	Harris	MS	
Daniel	Allred	UT	
Garrett	Coats	MN	
Ray	Tejads	CA	
Joy	Eaglin	TX	
Jennifer	Hall	TN	
Sara	Houchin	IN	
Laura	Healy	NY	
Carla	Fider	CA	
Stacy	Hoch	PA	
Patricia	Michaels	NM	
Ryan	Baka	MN	
Kojo	Nkrumah	TX	
Ashley	Davis	CA	
Kristin	Miller	MD	
Stephanie	Gross	OH	
Whitney	Court	FL	
Judith	Poxon	CA	
Eric	Murray	CA	
Sally	Mobilio	FL	
james	kendal	IL	
Kimberly	Black	NY	
Camille	Kershner	MA	
Walter Mitchell	Mitchell	NC	
Gabriella	Brown	IL	
Anne-Marie	Sherwood	PA	
Jessica	Jordan	CA	

First name	Last name	State	Comments
Edna	Harrell	MO	
Kelly	Weeks	FL	
Stephanie	Moyer	PA	
Cj	Dyer	CA	
Jason	Kaiser	MN	
Nicole	Caputo	OR	
John	Byrd	NJ	
David	Stout	FL	
Pia	Coronado	FL	
Kari	Aldridge	NY	
Michael	Nemeth	OH	
Stephanie	Peters	OR	
Tammy	Burke	MA	
Linda	Scheible	FL	
Joshua	Gambrell	MA	
Terin	Badour	FL	
S	Parks	TX	
B	P	CA	
Darin	Wyly	TN	
Monica	OBrien	CA	
Amanda	Walls	FL	
Ashley	Watkins-Maagad	IN	
Adeline	Severe	FL	
Kevin	Petty	AZ	
Nathan	Haley	MO	
Kathryn	Hothan	IL	
Debbie	Wittmann	IL	
Janet	McCone	ND	
Sean	Brockbank	MO	
John	Petrella	NC	
Sandra	Lopez	PA	
Sharoon	Khan	MI	
Heather	Heft	VA	

First name	Last name	State	Comments
tracy	gaydos	CA	
Nicole	Kempton	ME	
Halli	Zalesin	MI	
Geri	Bowen	LA	
Stacy	Brown	FL	
Giovanna	Guerra-Troche	GA	
Claudia	Krepsky	WI	
Dennis	Hogges	GA	
Arthur	Mills	NJ	
Dora	Birk	FL	
Michael	Kemper	CA	
Ryan	Hennes	KS	
Briar	Peate	AZ	
Rhonda	Hawes	MI	
Alexis	Brown	IN	
Hope	Watkins	AL	
Brandy	Wolfe	IN	
Viorica	Jennings	CA	
bayan	beal	GA	
Brian	Billing	OR	
Kayla	Schnable	MO	
William	McFarland	CO	
Nicole	Roy	NH	
Mollie	Schierman	MN	
Alexander	Fierro-Clarke	CA	
Jacob	Hanifl		
Laureen	Coughlin	OH	
Michael	Nappe	NJ	
Lindsay	Trigg	IL	
Nancy	Paskovich	SC	
Valerie	Williams	IL	
Jared	Teich	PA	
Edwin	Rodriguez	MD	

First name	Last name	State	Comments
Courtney	Christoffer	CA	
Juan Carlos	Quintero-Herencia	MD	
Viorica	Jennings	CA	
Melissa	Hicks	AZ	
michelle	schroeder	AZ	
Chris	Pridgen	AL	
Marcella	Hammond	WI	
Max	Johnson	IA	
sal	brito	CA	
Julie	Rehaume	ID	
Michael	Bonacci	CA	
Jennifer	J		
Sheri	Stohlman	OH	
Cheryl	Geraets	SD	
Anna	Vance	TX	
Ileana	Martinez	RI	
Christina	Clement	PA	
Cory	Brown	MN	
Monica	Pineda	TX	
Nancy	Drinkard	WA	
Dawn	George	TX	
DHAVAL	PATEL	LA	
Patricia	Ferrell	TX	
Dorothy	Bauhoff	WA	
Alden	Di Dio	VA	
Rose	Mendoza	CA	
Deborah	Murphy	IL	
Allison	Haughton	OR	
Everett A.	Vieira III	CA	
Korey	Kilsdonk	TN	
Justina	Garcia	NJ	
Anthony	Roller	FL	
Daniela	Kantorova	CA	

First name	Last name	State	Comments
Catherine	Lauinger	PA	
Tomika	Charles	MO	
Isaac	Hill	NC	
B	Rodak	CA	
Aaron	Vigil-Martinez	IN	
Shaina	Johnson	CA	
Susanne Eliza	Esfandiary	AZ	
Erica	Billings	TX	
kirsten	wiest	CA	
Tanner	Underdahl	AR	
Matt	Bayne	MD	
Laura	Schleicher	NY	
John L.	Staton	NY	
James	Wolfe	OH	
Megan	Weaver	OH	
Ryan	Baka	MN	
Alton	Hammond	CA	
Justin	Brantley	WI	
Joshua	Sanchez	NY	
Althea	Donaldson	CT	
Joseph	McCormick	PA	
Janet	Lee	CA	
Raichelle	Flores	CA	
Joy	Serednesky	OH	
Jennifer	Gerding	MN	
Ben	Jones	MI	
Jean	Longsworth	IN	
Shirley	Bertrand	TX	
Chris	Rich	FL	
Meredith	Ozier	VT	
Bret	Windhauser	NY	
Gary	Delcourt	MI	

First name	Last name	State	Comments
Ian	Gould	NY	
Rita	Luckmann	WA	
Marsha	Busby	IN	
Alicia	Stine	WV	
Kara	Blevins	CA	
Kristen	VanNatta	CO	
Amanda	Quirk	IL	
Carlos	Cardoso	IL	
	Bodell-Matthews		
Sherrie		MN	
Joon	Jang	CA	
David	Ulery	CO	
Desiree	Middleton	FL	
Reginald	Littleton	VA	
GLORIA	EDWARDS	IN	
Leilani	Sampayan	AZ	
Maggie	Hardiman	WA	
Nile	Arena	IL	
Monica	Hawkins	TX	
Kaneisha	Lewis	TX	
David	Michaux	NJ	
Muhammad	Neshati	KS	
Sharon	Jones	NJ	
Maya	Grey	CA	
adrienne	hicks	IL	
Monica	Good	AZ	
Adrian	Gomez	TX	
Cesar	Reyes	CA	
Christine	Salter	IL	
Lisanne	Franco	CT	
Samantha	Grenier	NH	
Sara	Parks	FL	
Annie	St. John	CO	
Robert	Owens	WI	

First name	Last name	State	Comments
KiKi	Gonzalez	TX	
Leonel	Escamilla	FL	
Heather	Vick	FL	
Carol	Norris	NM	
Tesla	Wilbur	AK	
Stephen	Robinson	CA	
Godwin	Adatsi	MD	
Eric	Gaskill	NJ	
Terrie	Jackson	PA	
Anita	Rhynes	OH	
Natalie	Mullen Leisher	IL	
Mandy	Conahye	PA	
Stephanie	Rhinehart	IA	
Jessica	Eckardt	CA	
Victor	Yakovlev	WA	
Wade	Keller	MN	
Sarah	Velsor	CO	
Alexandra	Elizondo	LA	
farrah	burns	NV	
Susan	Edinger	MO	
David	Hagemann	MN	
Joseph	Best	MD	
Ramon	Lopez Pena	FL	
P	Rouse	CA	
Marlys	Bousseau	NV	
Clairjean	McGinty	OH	
Peter	Hwang	CO	
Matthew	Ryals	NY	
Liam	Madigan	OR	
Jennifer	D'ambrosi- Reckart	CT	
Zene	Kamili	IN	
CAROLYN	SCHULZE	FL	

First name	Last name	State	Comments
Tiffany	Park	ID	
Jazmin	Holguin	CA	
catherine	burnettgaul	FL	
Tracey	Turner	LA	
elizabeth	ocean	CO	
Liam	Madigan	OR	
Tabitha	Smith	CA	
Derek	Binelli	NJ	
Arabelle Malinis	Malinis	CA	
Kristina	Rooney	MT	
Shelley	Ulmer	AZ	
Bonnie	Bentzel	PA	
Deanna	Calef	WA	
jonmichael	ella	CA	
Abby	Adler	IL	
John	Byrd	NJ	
Jennifer	Reynolds	VA	
Shani	Sammons	GA	
Alison	Gragson	MO	
Mack	Brooks	WI	
Euniqua	Landfair	IL	
Dana	Goodmon	MO	
Lisa	Alvarez	RI	
Brent	Grooms	FL	
Cory	Pelnar	NE	
Allyson	Mays	TX	
Amy	Hansen	IL	
Gina	Danna	TX	
Patrick	Montayre	CA	
Tylie	Mitchell	NJ	
Olivia	Gill	MO	
Elizabeth	Floyd	CA	
Patrick	Neuman	NY	

First name	Last name	State	Comments
Jay	Whipple	AZ	
Kyle	Kingston	MI	
bruce	hays	KS	
Rachel	Lee	IA	
Shunzaburo	Kida	WA	
Geri	Sexton	NY	
Patricia	Rosenwald	WI	
Miranda	Helly	CA	
Lorraine	Socorro	NY	
Matthew	Noe	MA	
Jennifer	Gosciminski	PA	
Justin	Hughes	UT	
Crystal	Zaik	MA	
D	Randini	TX	
Alison	Scorese	NJ	
Paula	Camella	OH	
Danielle	Mathis	GA	
Comfort	Woods	WA	
Linda	Berghoff	FL	
Kristine	Gray	VA	
Chinanika	Howard	IN	
Marissa	Williford	GA	
Rachel	Groth	NY	
Ray	tejada	CA	
Rola	Halabi	VA	
Tracy	Musgrove	TX	
Crystal	C	TX	
Mark	Jenkins	TX	
Joe	Damti	MO	
Emily	Boley	MA	
Trinity	Miller	NM	
Lynette	Broom	CA	
Emily	Couto	MD	
Kathleen	Frank	FL	

First name	Last name	State	Comments
Brittany	Allen	VA	
Samantha	Olsen	OR	
Cassi	Landrus	CA	
Giulia	Jackson	TX	
Natasha	Norton	NJ	
Mary	Simpson	NY	
Cody	Beckius	CO	
Kristin	Robb	NC	
Apelu	Poe	TN	
Rohini	Kapil		
Audrey	Back	IL	
William	Mejia	FL	
Alison	McCartan	NY	
Amy	Rund	TX	
Genesis	Arreola	CA	
Phoenix	Shadow Of Moon	IN	
Michael	Lavoie	CT	
Kathleen	Pence- Tucker	AZ	
Sanae	Ueyoshi	NY	
Cathy Clark	Nealon	CA	
Kristin	Mason	VT	
Tiffany	Bacon	ND	
Ann Marie	Schrecengos t	FL	
Annie	DErrico	NY	
Kim	Reinhardt	NY	
Matthew	Nietschke	CA	
Jessica	Rosario	NY	
Patty	Burgess	NC	
Tabitha	Rivera	IL	
Nicole	Friess	PA	
Ginger	Randall	CO	
Kimberly	Vincent	UT	

First name	Last name	State	Comments
Cynthia	Shellum	MN	
Courtney	Schipper	CA	
Ron	Jenkins	OH	
Jennifer	Karpinski	IL	
Carly	Schaible	OH	
Caroline	Stevens-Sommers	CA	
Kimberly	Mosley	IN	
MaryAnn	Heathfield	MI	
Tessa	Yoder	OR	
Dennis	Carwyr	AL	
Brittany	Costa	OR	
Dolores	Pino	IL	
Carla-Anne	Thomas	CA	
Melanie	Lovelace	ID	
Meghan	Whitlock	WA	
Cheryl	Miller	OH	
Tina	Schaefer	MN	
Michelle	Hirschinger	OR	
Linda	Holliday	DE	
Joanna	Perlman	OR	
Crystal	Law	NJ	
Andrew	Stutt	ON	
Habtamu	Kebede	CA	
Erik	Moberly	CA	
Patty	Johnson	IL	
Michelle	Carmon	NY	
Neil	Bouchard	FL	
Joe	Damti	MO	
Caroline	Rodriguez	PA	
Kaylee	Stinnett	IN	
Megan	Watson	MD	
Emily	France	CA	
Lorraine	Chavez	IL	

First name	Last name	State	Comments
Sabrina	Almaraz	FL	
Matt	Safarik	WI	
Darrin	Ringo	GA	
Bernadette	Di Toro	CA	
Alexis	Gutierrez	TX	
Alyssa	Loera	CA	
Jared	Wallace	FL	
Kerrigan	McCormack	NC	
Crystal	Mihay	IN	
Alana	Fiegel	MI	
Jeanette	Lehman	MO	
Stephanie	Abraham	CA	
Mark	Morgan	NJ	
Lauren	Mora	NC	
Shameka	Wharton	CO	
Mikayla	Cashin		
Cherrie	Smith	FL	
Jo-Ann	Ledger	SC	
Paula	Lee	CO	
Joseph	White	IA	
Tracey	Sandler	NY	
Timothy	Miller	WA	
Daniela	Tavarez	NJ	
Iyiesha	DeJesus	FL	
Vicky	Montgomery	WA	
Elizabeth	Cadet	MA	
Elizabeth	Collazo	FL	
Erin	Nelson	NC	
Laura	Atchison	CO	
KRISTI	BACA	CA	
Linda	Hays	PA	
Jared	Conaway	FL	
Cesar	Rivas	FL	
E	Ofori	WA	

First name	Last name	State	Comments
Myrna	Sabini	PA	
Lachelle	Paden	IL	
Daniel	Munoz	CA	
Dwone	Baldwin	NC	
Stacy	Mcnall	WI	
Alana	Whitaker	NC	
Claire	McCormack	NJ	
Steven	Doan	TX	
Melba	Melton	VA	
STEPHANIE	REXING	CA	
Kevin	Cox	AL	
Vicki	Bolduc	CT	
Susan	Gordon	NY	
stef	wright	ME	
Ben	Moss	LA	
Laura	Pirard	NM	
Donna	Howard	CA	
Rose	Haynes	NY	
Lim	Bushman	WI	
Alison	Martin	FL	
Kala Elise	Rounds	NY	
Katrina	Jones	AZ	
Keisha	Beasley-Dorsey	MI	
Jatosha	Sanders	NC	
Cara	Carlson	IN	
Al	Daniel	NY	
Darci	T	WA	
Koda J.	Reed	TX	
Michelle	Lebeau	CA	
Kristine	Schroeder	NY	
Jennifer	Butterworth	NC	
Michelle	Barsom	GA	
Anthony	Gross	IL	

First name	Last name	State	Comments
Alison	Martin	FL	
Andrea	Fetsko	OH	
Liora	Soliven	NV	
Cady	E Landa	NY	
Michelle	Matthews	CA	
Fredric	Villano	NY	
Rainelee	Bernardino	CA	
Amy	Conwell	ON	
Glady	Wilson	FL	
Megan	Stiegel	PA	
Rich	Giambalvo	NJ	
Raymar	Bernardino	CA	
Terri	Weiler	OH	
Melanie	Ince	FL	
Kathleen	Hess	CA	
Agatha	Mears	CA	
Sean	Hennessey	AL	
Luc	Nguyen	CA	
Salvatrice	Lima	NY	
Caterina	Lovell	CO	
Becky	Robinson	MI	
Arielle	Bautista	CA	
Brian	Barrett	IL	
Melynda	Lopez	CA	
Caitilin	Kane	SD	
Sheya	Rondeau	OR	
Jenny	Moral	CA	
Sarada	Cleary	CA	
Heidi	Marshall	NC	
Misty	Arne	CA	
Seth	Cramer	KS	
Jennifer	Moral	CA	
Terrence	Roby	IL	
Tarra	Robinson	AZ	

First name	Last name	State	Comments
Marquez	Brown	MS	
Trevor	Miller	AZ	
Sandrs	Roberson	IL	
Erin	Murray	FL	
Lauren	Boulanger	CT	
Eric	Bautista	CA	
Tarra	Robinson	AZ	
Sanders	Bell	MS	
Sue	Vanderhoef	NY	
Luis Angel	Quesada	FL	
Maria	Bautista	CA	
Ryan	Nelson	WI	
Jordan	Stevenson	ND	
Rose	Neptune	CA	
Misty	Gonzales	TX	
Ruena	Mantes	CA	
Ethan	Hunke	NE	
Erica	Orozco	NV	
Traci	Chaney	TN	
Amber	Vogler	OR	
Jean	Brennan	AZ	
Angela	Steyer	CA	
Amber	Arias	NY	
Melody	Isler	NC	
Moose	Flores	IL	
Nicole	Punday	TX	
Heather	Anderson	VA	
Izaiah	Williams	TX	
Holly	Farlee	KY	
Ulysses	Urquizo	CA	
Anthony	Joachim	VI	
Nancy	Thornton	CO	
Debbie	Sosna	MD	
Justin	Truong	CA	

First name	Last name	State	Comments
Brittany	Holst	IA	
Jill	Wolgamott	MI	
Emily	Simmons	IN	
April	Kimble	WV	
Kelli	Allen	NJ	
Margarita	Nunez	NY	
Shawn	Asmuth	FL	
Jill	Boyle	CA	
p	e	CA	
Latisha	Matlock		
Saxen J.	Martin-Jensen	CA	
Vincent	Limoli	FL	
Jaime	Vela	CA	
Daniel	DeCouto	CA	
Ruben	Dickter	TX	
JENNA	Duong	MD	
Brenda	Elrod-Aviles	FL	
Patricia	Eckert	CA	
Jessica	Riccardi	NY	
Lesley	Eastman	NJ	
Richard	Cook	MA	
Paulo	Santos	MA	
Norman	Dickinson	ME	
Crystal	Mitchell	TX	
Sue	Parsell	MI	
Nicole	McHugh	PA	
Carrie	Nitchoff	CO	
Laura	Knee	GA	
Melanie	Wheeler	TX	
Barbara	Gee	HI	
Sonia	Hampton	TN	
Tiffany	Truesdale	MA	
Seth	Gross	NY	

First name	Last name	State	Comments
Hayley	Pangle	VA	
Cassandra	Johnson	TX	
Yelena	Zotova	PA	
Annelise	Eeman	MN	
Jeri	Baer	WA	
Shari	Hutchison	NE	
Neptune	Naficy Dyrhsen	CA	
Lyndsey	Summers	OR	
Misty	Townson	TX	
Jeri	Creek	NC	
Laneasha	Eudell	NY	
Deni	Felice	FL	
Gregory	Stewart	FL	
Jose Ramirez	Ramirez	CA	
Holly	Talboo	OH	
Dr. Tina	Amorok	OR	
T	Morris	VA	
Latoya	Childs	GA	
Matt	Pratt	NC	
Stephanie	Bahramian	CT	
Dawn	Cherry	WI	
Renee	Churchwell	FL	
Phoenix	Muchowski	MN	
Danielle	Howard	MO	
Candace	Kaufman	FL	
Brooks	Berg	MA	
Karen	Brooks	WV	
Henry	Briceno	FL	
Karen	Brooks	WV	
Ronald	Killingsworth	MI	
Renee	West	VA	
Marisa	S.	NJ	

First name	Last name	State	Comments
Li	Miller	MI	
patrick	shea	UT	
Kevin	Dahl	RI	
Steven	Domenico	CO	
Richard	Tenace	VT	
Ellen	Poe	IN	
Troy	Supanik	TN	
Merlinda	Delara	NY	
Cheryl	Joyner	TN	
Alicia	Chavira	AZ	
Mary Ellen	Carter-Gilson	NH	
Ibrahim	Frawan	CO	
Kyle	Bowhay-Sanchez	NC	
Wendall	Ferguson	TX	
howard	spector	CA	
Lavon	Youins	GA	
Stacey	Britko	MI	
Courtney	Schlueter	MO	
Melinda	Madeira	MA	
Ivania	Velasquez	TX	
Raquel	Talarico	CA	
Robert	Lundhild	VT	
Raine	Pultz	NY	
kiki	Bourneuf	NY	
Tasheska	Velez	NY	
Rachel	Ainsworth		
elisabeth	vargas	CT	
Iris A. L. Cole			
Thomas	Slade	OK	
Julius	Sheppard	CO	
Brenda	Rich	MA	
Veronica	Rosa		

First name	Last name	State	Comments
Leah	Reed	MD	
Lisa	Gudino	CA	
Joanie	Silengo	CA	
Cassandra	Galloway	CA	
Teneshia	Kuykendoll	IL	
Bernadette	Smith	NY	
Sophia	Zisook	WI	
Kelly	Herzberg	OK	
Tylie	Mitchell	NJ	
Christina	Hilton	IN	
Lindsey	Daniels	MA	
Jennifer	Reinhart	AZ	
Taniqua	Clay	TX	
Veronica	Campos	CA	
Aurora	Carey	CA	
Will	Smith-Peters	IL	
Liz	Campbell	KY	
Ivy	Fowler	NJ	
Lacey	Meyer-Douglas	MN	
Matthew	Mickelson	NE	
Milo	Samudio	NM	
Sarah	Howard	IN	
Mike	Maurer	MI	
Betty	Thompson	IN	
Kimyatte	Townsend	MS	
Ondine	Young	CA	
Sam	Swartz	IA	
Susan	Peca	PA	
Jessica	Reardon	GA	
Allegra	Gallian	IL	
Jennifer	Heffernan	PA	
Sally	McKee	VA	
Oletha	Freeman	GA	

First name	Last name	State	Comments
Caroline	Gihlstorf	VA	
Adrianna	Torres-García	PA	
Erin	Phillips	AR	
Angela	McCullar	CA	
ROBERT	CATTERSON	FL	
LORENE	DURAN	IL	
Julia	Mendoza	OH	
Susan	Moreland	MO	
Symphony	Barnes	CA	
Nicole	Nockowski	OH	
Rachael	Appold	MD	
Julia	Lynch	PA	
Sophia	Stutes	CA	
dado	gyure	IN	
Charles	Thompson	CA	
Maritza	Brown	PA	
Maria Deniz	Ortiz-Díaz		
Leona	Marrs	CA	
Karen	Hudak Bates	AR	
Mary	Gwynn	NC	
Gina	Bailey	HI	
Nacirina Brito	Brito	MA	
Tanisha	Pinder	FL	
Sandra	Kessler	IA	
Desahrae	Westling	FL	
Emily	Weir	CO	
Jeremy	Williams	CO	
Jason	Sanders	NJ	
TIFFANY	WATKINS	IN	
Vicki	Glabb	FL	
Tara	Driver	IL	
Tammy	Fagan	IL	

First name	Last name	State	Comments
Christie	Jackson	OR	
Megumi	Maseba	CA	
Sharnia	Phillips	IL	
Connie	Raper	NC	
Laura	Isagholian	MI	
Stephanie	Bryant	WA	
J	Gal	CA	
Zacharias	Moore	PA	
Ian	Coon	WA	
Martin	Castro Jr	CA	
Jason	Wirth	IN	
Mary	Ruiz	CA	
Hope	Doell Cherney	IN	
Kayla	Legnini	NY	
Alexa	Rosenblat	TX	
Cory	Myers		
Lindsay	Colf	VT	
Danielle	Bratis-Smith	CA	
Anita	McCoy	NC	
Heather	Gomez	FL	
Karen	Bates	AR	
Derek	Chamberlin	MA	
Erica	Ruiz	CA	
Darlene	Schanfald	WA	
Kevin	Mellencamp	FL	
Fred	Brown II	CA	
Alicia	Weiss	PA	
Charlotte	Patterson	WI	
Jennifer	Jost	WA	
Bri	Gauger		
Joshua	Sanchez	FL	
Jennifer	Bator	CA	
Samantha	Gee	WA	

First name	Last name	State	Comments
Antonio	Galica	NY	
David	Stagliano	TX	
Eli	Steenlage	WI	
Demetria	Juber	FL	
Susan	Stair	CA	
Sean	Williams	NY	
Arthur	Satter	PA	
Cynthia	Ross	CA	
Ailyn	Miguel	FL	
Andrea	Chin	WA	
Donna	St. Sauver	MO	
Annette	Howell	IL	
Sandra	Foston	IL	
Tyler	Higley	MI	
Lawrence	burney	TX	
Dorys	esqueda	CO	
Luis	Gonzalez		
Matthew	Pyznar	CT	
Michael	Albanese	PA	
Kayla	Younkins	WV	
Ana	Rodriguez	TX	
J	lepp	MN	
Neleta	Jones	VA	
Ramona	Wates	TX	
Carlos	Rodriguez	FL	
Peter	Adler	CA	
Emanuela	Bedendo		
Greg	Young	ID	
Jeffrey	Magid	MI	
Merrick	Fisher	TX	
Sydney	Grant	IL	
Anthony	Johnson	SC	
Bret	Smith	CA	
Joshua	Ammons	WA	

First name	Last name	State	Comments
Jessica	Grasso	NY	
Selina	Baca	NM	
Chris	Pollitt	NJ	
K	Carter	PA	
Keng	Vang	MN	
Christian	Barrera	CA	
Wanda	Jeter	GA	
Trent	Brunner	MN	
christine	vanderhoff	WA	
Hugo	Montes	CA	
Mary	Cheney	MA	
Tanisha	Armstrong	NC	
Jose	Beltran	CA	
Loren	Sickles	WA	
Brian	Mayer	WI	
phil	green	DE	
Karie	House	MO	
Jennifer	Clark	WA	
Tonio	King	NC	
Renee	Renshaw	MO	
Constance	Clark	CA	
Kim	Poole	PA	
Lorraine	O'Kane	NY	
Kathy	Abisaleh	PA	
Susan	Elizarraras	IL	
Steven	Griggs	TX	
Jenna	Goldsworthy	MI	
Tiffanee	Pollan	TX	
Sara	Stone	TX	
Lauren	Kugler	NY	
Kimberly	Griffith		
Leslie	Bach	CA	
Josiah	Wheeler	AR	
Kristen	Bossert	DE	

First name	Last name	State	Comments
Keisha	Church	MD	
Kathryn	Edwards	GA	
Pheng	Vang	CA	
Melody	Waite	MI	
Janette	Henricksen	NC	
Jan	Overstreet	TN	
Kathleen	Dano	CO	
Richard	Charbonneau	AZ	
Douglas	Kinney	NY	
Jamie	Lurtz	NV	
Robert	Von Kohorn	CT	
Paul	Ashcraft	IN	
Dan	Bucek	IL	
Jay	Gerring	TX	
Carin	Coleman	PA	
Christina	Werder	OR	
Kenneth	Aigbekaen	CA	
Christine	Werner	UT	
Aneesh	Sawhani	IL	
Burton	Binner	FL	
Dawn	Gindling	IN	
michael	blow	CA	
Kara	Smallman	NC	
Ronald	Savage	NV	
Charlene	Kronstedt	MN	
Stephanie	Ragusa	FL	
Kellee	Bavo	NY	
Danielle	Saporta	CA	
Caterina	Cicccone	FL	
Diane	Swanson	CO	
Christi	Kropff	OK	
Stanley	Postlethwait	OR	
Glenda	Campbell	MS	

First name	Last name	State	Comments
Holly	Kluhsman	WI	
Kristy	Brewer, LCSW, PhD	GA	
Jenean	Featherson	IL	
Dayo	Efunnuga	DE	
Michelle	Hancock	PA	
Allison	Barton	IN	
Alexis	Keilly	IL	
Johnetta	Myers	GA	
Jesica	Aviles	FL	
Jean-Pierre	Moundou	MD	
J	Crain	TN	
Jessica	Weiner	CA	
Juan	Achurra	FL	
Erika	Shershun	CA	
Shari	Tarbet	NM	
Tiffany	Taylor	NY	
Lianne	Shelden	WA	
Faith	Vietti	CA	
Geoffery	Stark	AR	
Ida	Jefsen	OR	
John	Pyne	IL	
Savanah	Patton	NV	
Nicholas	Conforti	NJ	
Soma	Deall- Williams	NY	
Tonya	Ford	DC	
Carrie	Robinson	CT	
Marie	Hutchens	OR	
Harold	Schaut	MA	
Zeeshan	Haque	NC	
Marie	Nielson	IL	
Emily	Clark	TX	
Debra	Webber	MI	

First name	Last name	State	Comments
Julia	McGill	IL	
Jane	Fang	NY	
Sebastian	Contreras	VA	
Heather	Florian	WI	
Joseph	Randell	TX	
Sabrina	Gowette	NV	
Sven	Sorge		
Meghan	Martin	IN	
Alex	Cason	MO	
Alma	Gonzalez		
Craig	Mckerley	OK	
Heather	Carrico	CA	
Shawn	Simmons	MA	
Britta	Caudill	KY	
Javier	Rivera	MI	
Brigite	Markovic	NV	
Enid	Baez	MI	
Heather	Newell	WA	
Lisa	Decker	NJ	
jessica	moffit	IA	
Charles	Padalino	IL	
e	Wait	ID	
Leslie	Bishop	NY	
Ashley	Gregory	CA	
Anna	Esparza	CA	
Mona	Lapides	CA	
Laurie	GODWIN	OR	
Brenda	Dixon	PA	
Amy	Foss	TN	
Andreina	Fernandez	FL	
Viktoria	Pouresmail	CA	
E	Brown	CA	
Anna	Esparza	CA	
TINA	HAWKS	NC	

First name	Last name	State	Comments
Amy	Halvorson	KY	
ron	pyle	CA	
Kristie	Church	AL	
Suzanne	Huesca	CA	
Allison	Summers	FL	
Dan	Weidner	WI	
Jeffrey	Gardner	NY	
Michele	Allen	NV	
Traci	Rinehart	MO	
Elizabeth	Miller	TX	
Niña	Abonal Prieur	CA	
Allie	Nicolay	OH	
Kassandra	Tessmer	CO	
Rose	Palma	CA	
Kimberley	Morse	WY	
Kalani	Whitford	HI	
Lobsang	Dhondup	MN	
Alexandra	Landers	TX	
Shannon	Contino	CA	
Tameka	Mills	TX	
Andrea	Madeo	IL	
Gerrie	Stood	IA	
Erica	Cowan	TN	
Michael	Kenyon	NY	
KARL	KAUFFMAN	NC	
Troy	Kasemodel	WI	
Kat	Cooper	FL	
Holli	Warren	OK	
Lovey	Doumé	MN	
Anthony	Geary	TX	
Elvia	Silvera	IL	
Amy	Greene	IN	
Lisa	Rosier	WV	

First name	Last name	State	Comments
Francine	Costa	FL	
David	Tisdale	MS	
Doni	Ulmer	MS	
Andrew	Murphy	TX	
Patricia	O'Sullivan	CA	
MICHAEL	BRUDNAK	PA	
Trisha	Gonzales- Waters	CA	
Wayne	Marshall	HI	
Jason	Lowery	GA	
Misty	Clark	CA	
Andrew	Conner	OR	
Kara	Bumgardner	NC	
Jacquelyn	Reeves	TN	
Andrew	Costigan	MA	
Amy	Connors	NV	
Stephanie	Beard	OK	
Crystal	White	GA	
Maggie	Kerr	WI	
Daphne	Dixon	IL	
sheila	gregory	NY	
Charles	Robbins	IN	
Evonne	Dietrich	MI	
Darnell	Huey	TX	
Linh	Thai	MO	
Jeremiah	Sunwoo	CA	
Callie	Pillow	OH	
Tracy	Sorcek	FL	
Michael	LeClere	IA	
Michael	Greene	WI	
Orestes	Feas	FL	
Breanna	Campbe	MI	
Javier	Huerta	NM	
Amber	Henley	IL	

First name	Last name	State	Comments
Kathleen	Evans	TN	
Tim	Draut	CA	
Gloria	Grant	MD	
Sean	Brown	NY	
Jessica	Heudorf	FL	
Bob	Mancini	AZ	
Bennadine	Johnson	CA	
Keisha	Anderson-Saunders	NY	
Jeremie	Moreno	WI	
Tierra	Gibbs	IL	
Hernan	Castedo	TX	
BRENDA	ROUSE	SC	
Laura	Tucker	OH	
Cesar	Ottey	NJ	
Gina	Standridge	OK	
Taylor	Reinbold	NJ	
Allyson	LePard	MT	
Paulette	Seagraves	CA	
Edward	Bienick	PA	
Sherri	Smith	CA	
Renee	Cupidro	IL	
David	Goldstein	MA	
Joycelyn	Deall	NY	
Adam	Mindell	CA	
Ryann	Kelce	CA	
Daniel	OBrien	NY	
Sura	Alshimmary	MI	
Stephen	Potts	OH	
Amber	Denton	CO	
Amy	Malcolm	MO	
Darreal	Beal	TX	
Chiari	Lattanzi	NY	
Robert	Lawrence	OR	

First name	Last name	State	Comments
Dawnell	DM	WA	
Margaret	Blondis	IL	
Tracey	Aquino	VA	
Susan	De Jager	MN	
L	L	TX	
Deborah	VanDetta	OR	
L	L	TX	
Derrick	Riley	IL	
Christina	Brabon	UT	
Peter	Charney	CT	
Callie	Palmer	OR	
Amelia	jones	CA	
Shawn	Bragg	NJ	
Dakoda	Wofford	MI	
Ellaree Peters	Peters	GA	
Desiree	Freeman	CA	
Tara	Warfield	GA	
LaRae	Jones	AK	
Julie	Snow	FL	
Jen	Lowe	TN	
Ingrid	De Choudens	PR	
Javier	Peluffo	MA	
Emily	Mudd	OH	
Melinda	Galan	PA	
Janae	Moore	NC	
Molly	Boyle	NC	
Ana	Ortega	CA	
Justin	Philipps	OH	
Valerie	Etter	CO	
Kathi	Murray	NY	
Phoenix	Oaks	OR	
Lisa	Hutcherson	KY	

First name	Last name	State	Comments
Violet	Young	OR	
Marvin	ramirez	CA	
Loretha	Gross	IL	
Pamela	Lawson	VA	
Charles	Adams Jr	IN	
Christopher	Foust	WA	
Ryan	Bradley	MD	
Patrizia	Mattioli	IL	
Elvira	Argueta-Gomez	NY	
Eileen	Castro	UT	
Wasiu	Ojuolape	MD	
Ashley	McMillan		
Danielle	Koontz	CO	
Regenia	Zubrys	MI	
Jessie	Gaytan	CA	
Pete	Capella	CA	
Elizabeth	Hedrick	CA	
Deon	Larmond-Hibbert	MD	
Danielle	Batchler	IN	
Jennifer	Kuhn	PA	
PAMELA	LICHTENWALNER	CA	
Theresa	Foster	ID	
Dante	Rufo	PA	
Linda	Gay	CA	
Lynae	Ades	CA	
Nohelly	Jaime	CO	
Richard	Wiler	MI	
Gabriel	Stanley	IL	
Ebony	D	OH	
Linda	Sukop	VT	
Carla	Schroeder	MN	
Judy	Dugan	NH	

First name	Last name	State	Comments
Marylou	Pena	TX	
Michele Rogalin	Henderson	WA	
Brishelle	Brooks	LA	
Hannah	Stuhlmiller	NY	
Charlotte	Underwood-Miller	MA	
Jacqueline	SmithBoylan d	TN	
Jennifer	Davis	MO	
Zephyr	Crews- Erjavec	MN	
Lourdes	Gomez		
Sherry	Key	AL	
Delores	Murphy	PA	
DEBORAH	LENEHAN	FL	
Yolanda	Berumen	CA	
Leona Alexander	Alexander	MI	
Carrie	Pintar	MT	
Martinia	Eberhardt	IL	
Pamela	Chambliss- Williams	MO	
A	Westbourne	CO	
Karambir	Khalsa	AZ	
brenda	wilson	VA	
Donna	Luthy	NY	
Emily	Sciacca	TN	
Tanisha	Henson	AZ	
Rita	Davis	FL	
Sandra	Coleman	CA	
Holly	Coonsis	NM	
Yadira	Lopez	CA	
Eliza	Cochran	KY	
Jessie R	Carbullido	WA	

First name	Last name	State	Comments
Kim	Spock	OR	
Natalie	Klempel		
Amanda	Spahr	CA	
Dan	Obrycki	NJ	
Carolina	Gutierrez	FL	
Derek	Sherron	NJ	
Diana	Cancel	FL	
Cindy	Margolis	PA	
LaShawna	Samples	TX	
Lawrence	Costa	RI	
Deb	Bowen	IA	
Monica	Paolo	OH	
Rosemaria	Root	PA	
Lonell	Holliday	GA	
Susan	Austin	OH	
Lonell	Holliday	GA	
Melissa	Seitsworth	OR	
Mirelis	Duque	FL	
Rosa	Avila	WA	
Katie	Albayrak	CA	
David	Simons	NY	
Shannon	Bedsaul	MS	
Y	S	CA	
Kayla	Melendres	NC	
Timothy	La Vove	CA	
Tracie	Block	MN	
Maria	Perryman	IL	
CHANTEL	TRUJILLO	NM	
Aren	Kurth	MI	
Michael	Batts	NC	
Everardo	Flores	CA	
Brenda	Bassett	OR	
Angela	Boehm	WA	
Bethany	Unseld	KY	

First name	Last name	State	Comments
Elsa	Saavedra Ishibashi	NV	
Jeanne	Mamigonian	CA	
Margo	Coppi	IN	
Ada	Onwu	WA	
Jocelyn	Hood	WV	
Joshua	Spencer	SC	
Joanna	Scamporlino	CT	
Derek	Stockholm	FL	
Suzanne	Easterday	MI	
Wendy	Borg	NJ	
Jason	Williams	MO	
Livier	Martinez	CA	
Aaron	Merickel	MI	
Patrick	Lazaro	CA	
Steve	Adkins	IL	
Martin	Barocio	CA	
George	HURST	NJ	
Kacey	Beltz	PA	
Constance	English	NY	
Marisela	Davis Martinez	OH	
LaTanya	Bizor	TX	
Debbie	Dacus	TX	
carissa	ferguson- thomas	PA	
Debbie	Dacus	TX	
James	Jones	NC	
Brendan	Cardaci	VA	
Sherry	Spurling	WA	
Rachel	Rannow	CO	
Liz	Baker	OR	
Adrian	Hunter	GA	
Gayl	Hyde	CA	
Chana	Kahn	NY	

First name	Last name	State	Comments
Steven	Lutz	OR	
cindy	finkelman	PA	
Herald	Kane		
Clare	Johnston	WA	
Marsha	Reynolds	MD	
Kelly	Kube	WA	
Stephanie	Deneen-Rodrigues	OR	
Robert	Travaline	NJ	
Em	Tweed	PA	
Patricia	Blevins	MA	
Rodney	Luft	NY	
Bisalda	Rodriguez	NH	
Rodney	Luft	NY	
Susan	Fink	OH	
Kellie	Barrett	CA	
Rodney	Luft	NY	
Camille	Leeds	FL	
Yolanda	Willis	NC	
Megan	McNamara	IL	
Kandus	Johnson	GA	
Stephanie	Benner	WI	
Amanda	Stephens	OK	
Jason	Black	TN	
nancy	schulman	NY	
Ryan	W.	TX	
shamonica	evans	GA	
Pamela	Fredericks	CO	
Leah	Hallow	NY	
Sonya	Pulliam	NC	
David	Koepnick	GA	
Oscar	Lindquist	NY	
evie	johnson	PA	
Thomas	Russo	IL	

First name	Last name	State	Comments
Griselle	Torres	IL	
Amerina	Baca	NM	
Kathleen	York	NV	
Ryan	Reid	WA	
Tiffani	Rooney	CA	
Debra	Messer	MO	
Alyssa	Amidei	IL	
Sundrop	Carter	AZ	
Zachary	Jeffreys	CO	
Amy	Thureen	MN	
Allen	Ramm	OH	
Cody	Nelson	MN	
Kelly	Campbell	GA	
Cody	Nelson	MN	
Jacqueline	Gormley	MA	
Bernadette	Fishburne	NY	
David	Musser	IA	
Stephanie	Llinas	NY	
Mercedes	Bello	FL	
Kimberly	A Walker	WA	
Cameron	Levert	OH	
Colin	Betts	OH	
Kathe	Garbrick	KS	
Lauren	Mueller	CA	
James	Hornback Jr PsyD	TX	
Rachel	Moreau	TN	
Sarah	Johnson	MN	
Kelly	Soger	TX	
Kimberly	Jarvis	FL	
Peter	Kneusel	CO	
Ellen	Lewis	FL	
B	Bird	VA	
Steven	Johnson	OR	

First name	Last name	State	Comments
Johanna	Joseph	NY	
Leia	Phillips-Sprague	NC	
johnny	boykin	SC	
lisa	scottow	NY	
Beverly	McGivney	NJ	
JORGE A	Rodriguez Nunez		
Natalie	Ljubicic	IL	
Julie	Wiebell	TN	
Lynne	Steiner	MA	
Thomas	Hernandez	NV	
Cristina	Clifford	CA	
Anullka	Shipp	IA	
Reinhold	Kaebitzsch	IL	
Malinda	Crowell	OK	
Randy	Kaebitzsch	IL	
Maryen	Vemuri	MD	
Jacqueline	Mercer	NJ	
Mark	Heim	CA	
Linda	A	TX	
Denise	Johnson	FL	
Cindy	Koch	NE	
Kim	Dyer	ME	
Angel	Becker	OH	
Shadeequa	Smith	CA	
Lori	Crockett	CA	
Timothy	Droll	FL	
Kristen	Arcos	TX	
William	Torres	PA	
bali	alaro	VA	
Joshua	Barnes	CA	
Karla	Harlan	CA	
Elizabeth	Jones	ID	

First name	Last name	State	Comments
Elizabeth	Chiodini	MO	
Tessa	Brown	CA	
Cara	Them	OR	
Alyssa	Gamba	FL	
Lynda	Avoletta	CT	
Alfred	Smith	NV	
Bettina	Hollis	NY	
J.T.	Smith	PA	
Annette	Roberts	OR	
Noelle	McElaney	CT	
Angela	Hughes	WV	
Anne	Charles	CO	
Jen	Brown	MA	
Wesley	Harmon	IL	
Cynthia	Hartson	OH	
Oswaldo	Vaca Jr	FL	
Keith	Greene	GA	
Sergio	Jaime	AZ	
Rachael	Ersland	AZ	
Dustin	Anderson	KY	
Margo	Coppi	IN	
Sasha	Gibbons Kirby	NY	
H	Ande	MN	
Anna	Boyles	TX	
Michele	Bouchard	ME	
Camille	Dillard	NY	
Donna	Miller	IL	
Steve	Sapoznik	TX	
Maitry	Beria	NY	
leora	broche	NJ	
Kory	VanSpeybroeck	TX	
Chrys	Ghiraldini	TX	

First name	Last name	State	Comments
Ashley	Harden	GA	
Judex	Michel	TX	
Tracy	Jackson	FL	
Kristin	Johnstone	FL	
Brooks	Huse	TX	
Evelyn	Long	AL	
Rachel	Wyman	NY	
Jeanette	Brown	CA	
Amie	Toepfer	AK	
Christine	Flynn	IL	
Joyce	Thomas	LA	
Rosy	Ortiz de Gasca	IL	
Gina	Neuman	PA	
Ashley	Kulesa	FL	
Bobbie	Vergo	IL	
J'Moi	Smith	VI	
Russell	Novkov	WI	
Susan	Johnson	OH	
Donald	Shaw	NY	
Rebecca	Sillasen	OH	
Kennedy	Stillwell	CA	
Sharessa	Gutierrez	NE	
Celestine	Nelson-Akande	MI	
Richard	Huss	CA	
Sarah	Pavolko	OH	
Guadalupe	Zarate	TX	
Veysel	Yucetepe	NJ	
Catherine	Strout	NC	
Rebecca	Bassich	IA	
Heather	VanOrder	MI	
Kirsten	Juel	CA	
Tarra	Rea	MD	

First name	Last name	State	Comments
catherine	a	FL	
Mary Lane	Mitchell	GA	
Debra	Bondy	MI	
bernardo	Alayza Mujica	IA	
Elizabeth	Banes	IN	
Kim	Woollard	OH	
Annie	Watkins	MS	
Kristin	Falvo	FL	
Meredith	Flickinger	MN	
Grace E	Avila	BC	
Camille	Car	NJ	
KENNIE	MOSLEY	TX	
Carlyn	Alexander	OH	
Dorian	Linnear	IL	
Celia	Lucio	CA	
Hillary	Arsenault	MA	
Michele	Meyer	CA	
Michael	Deibert	PA	
Deirdre	McCain	PA	
Natasha	Eastman	CO	
Mary	Corey	WI	
zewditu	tadesse	VA	
Alisa	Danyeur	CA	
Jessi	Erickson	OR	
Lisa	Petrillo	GA	
Caroline	Christian	MI	
shelly	mansell	PA	
Celia	Stauty Luis	CA	
Megan	Anderson	OR	
Annette	Bennati	MN	
Bennadine	Johnson	CA	
Candice	Munson	WA	
Antonia	Cardona	CO	

First name	Last name	State	Comments
Alana	Searl	IN	
Rey	Holliday	OR	
Michelle	Grimes	CA	
Helen	Allen	CA	
Marilyn	Jackson	TX	
Rebecca	Mclin	MI	
chaka	Morrison	CA	
Dora	Dorsey	TX	
Ian	Atencio	CA	
Parker	Duncan	CA	
Rachael	Omps	CO	
Jessica	Wallen	CA	
Frank	Carballo	FL	
Latricia	Cox	WI	
Laura J	Martin	FL	
Tung	Ly	CA	
Holger	Tressin		
Marissa	Haas	KS	
Marissa	Haas	KS	
Marie	Minns	CA	
Bonnie	Burke	CA	
Michelle	Liberati	NJ	
Franco	De Nicola	NY	
Anthony	Jordan	CA	
Matthew	Nossal	MI	
AJ	Cho	CA	
Katelyn	Lambert	FL	
Justina	Gruling	WI	
Robert	Erickson	CA	
Marshall	Grenz	CA	
Tamuiria	Sykes		
Judith	Sotelo	CA	
Miriam	Allen	CA	
Josh	Trowbridge	PA	

First name	Last name	State	Comments
Amandeep	Kaur	NY	
Nelson	Pike	MA	
Richard	Arbib	NV	
Amanda	Brewer	NC	
Kari	White	CA	
Stephanie	Guthman	NY	
April	Schauer	WA	
Ladasia	Dobison	NY	
Utkarsh	Nath	CA	
Mandy	Buffington	OR	
sharon	bambridge	MO	
Marcus	Thompson	TN	
Laura J	Martin	FL	
Rebecca	Grace		
Mary	Winkler	PA	
Janet	Ortiz-Garcia	CA	
Amanda	Emerson	WA	
Justin	Jones	CO	
Katharine	Thornton	OR	
LINDA	REVILLS	GA	
Beniris	Garcia		
Lauren	Jordan	IL	
Julie	A	CT	
Monica	Jones	IL	
Patricia	Schoenewald	FL	
Jennifer	Medina	CA	
Lesley	Jenkins	PA	
Renee	Bullard	NY	
Nicole	O'Dierno	NY	
Jared	Wright	IN	
Ernest	Holley	FL	
Mary	Sherman	UT	
JEAN EDDY	DENIS	MD	

First name	Last name	State	Comments
Nicole	Taylor	NV	
Sara	Speier		
Marcy	Lamarr	WI	
Megan	Watson		
Michael G	Davis	FL	
Diana	Rule	MD	
Michael	Manganiello	MD	
Sherry	Scarberry	OH	
Jill	Gillaspie	MI	
Amy	Ridgway	NJ	
Sheryl	Fimoff	IL	
Kimberly	Smith	NY	
Brenda	Osorio		
Joshua	Jennings		
Ryan	Clouse	TN	
Angel	T.H.	DC	
Breann	Bear	ME	
Dominique	DuBois	AR	
Matt	Kluber	CA	
Cindy	Beal	WA	
Rosalia	Aguilar	TX	
Andrea	Williams	TX	
Kristen	Walsh	SC	
Catherine	Rodriguez	NY	
Megan	Roof	IL	
Richard	Cox	OH	
Reinhold	Kaebitzsch	IL	
Crystal	Simpson	VA	
Andy	Amaya	CA	
Trent	Kinney	PA	
samra	rashid	CA	
Reinhold	Kaebitzsch	IL	
Shannon	Shumaker	KY	
Jesus	Rosado		

First name	Last name	State	Comments
Kathleen	Lynch		
Sam	Payne	IL	
Rosa	Marino	CA	
Leah	Foster	LA	
Jennifer	Cannon	MA	
Courtney	Berghorst	MN	
Carrie	Hill	OR	
Rebecca	KoenigBerg	CO	
Tessa	Bren	WI	
Taylor	Feagin	AL	
Iz	stamler-goody	MI	
Annette	Tess	TX	
Shelby	Odle	SD	
Paige	Mallory	MA	
Meme	Williams	MS	
christina	scott	NY	
Ruby	Berdine	OR	
Ann	Bailey	TX	
Courtney	Van Horn	WI	
Blaine	Nowak	WI	
Cathy	Hinnendael	WI	
Kassandra	Archuleta	AZ	
Miral	Patel	IL	
Michele	Bahler	MO	
Grace	Ukoha	MO	
Lisa-May	Reynolds	SC	
Kevin	Schneider	MO	
Marvin	Diaz Fernandez	NY	
Alex	Stavis	NY	
Jennifer	Huntzinger	FL	
Whitney	King	PA	
Andrea	Luna	CA	

First name	Last name	State	Comments
Lori	Wyble	MO	
Julie	Mercer	NY	
Elisa	Caref	NY	
Claudia	Hamilton-Piaseckyj	CA	
Loki	Simmons	MA	
Crystal	Zaik	MA	
Aaron	Pawl	PA	
Soraya	Barabi	CA	
Mary	Cheney	MA	
Russ	Ziegler	IL	
Russ	Ziegler	IL	
Matthew	Di Clemente	NJ	
Cherami	Parsons	TX	
Diana	Bohn	CA	
Lisa	Blood	OR	
Ryan	Baka	MN	
Lisa-May	Reynolds	SC	
Aissa	Alvarez	SC	
Carlos	Nunez	CA	
Alison	Martin	FL	
Marcella	Hammond	WI	
Jonathan	Meagher-Zayas	NY	
George	HURST	NJ	
Davvon	McKenzie	FL	
Shawn	Mulvihill	IN	
Marcie	Anderson	VA	
Ian	Wilson	OR	
Alex	Perez	TX	
DEBORAH	CLARK	NY	
Patricia	Chronicle	TX	
Juliana	Tallone	AZ	
Luisa	P	FL	

First name	Last name	State	Comments
Danielle	Gaona	CO	
Mary Jane	Guerrero	CA	
Judi	Sotelo	CA	
Bruce	Lowrey	MO	
Dario	Bernardini	PA	
Kim	Hall	IL	
DHAVAL	PATEL	LA	
Eloyce	Cartwright	MD	
samar	maqusi	TX	
Donna	McMahon	MD	
Virgen	Santos	TX	
TaSheria	Dukes	MO	
Jessica	Reigelman	NY	
Jon	Hoeveler	CA	
Heather	McHugh	NV	
Alexandra	swanson	OR	
Brook	Rutter	OR	
Jason	Crawford	PA	
Celeaha	Anderson	NV	
Bret	Polish	CA	
Nathan	Rice	MI	
Heidi	Gider	DC	
Sandro	Flores	CA	
jason	beaudreau	NY	
Rich	Giambalvo	NJ	
Zeeshan	Haque	NC	
Jose	Correa	TX	
Ariella	Smukyan	FL	
H	Ande	MN	
Sheila	Goss	MN	
Maria	Forrest	IL	
Tanya	Jimenez	CO	
Kaitie	Alman	WI	
Johnny	Wilson	FL	

First name	Last name	State	Comments
Kathleen	Mikulin	CA	
Jen	Lowe	TN	
Mark	Lewis	KS	
Darla	White	OH	
Justin	Truong	CA	
JENNIFER	SCRITCHFI ELD	MO	
Sofiya	Woodcock	CA	
Tobias	Fairman	CA	
William	von Zangenberg	FL	
d	carr	NH	
Joshua	Green	TX	
Linda	Greene	TX	
Soufia	Ali	TX	
Stacy	P	NV	
Ella	Rathman	OR	
Alex	Kowtun	NY	
Andrew	Curto	NJ	
gwenn	meltzer	PA	
Judith	Kissel	IN	
Peggy	Erickson	MN	
Juan	Blondet		
Brent	Costa	CA	
Kay	Trent-Pierce	TX	
Malika	Christopher	NY	
Lucy	Loop	GA	
Jaszmene	Smith	NJ	
Jerome	Ball	OR	
Susan	Helfeld	TX	
Angelique	Vongphakdy	CA	
Sandra	Schomberg	OR	
Nicholas	McKinney	KY	
Cole	Weaver	TX	

First name	Last name	State	Comments
Jackie	Filson	MD	
Frank	Siniscalchi	RI	
Melba	Melton	VA	
Jane	Bohnsack	IN	
Norman	Meres	OH	
Nicole	Walker	NV	
Jennifer	Occhipinti	TX	
Diamond	Morehead		
ANA	FREIRE	NJ	
Seth	Cramer	KS	
Deni	Felice	FL	
william	sikorski	MI	
Jessica	Rosario	NY	
Shaun	Tarantelli	NY	
Marie	Hutchens	OR	
Laura	Bembry	VA	
Everett A.	Vieira III	CA	
Antwan	Washington	MD	
janna	piper	OR	
Christina	Edsall	NY	
Shari	Tarbet	NM	
Jamie	Lurtz	NV	
Suraiyah	Syed	TX	
Yodania	Paulino	NY	
Chris	Henschen	TX	
MICHAEL	FRENCH	OH	
Sadaf	Ajani	IL	
Shane	O'Shea	TX	
AYI	SEGNIAGBE TO	NY	
Deborah	Gallegos	CA	
Stephen	Heidorf	OH	
Judy	Woodruff	GA	

First name	Last name	State	Comments
AYI	SEGNIAGBE TO	NY	
Christy	Honas	KS	
Kyle	Kingston	MI	
Evette	Tapia	CA	
Sandy	Marzec	WA	
Connie	Lindgren	CA	
Vincent	Rodgers	SC	
Lloyd	Daley	VT	
Yvette	Fernandez	NY	
Denise	Byrnes	AZ	
Bret	Windhauser	NY	
Nonna	Sadoudi	CA	
Amy	Donahue	IL	
Robert	Holliman	CT	
Tachundra	Johnson	TX	
Inocencio	Cavazos	IL	
Naureen	Hussain	NC	
Robin	Weirich	CA	
Patricia	Karoue	TX	
Christoph	Hirt	RI	
Amie	Toepfer	AK	
Michael	Madden	NY	
ALECIA	PENNICOO KE	MD	
Lisa	Chacon	IN	
Katarina	Lang	AZ	
Janet	Abdin	NY	
Mark	Jackson	NV	
Alan	Canfield	CO	
Meri	Kassner	NY	
Kayleigh	Matheson	TX	
Maure	Briggs	CT	
Lew	Malczewski	WI	

First name	Last name	State	Comments
Jueun	Lee	CA	
Lola	Davis	TN	
Thomas	Moomjy	NJ	
Ricardo	Mule	FL	
Stephanie	Beard	OK	
Roger	Showers	IA	
Raed	Abdel_jabbar	CA	
Heather	Johnson	FL	
Susan	Isadore	MD	
Carol	Wagner	OR	
George	Ruiz	CA	
Ashley	DIPALMA	CO	
CHERYL	ALVIS	WA	
Felicia	McCullough	NY	
Jaszmene	Smith	NJ	
Joseph	Salazar	TX	
Meda	Wichert	IL	
Deb	Meyers	PA	
Bridget	Wyatt	OR	
Theresa	Skager	WA	
Carolyn	Hilton	GA	
Rotana	Tek	CA	
Blake	Cherney	GA	
Jacquelynn	Boudinot	CT	
Alissa	Ramirez	CA	
Robert	Garcia	CA	
Cynthia	Greif-Neill	CA	
Colleen	Schuster	NY	
Colleen	Schuster	NY	
Adele	Jazet-Paarlberg	NC	
Marcella	Hammond	WI	
Nicole	McHugh	PA	
Jennifer	Albrough	MI	

First name	Last name	State	Comments
Dawn	Kinley	NY	
Lauren	Silinonte	TX	
Andrea	Illiano	FL	
Carol	McDonald	NM	
Jibril	Solomon	MA	
Cynthia	Wilkerson	SC	
Kari	Arellano	CA	
Rose	Brown	TX	
Dana	Colburn-Gallo	NJ	
Kelsey	McCann	CA	
Jack	Pujo	TX	
Lorraine	O'Kane	NY	
Trent	Brunner	MN	
Jocelyn	Lillis	CT	
Robert	Piatt	FL	
Charles	Justice	SC	
Bethanie	Tucker	KY	
Ana	Escobar	VA	
Ana	Escobar	VA	
Alexander	Fierro-Clarke	CA	
Seyenam	Ahenkorah	CA	
Charlotte	Patterson	WI	
Elizabeth	Dalianis	PA	
Leeallen	Meyer	MA	
Michael	Sileno	NC	
MYLA	Wilson	GA	
Joan	Cheney	FL	
Megan	Seyedsafi	VA	
Rebecca	Johnston	KS	
Karen	Brooks	WV	
Elisheva	Thoreen	MA	
Becki	Woolf	NC	
Emily	Chase	NC	

First name	Last name	State	Comments
Corrie	Behar	AZ	
Maria	Lozada	IL	
Lorraine	O'Kane	NY	
Neptune	Naficy Dyrhsen	CA	
Lela	Thomas	FL	
Babara	Franck	PA	
Brigite	Markovic	NV	
Justin	Philipps	OH	
Jeffrey	Nelson	CA	
Jason	Jedlicka	TN	
Ryan	Baka	MN	
ROBERT	abrams	AL	
Susan	Balaban	IL	
Matthew	Di Clemente	NJ	
Angel	T.H.	DC	
Andrew	Costigan	MA	
Vicki	Bleus	MD	
Sam	Seng	CA	
Timothy	hill	NC	
zewditu	tadesse	VA	
Angela	Perry	NY	
Fahima	Malik	CA	
Justin	Truong	CA	
Margot	Robinson	WI	
Diana	Saxon	OR	
Keisha	Lawrence- Nielsen	CT	
Liz	Gato	FL	
Joe	Prarce	OH	
Karen	McCaw	CA	
Lora	Bristow	CA	
Sam	Fleischer	WA	
Mary	Hester	NV	

First name	Last name	State	Comments
Clara	Guerrero	IL	
Nataliya	Yakovleva	FL	
Sandrine	Brathwaite	NH	
Christina	Eppleston	CA	
Josephine	Monaco	NY	
Shelly	Pribyl	MN	
Nathaniel	Shrage	CA	
Jaci	Gibson	CA	
Leslie	Harper	OR	
Gina	Eldridge	WV	
Ashley	Varias	FL	
nancy	schulman	NY	
Michael	Dicus	WA	
Heather	Ward	CO	
Dena	Schwimmer	CA	
Kathy	Stemm	IL	
Luisa	Rodriguez	TX	
William	Coats	CA	
Marta	Galek	IL	
Ben	Moss	LA	
Justin	Philipps	OH	
Donald	Rash	CA	
Russell	Novkov	WI	
Rodney	West	CA	
Jeremy	Higdon	NJ	
Jeff	Day	WA	
Debra	Messer	MO	
Sharon	Gokool	FL	
Donna	Hicks	MO	
Ebony	Jiminez	IL	
Cinzia	Paganuzzi	CA	
Suzanne	Gomez	CT	
Linda	Lockney	TX	
Marisa	Okeefe	NJ	

First name	Last name	State	Comments
cheryl	mcgrady	CA	
Barbara	Brooks	NY	
richard	donahue	MI	
Rachelle	St. Clair	RI	
Jodi	Ojeda	CA	
Dana	Roy	NY	
Kathryn	Sandberg	NV	
Angela	Imel	IN	
Grace E	Avila	BC	
Arianeh	Sajadi	CA	
Yasmin	Ramirez	TX	
Thea	McNorvell	WA	
April	Potts	IN	
Monique	Guz		
Allison	Bowyer	OH	
Renate	Logan	KY	
John	Potts	IN	
Michael	Warren	TN	
Michael	Denosky	TX	
Misty	(Hartley) DeYoung	TN	
Julie	Gomez	FL	
Melissa	Childs	MO	
David	DeMilio	PA	
Michelle	Paolicelli	NY	
Peter	Beck	CA	
Julian	Hidalgo	RI	
Julio	Camacho	UT	
M.	Monroe	MO	
Larry	Ledbetter	NC	
Michele	Norman	OH	
Michelle	F	OR	
Kevin	Walsh	CT	
Debbie	Wittmann	IL	

First name	Last name	State	Comments
Wayne	Kelly	OR	
Desiree	Wilson	AZ	
Sarah	Langfeldt	NE	
Theodore	King	WA	
donna	Mitchell	FL	
Debra	Salayich	NV	
Melanie	Hassel	CA	
Kati	Koster	WI	
Brian	Messenger	CO	
Britta	Lundquist	AK	
Elizabeth	Elliott	MO	
Catherine	Mahler	CA	
Chas	Griffin	NC	
JL	Angell	CA	
Crystal	Kelley	NY	
Jessica	Rinella	NV	
Emily	Harden- Antonio	CA	
janna	piper	OR	
Cody	Robertson	VA	
Megan	Hunt	NJ	
Tiba	Monette	MI	
Kim	Hayden	MN	
Alison	Russell	NY	
George	Villafane	NY	
Cindy	Stoffel	IL	
Irina	Rumyantsev a	CT	
Cynthia	Cho	NJ	
Lori	Newton	IN	
William	Thompson	TX	
Celia	Stauty Luis	CA	
Jaime	Vela	CA	
Dawnelle	Pope	WI	

First name	Last name	State	Comments
KATRICIA	PATTISON	OR	
Kathryn	Cates	TX	
Donalee	Katz	NY	
Shatty		KY	
Phillipa	Arbib	NM	
Yolanda	Watts	NC	
Justin	Philipps	OH	
Marriece	Robinson	CT	
Kathryn	Stinchfield	MN	
Courtney	Jackson	TN	
Lauren	Golia	CO	
Korine	Vitiello	MA	
Alesia	Jenkins	OR	
Dee	Rodriguez	FL	
Ken	Roth	CA	
Stephen	Sinclair	ME	
Cecilia	Garcia-Blizzard	TX	
Richard	Buro	NJ	
David	Plunkett	MD	
Shasta	Davenport	OR	
Sally	Mobilio	FL	
Diana	Solomon-Glover	NY	
Suzanne	Magee	PA	
Melody	Wells	GA	
Jim	Warner	MS	
Nicole	Uhing	IA	
Charles	Elchert	IA	
Alia	Pustorino	PA	
Renata	Gonzales	CA	
Raylinda	Price	OR	
Heather	Knupp	PA	
Sasha	Gibbons Kirby	NY	

First name	Last name	State	Comments
Kristine	Lambert	NV	
Sheryl	Upton	KY	
Vicki	Laub	VA	
Eduardo	Rizo	CA	
Robin	Stalbaum	CA	
Ashly	Garcia	MN	
Zoe	Spiliotis	NM	
Dimitry	Morgan	CA	
Jill	Ehmke Zimmer	WI	
Elizabeth	Chiodini	MO	
Bethanne	Donovan	NY	
Debra	Ouellette	OH	
Ryan	Mazan	IL	
Juanita	Franklin	TX	
Kristin	Wyatt	VA	
Lynette	Broom	CA	
Nicole	Daniels	CO	
Denver	Nettifee	NC	
Marilyn	Kamppila	CA	
Mary	Drake	IL	
Mom	Placanica	FL	
Martha	Brown	AL	
Allena	Hockett	OH	
Fernando	Naranjo	NY	
Amy	Hebert	MA	
Christine	Jameson	NM	
Sonia	Cuellar-Cobb	OR	
Stephanie	Llinas	NY	
Connie	Eisele	OR	
Karen	Hirsch	WI	
Cory	Myers		
Shane	Miller	AZ	
Crystal	Miller	AZ	

First name	Last name	State	Comments
Phillip T.	Nails	CA	
Jonelle	Prow	MN	
Ingrid	Faber	PA	
Rebecca	Kauffman	SC	
Angie	Sumrall	KY	
Thomas	Cain	TN	
Alexander	Fierro-Clarke	CA	
D	C	MA	
Michael	Lovato	NM	
Megan	Jewett	NY	
Bethany	Miller	CA	
Justin	Dees	NV	
Sinan	Alo	OH	
Laura	Stern	PA	
Shannon	Moss	GA	
Duane	Mantick	IN	
Jennifer	Cox	NY	
Janice	Robinson	OH	
Patti	Lagos	MN	
Ashley	Pacheco	CO	
Laquan	Lee	NJ	
Surafel	Getachew	NJ	
christine	vanderhoff	WA	
Alicemarie	Delao	MA	
Kerry	Wentworth	WI	
Rachel	Wyman	NY	
Lim	Bushman	WI	
Alyssa	Regan	MA	
Aaron	Smith-Walter	NH	
Diana	Mahorski	IL	
Jody	Smith	NJ	
Ann Marie	Woolsey-Johnson	NY	
Denise	Hollister	VT	

First name	Last name	State	Comments
Mary	Thomas	FL	
Marvin	Picado	AZ	
Kathy	Trovecke	MN	
Heather	Eoff	OR	
Marissa	Haas	KS	
Kristine	Hall-Garcia	CA	
Corey	Turner	GA	
Corinne	Burstein	GA	
Luis	Gonzalez	MA	
Meg	Abraham	NY	
Denise	Ulery	OH	
Marian	Parker	CA	
Tina	Stewart	WA	
Luis	Melendez	FL	
Serian	Strauss	CA	
Kris	Koons	IN	
Erika	Scull	FL	
Sivan	Harary	CA	
Kelly	Harmon	OH	
April	Suits	OH	
Aly	Condon	MI	
Timothy	La Vove	CA	
Michelle	Hancock	PA	
Michele	Burns	NY	
Shannon	Kennedy-Smith	FL	
Toni	Delgado-Green	MA	
Panagiotis	Kantzilieris	NJ	
Kendra	Crandall	NY	
Lisa	Westbrooks	MI	
Anita	Stiffler	IL	
Henry	Greene	AR	
Jennifer	Vicuna	CA	

First name	Last name	State	Comments
Randall	Foreman	LA	
peter	isabelle	FL	
Schquana	Stanford	WA	
Jacqueline	Thompson	AR	
Luis	Gonzalez		
Susana	Echevarria	NY	
Michael	Fazzone	NC	
Kena	Jordan	IL	
Laura	Fahey	FL	
Sonya	Mcintosh	FL	
Lin	Swenson	CA	
Linda	Zehrun	IN	
Dharma	Shay	HI	
Gina	Cantres	NY	
McKenzie	Collins	NJ	
Geoffrey	Schimelfening	MI	
Matt	Cieri	SC	
Jodie	Epstein	MD	
Teara	Tyler	OR	
Yvette	Parra	CA	
Marianne	Rafter	NJ	
Maureen	Norman	NC	
Nicole	Bavaro	IL	
DAKOTA	WHITEHOUSE	IN	
Traci	Johnston	ID	
Caitlin	Bradley	WV	
Georgina	Gonzalez	NJ	
Rosa	Ancheta	CA	
Bryne	Rasmussen	CA	
Humberto	Bozzo	FL	
Andrew	Washington	PA	
Scott	Galvin	CA	

First name	Last name	State	Comments
Angela	Bryant	MN	
Bethany	Balkus	WA	
Amia	Clark	CA	
James	Christian	CA	
Ruth	Exilus	MA	
Diane	Horton	CT	
Anna	Buenrostro	CA	
Dennis	Clark	VA	
Jessica	Chavez	OR	
Stephanie	Stroud	NY	
Joseph	Mello	MA	
Christopher	Harris	OH	
Jessi	Ramirez	OR	
Taylor	Mannix	CO	
Ashley	Davis	WA	
Felicia	Spector	NY	
C	Soliday	OH	
shannon	hahn-wallace	OH	
Lynn	Fox	AZ	
Juli	Hamilton	IN	
Heather	Fry	MI	
Ahlan	Jama	FL	
Tonya	Percival	GA	
Gayle	Kisselstein	CA	
Chris	Schwartz	MO	
Shaniece	mathews	IL	
Rich	Ramirez	CA	
Aleisha	Allen	NY	
Michele	Graham	MI	
J	Gal	CA	
Stephanie	Byrd	CA	
Asia	Latt	NY	
Alison	Mattheisen	GA	
Winnie	Chin	CA	

First name	Last name	State	Comments
Patricia	Sigala	NM	
Kate	Stromska	CA	
Monica	Williams	WI	
April	Kimble	WV	
Shannon	Wild	CA	
Carla	Allen	WV	
Melissa	Acosta	NJ	
Marta	Espitia	NY	
Silvia	Villaneda	CA	
Bekah	Blackmon	NC	
Katie	Sellers	KS	
William	Price	NC	
Taelor	Powell	TX	
Juaquin	Cruz	MA	
Jacqueline	Binns	FL	
Helena	Gallant	PA	
Kevin	Niehaus	CA	
Jason	Ellerbe	NC	
Erin	Hudnall	WV	
Joseph	Booker	IL	
Kacy	Harnedy	MA	
Nichole	Jones	TX	
Jean	Ramirez	NY	
Simon	Quiroz	CA	
Rhela	Harley	UT	
Terri	McAllister	WA	
Nathan	Sanmann	OK	
Renee	Faulkner	CO	
Maria Elena	Jones	IL	
Damaris	Lugo	NJ	
Amanda	Samtiago	IL	
Caroline	Randall	GA	
Andrea	Bernardo	NY	

First name	Last name	State	Comments
Shon	McCraw-Davis	TX	
Carol	Rich	PA	
Kristin	Bloczynski	WI	
Abby	Adler	IL	
Alyse	Munishamiah	MI	
Angela	Cureton	OH	
Gina	Hall-Green	TX	
Diane	Zizka	NV	
Laura	Santiago	FL	
Amanda	Williams	NY	
Marie	Hutchens	OR	
April	Feather	UT	
Denna	Lorona	AZ	
Edith	Maatta	FL	
Jazmin	Lara	IL	
Delores	Delaigle	HI	
Daisy	Hernandez	CA	
Kimberly	Anderson	CA	
Allison	Newmes	NC	
Neisha	Gordon	FL	
Allister	Layne	GA	
Stephen	Potts	OH	
Alia	Evans	OH	
Rosalia	Boyer	IL	
Lisa	Jefferson	WI	
Chris	Brenna	MT	
Kylie	Welch	OR	
Denise	O'Neil	WI	
Joan	M Weldon	NE	
Reyes	Rodriguez	CA	
Janet	Lee	CA	
Nohelly	Jaime	CO	

First name	Last name	State	Comments
Justina	Coca	NJ	
Jesse	de Jesus	CA	
Charlotte	Stephens	NC	
Tony	Commisso	NY	
Raina	Warner	TX	
Melanie	Aleman	MN	
Ian	Rand	FL	
Michelle	Warnow	NY	
Andrea	Santa Maria	OR	
mehand	Samer	KS	
Camille	Keefe	WA	
Angela	Hughes	WV	
Michael	Sutton	ME	
Micheal	Hoffa	IL	
Maya	Cozmos	NJ	
Sue	Addison	CA	
Rheanon	Smith	ID	
Melissa	De La Cruz	CA	
Maurice	Ornelas	MA	
Zhané	Stones	PA	
Lauren	Casey	OH	
Taylor	Heuston	CA	
Symphony	Barnes	CA	
Frances	Weiner	CA	
Ebony	Drake	IN	
Stephanie	Froman	AL	
Maria	Esparza	TX	
Elliot	Robles	MS	
Dr	Copas	WA	
Dylan	Inserra	TX	
Larry	Schwartz	CA	
Derek	Dickson	TN	
gary	iannopollo	NY	
Hannah	Plumer	ON	

First name	Last name	State	Comments
Heather	Greenwood	IA	
Jennifer	Brown	CA	
Olivia	Van Damme	NY	
Crystal	Leja	NJ	
Habtamu	Kebede	CA	
Steven	Meier	IN	
Sara	Naber	CT	
Kate	Marino	MA	
Susan	Kathrein	OR	
Ana	Jimenez	CA	
Stacey	Planz	NY	
Jennifer	Baldwin	OR	
Sandy	Carver	GA	
Michele	Davis	OH	
Peggy	Jakopak	SD	
Ericka	Newton-Foudray	FL	
Karen	Foster	TX	
Andrea	Polli	NM	
Timothy	Steen	SC	
Nicole	Ross	CA	
Troy	Newton	ME	
Diane	Lytle Burton	OH	
Sharon	Larson	ME	
Matthew	Minard	WA	
Phil	Klein	IA	
Pamela	Lawson	VA	
Kenya	Pena	NY	
Kimberly	Stelter	CA	
Lynn	Fowler	MI	
Sandy	Segura	FL	
Samara	Wilson	GA	
Brenda	Kelleher	CA	
Jessica	Gibbons	MI	

First name	Last name	State	Comments
Dina	Crivellone	IL	
Domingo	Estrada	TX	
Badal	Patel	TX	
Mitchell	Miles	HI	
Brenda	Shortell	CT	
Evelyn	Davis	TX	
Teresa	Dudley	KY	
Kelly	Heaton	NJ	
Bret	Windhauser	NY	
Char	Hudson	NY	
Donald	Shaw	NY	
Monisha	Brown	CA	
Erin	Harty	OH	
Kailey	Winans	NY	
Jessica	Mares	CA	
James	Tierney	NY	
Tamara	Francis	NJ	
Lisa N	Hubbard	FL	
Denise	Stewart	MD	
Melissa	Rose	OR	
Lisa	Robinson	CA	
Lyn	Smith		
Shaquita	Simmons	IN	
Anna	Aydinyan	OH	
Alexander	Matheson	MA	
Kelley	O'Hanlon	WA	
Michele	Richards	CA	
Dan	Sullivan	IL	
Melody	Sanders	VA	
Danyelle	Crawford	WI	
Deby	Brown	GA	
Carol	Hancock	CA	
Annica	Anthony	GA	
Ayanna	Ballow	PA	

First name	Last name	State	Comments
Elysia	Galvan	WA	
Jill	Massa	NY	
april	felipe	OH	
Susan	Henry	VA	
Daniel	Munoz	CA	
Jean	Villagrana-Gutierrez	OR	
Tylie	Mitchell	NJ	
Aimee	Logan	CA	
Taylor	Mountain	FL	
Curtis	Hanson	NH	
Matthew	Douglass	CA	
Shelly	LaPrince	PA	
Margaret	Scott	OH	
Sandra	Kessler	IA	
Brittanie	Rich	MI	
Spencer	Crawford	TX	
Serena	Fomby	MI	
Joseph	Osovski	NE	
Daniel	Bruce	VT	
Tracey	Sandler	NY	
Naomei	Gonzales	NM	
Seth	Tomlinson	WI	
ELIZABETH	GAMBA	NY	
Suzanne	Paxton	FL	
Elizabeth	Nemitz	AZ	
Sarah	Norsworthy	WA	
Mike	Stenzel	NY	
Reanin	Stone	WI	
Rutherford	Charlot	NY	
Gary	Delcourt	MI	
Lindsay	Brown Stokes	KY	
Tabitha	Anderson	MS	

First name	Last name	State	Comments
Roberta	Washington	IL	
Sabrina	Conway	IL	
Terry	Vega	SC	
gwenn	meltzer	PA	
Michael	Vargas	VA	
Jainet	Crawford	VA	
Bailey	Radel	NY	
Alejandra	Lilley	OR	
Irita	King	MN	
Katherine	Dandley	CA	
Kelly	Cravens	CO	
Jennifer	Ament	VA	
Noel	Witcher	IN	
Tariq	Bokhari	CA	
Sara	Johnson	MN	
Frayn	Lopez	NY	
Sarah	Johnson	OR	
G	A	CA	
Miochelle	Minishian	CA	
Rachel	Villareale	KS	
Char	Hardcastle	WA	
Stefanie	I	FL	
Dennis	Pavao	MA	
John	Crombie	IN	
Prisma	Garcia	CA	
Sarah	Humpal	MD	
Holly	Beshore	VA	
Kyle	Conner	DE	
Tiffany	Guerrero	CA	
kimberly	ely	OH	
Debbie	Craig	WA	
Deborah	McElroy	TX	
Maurici	Dulin	NC	
Ciara	Calloway	CA	

First name	Last name	State	Comments
Bill	McCsrthu	CA	
Debra	Coleman	NC	
Marilyn	West	NC	
HEATHER	Houseberg	CA	
Alexander	Reyes	CA	
Jillian	Williamson	MA	
Mecca	Bey	PA	
Roy	Gordon	NJ	
Shirley	Bertrand	TX	
Flavio	Lopez	TX	
Allison	Bendersky	MD	
Prisma	Garcia	CA	
Renwa	Rogers	FL	
Kristan	Boone	TN	
Terrance	Evans	TN	
Jennifer	Huntzinger	FL	
FREDA	BELGRAVE	PA	
Kara	De La Paz	CA	
Lyra	Helms	NM	
Chad	Voight	IL	
Crystal	Webb	NC	
Beverly	Benjamin	TX	
Autumn	Smith	OH	
Chad	Reinsel	PA	
Jennie	Graham-Henderson	MO	
Ben	Brucker	CA	
Pedro	Borrero	FL	
Spencer	Ingram	KY	
Darrell	Dilley	WI	
Matt	Bayne	MD	
Amy	Wise	MS	
Tiff	Williams	CA	
David	Duran	MA	

First name	Last name	State	Comments
Tim	Draut	CA	
BETH	MCNIERNE Y	PA	
Carol	Mendoza	MA	
Erica	Brown	TX	
Dave	Hornstein	MI	
Christopher	Zagar	MI	
VANOIS	QUEEN	CO	
Katherine	Radwancky	OH	
Raquel	Hayes	TX	
Alana	Preziosi	NJ	
Patrick	Neuman	NY	
Katarina	Wisniewski	CO	
Nick	Badeau	NY	
Brooke	Miller	WI	
Cherrie	Mayer	WA	
Denise	RODRIGUE Z	TX	
Cynthia	Reilly	CO	
Lynn	Pabis	NY	
Dina	Earl	CA	
Heather	Crocker	AL	
Cristina	Ricci	CA	
Lonnie	McDowell	CA	
Glen	Garcia	TX	
Christell	Paras	CA	
Elizabeth	Smith	VT	
Justin	Smallen	MO	
Tricia	Wallace	KS	
Ryan	Beaudoin	IL	
Alexa	Roland	TX	
Manuel	Castro	CA	
Michelle	Bello	IL	
Danna	Ferolino	CA	

First name	Last name	State	Comments
Ariana	Sepulveda	NY	
janna	piper	OR	
Allison	Gress	TN	
Luisa	Lazala	FL	
Rachael	Mathiak	MI	
Kaiyla	Klimpel	ND	
TRA-VIECIA	STEWART	TX	
Jasmin	Brown	NY	
Colleen	Joy	NM	
Vanessa	Norton	CA	
Kevin	Takayama	HI	
Deborah	Frasca	FL	
Dorothy	Bauhoff	WA	
Elizabeth	Alvarez	TX	
MARNIE	HOLMES	OR	
Ashley	Davenport	MI	
Daniela	Tavarez	NJ	
kerry	McKeen	NH	
Candace	Linn	IN	
Jamie	Waymire	TX	
Bahman	Joorabchi	CA	
Rhoda	Jones	NJ	
Tanya	C	FL	
Kimberly	Wright	KS	
Kelley	Dodd	IN	
Linda	Pizarro	FL	
Margaret	Emel	PA	
Ebony	Lewis	TX	
Melissa	Otterstrom	MI	
Gabby	Lopez	WA	
Ally	Redcay	AZ	
Henry	Fuentes	AR	
Felix	Gomez	CA	
Robin	Harwick	WA	

First name	Last name	State	Comments
Kuljit	Sahota	CA	
Cami	Jones	UT	
Katherine	Weck	FL	
Eric	Brandenburg	WI	
April	Simmons	PA	
David	Katzir	CA	
Adriana	Flores	IA	
Lucienne	Taylor	NY	
Patrick	Wall	MA	
Tracy	WILLIAMS	FL	
Latoya	Beverly	AZ	
AMANDA	MAGGIACO MO	RI	
Daniel	Weber	NJ	
Wendy	Quan	GA	
Lori	Urban	OH	
Marilyn	Anaya	AZ	
Lisa	Johnson	TX	
Jahveniz	Rojas	TX	
shelly	mansell	PA	
Rene	Billa	CA	
Tou	Yang	MN	
Lexi	Terry	FL	
Heather	Booth	NM	
Breeze	Charania	VA	
Chris	Morehead	IL	
Nicholas	Williams	NY	
Russ	Ziegler	IL	
Angela	Bocook	OH	
Julie	Meyer	KS	
Lauren	Mora	NC	
Juell	Morning	CA	
Celia	Dolbeer	IL	
Natalia	narvaez	MA	

First name	Last name	State	Comments
Jordan	Mcilveen	TX	
Michelle	Gaytan	WI	
David	Stagliano	TX	
Susan	Gove	MA	
Breanna	Mohr	MO	
Matthew	Pyznar	CT	
Laurie	Simoneau	RI	
Carol	Conley	NY	
Courtney	Bivins	OR	
Joey	Shamblin	WV	
Katie	McDermott	NJ	
Lynsey	Ferreira	CA	
Avay	Smalls	NY	
Jayme	Abbott	NY	
Susan	Clark	MO	
Scott	Buttles	WA	
Samantha	Tabor	NJ	
Barbara	Preston-Lavender	FL	
PAZ	GALAANG	CA	
Maria	Kalousi	VA	
Briana	Sajan	MN	
Saul	Aguirre	CA	
Stanley	Parker	CA	
Iris	Rodriguez		
David	Elins	MA	
Christine	Ferraro	IL	
Stacey	Ruffin	MO	
Daphne	Dixon	IL	
Frances	Harvey	VI	
STEVEN	WILLIAMS	MA	
Tai	Wade	CA	
Gary	Ledoux	IL	
Leticia	Hernandez	IL	

First name	Last name	State	Comments
Neil	Poria	CA	
Christy	Harding	IL	
Veronica	Munguia	NC	
Christina	Machado	CA	
Jaclynn	Gorton	IA	
Laurie	Thompson	FL	
Jeffrey	Tesch	NC	
Lisa	Carroll	CA	
Sandy	Barry	ME	
Rhonda	Honts	WA	
Timothy	Post	KS	
Nghiem	Vu	FL	
Beth	Aldridge	IN	
Nicola	Ferrara	NC	
Terry	Oostdyk	WI	
Neilda	Baron	NJ	
Angie	Quezada	IL	
B	P	CA	
Sallie	Donkin		
James	Rausch	WI	
Thanh	Ngtea89@aim.com	CA	
Karen	Monticello	CT	
Michelle	Rush	OH	
Jessica	Niehues	MO	
Sandra	Anderson	VA	
Carol	Ramirez	CO	
Karen	Burks	OH	
Lucille	Grabow Bransfield	VA	
Truitt	Grant	CA	
Angela	Gonzales	TX	
Erica	Wheeler-Dubin	CA	
Sara	Colaianni	PA	

First name	Last name	State	Comments
Blair	Newman	IL	
Cindy	Koch	NE	
Laura	Atchison	CO	
Lisa	Wilson	IL	
Omayra	Feliciano	PR	
Pam	Lorenzo	NY	
Sharon	Codner	FL	
Kathleen	Reed	NY	
Tracy	Musgrove	TX	
Mario	Marquez	TX	
Heather	Demos	FL	
Melissa	Segundo	NM	
Amy	Chaiclin	WA	
Ashley	Kulesa	FL	
Von	Williams	CA	
Tara	Edmonds	NJ	
Edgardo	Farias	FL	
Melvin	Hollingsworth	AZ	
Marsha	Schiessler	MI	
Jasmine	Middleton	TX	
JeffAndLeslie	Nidetz-Toker	NY	
Mike	Langenright	MI	
Joshua	Baker	CA	
russ	ziegler	IL	
Nohemi	Guns	TX	
farrah	burns	NV	
Zachary	Brogan	IN	
Odessa	Hills	MO	
Christian	Chipman	MA	
Kandis	Duncan	IL	
Stephanie	Mesones Alvarado	CA	
Autumn	Fava	CA	

First name	Last name	State	Comments
Lisa	Kiefer	MN	
Nicole	Valle	CA	
Micheal	Myles	MA	
Donte	Ellis	AL	
Meridith	Ambrose	NJ	
John	Post	FL	
Robert	Barnes	TX	
Gerard	Shaw	NY	
Michele	Bouchard	ME	
Readonna	Wilson	WI	
Julia	Backus	WI	
Marilyn	Lewis	NY	
Casey	Steen	IN	
David	Champ	OH	
Matthew	Pyznar	CT	
Patience	Morin	MI	
Ksenia	Luna	CA	
Sequoia	Nacmanie	CA	
Rochelle	Sarensen	IL	
Benjamin	Shirley	VA	
chayim	cunningham	IL	
Carlie	Kinnear	CA	
Cheryl	Joyner	TN	
Ivy	Diaz	NY	
Pamela	Burkes	NC	
Michele	Andres	IL	
Christina	Dewar	MT	
Omayra	Feliciano	PR	
Terri	Decker	CA	
Caroline	Gihlstorf	VA	
Kevin	Griffin	IL	
Wanda	Williams	VA	
Carole	Mora	CA	
Loretta	Clemons	IA	

First name	Last name	State	Comments
Elizabeth	Stetter	WI	
Cassie	Divone	NH	
Gwendolyn	Cooper	NC	
Alexis	Simmons	GA	
Jocelyn	Mixon	NC	
Gerardo	Parra	CA	
Suzanne	Ivie	FL	
Maggie	Jorgensen	NE	
Bruce	Hutcherson	AZ	
Natasha	Azore	NY	
Elsa	Saavedra Ishibashi	NV	
Joy	Schaefer	MI	
Pamela	Arache	NJ	
Angela	Moscarella	CA	
Brittney	Hansen	ND	
Renee	Binford	OH	
Jessica	Grasso	NY	
Loretta	Espinosa	NJ	
Ivy	Simmons	SC	
Greg	Wright	RI	
Lori	Nelson	CT	
Dorothea	Young	CA	
Manely	Kouhssari	CA	
Dyan	DeCastro	CT	
Michele	Palmer	FL	
Katie	Albayrak	CA	
Jennifer	Lundquist	TX	
Dakota	Hall	IN	
Julie	Beck	MO	
Diane	Luther Silvia	RI	
Lauren	Markey	CA	
M.	T.	CA	
Kelly	Gordell	AZ	

First name	Last name	State	Comments
John	Markon	FL	
Enid	Baez	MI	
Sharon	Schwartz	CA	
Deni	Felice	FL	
Alex	Nicholson	NJ	
Mary L	Refailov	OR	
Kenneth	Milton	GA	
Grace	Debos	CA	
Sabrina	Werner	DE	
Lindsay	Pollard	TX	
Rachel	Gray	ND	
Karen	White	CA	
Hannah	Nodell	TN	
Javier	Rivera	MI	
Lisa	Fernandez	FL	
Kristen	Brown	NY	
Theresa	Marko	NY	
Wendy	Borg	NJ	
Hunter	Thorne	NY	
April	Beeks	TX	
Ginger	Dunn	TX	
Clothilde	Lair	LA	
Laura	Smith	FL	
Jerry	Sawyer	ME	
Kristin	Tubb	NM	
Kellie	Roush	CO	
Jeni	Laureano	FL	
Sheri	Herrera	WI	
Sarah	Sapyta	MN	
Deanne	Johnson	GA	
James	Mitchell	TX	
Na'Keya	Curry	IL	
Dennis	Rosser	KS	
Joel	Michaletz	MN	

First name	Last name	State	Comments
Pietro	Poggi	CA	
Patrick	Smith	MA	
Juan Carlos	Quintero-Herencia	MD	
German	Morales	FL	
Kimberly	Vitchkoski	NH	
Niesha	Ray	IN	
Jennifer	Gottesfeld	CA	
Ryan	Kent	NE	
Jeff	Pritchard	IN	
Robert	Purpura	MA	
Jessica	Rogers	IL	
Cathryn	Eta	CA	
Pamela	Whitney	NC	
Terrainna	Smith	NY	
ML	Isler	NC	
Joyce	Lahna	FL	
Corliss	Jackson	IL	
Tracey	Boyland	TN	
Keith	Ladd	TN	
Brock	Winkler	IL	
Genevieve	Cox	FL	
Brittany	McPhail	MN	
Candice	Carter	MD	
Michelle	Williamson	NJ	
Miriam	Potok	CA	
Nicole	Focone	CA	
Iowany	Melendez	PR	
Sandra	Hareld	NM	
Jason	Wallace	PA	
Stephanie	Wenner	NV	
Lisa	Kaminski	PA	
Meghan	Guild	CO	
Nicholas	Davis	IL	

First name	Last name	State	Comments
Shannon	Lovett	MD	
Dio	Bloom	CA	
Heather	Reamon	MI	
Mark	Lewis	KS	
Jean	Longsworth	IN	
Lori	Diaz	MI	
Patricia	Foley	TX	
Tiffany	Kelly	IL	
Marissa	Bill	FL	
Abby	LeClair	MA	
Christi	Frantom	TX	
Stephanie	Pendleton	ME	
WAYNE	HANSEN	FL	
Julia	Bonfilio	CA	
Martha	Loglisci	NJ	
Joon	Jang	CA	
Salvador	Guerrero	GA	
Alicia	Lauber	NJ	
Anna	Simmons		
George	Weiss Jr	CA	
Robyn	Pixley	CA	
Anthony	Stewart	KY	
Kenya	Lett	AL	
Chandler	Mize	AL	
Josh	Gravitt	IN	
Louisa	Dyer	NC	
Tiffany	Gaskin	MS	
Karen	Hernandez	IA	
Abigail	Castellano	CT	
Liz	Gray	TX	
Shannon	Easton Sinks	MO	
Lisandra B	Rodriguez	FL	
Raudel	Ramirez	CA	
Alicia May	Austin	OK	

First name	Last name	State	Comments
Ben	Ejilika	TX	
Zach	Hyatt	OH	
Jennifer	Woodmaster	GA	
Cassandra	Bigelow	NY	
Cally	Devitt	MN	
S	Mojica	CA	
Ryan	Fick	OH	
Sarah	Melvin	IN	
Ron	Pottery	IA	
Amy	Nohe	PA	
Thomas	Morris Jr	PA	
Wendy	Rochon	IL	
Lisa	Dykes	CA	
Rich	Giambalvo	NJ	
Joel	Bookal	NY	
Ashley	Burgess	VA	
Angelina	Lee	MN	
Tanya	Balmer	PA	
Denise	Kozielski	MI	
Judy	Ogren	CA	
Steven	Carey	NJ	
Lisa	Reyna	TX	
Alesia	McCarthy	FL	
Matt	Bayne	MD	
Jordan	Benaderet	NY	
Annette	Marino	PA	
Courtney	Lachcik	MI	
Shawna	West	WV	
Pamela	Daniel	VA	
Cerissa	Tee	VA	
Jacky	Yuen	CA	
SHARITA	HENDERSO N	NC	
Andrea	Rivera	CA	

First name	Last name	State	Comments
Rebecca	Smith	NY	
Alexis	Vazquez	NY	
Jenn	Saathoff	KS	
Alex	Perez	TX	
Elizabeth	Legg	CO	
Nancy	Rodriguez	CA	
Susie	Gunn		
Stacey	Shearrion	FL	
JoEllen S	Dowler	MO	
MaryAlice	Ryan	NC	
Sara	Hurst	WA	
Gabriela	Santin	IL	
Kim	Burkland- Ward	NH	
Terra	Howell-Muth	OH	
Tammy	Salem-Berg	OK	
Maggie	Joyce	OR	
Allison	Collums	MS	
Rita	Reed	OR	
Marangely	Cruz		
Samuel	Eatman	OH	
Dayna	Nash	TX	
Carmen	Chacon	ID	
Monica	Perez Vega		
Danielle	St. Amand	NM	
Hina	Kramer	MI	
Nicole	Francis	FL	
Shannon	Ivory	FL	
Rebecca	Clark	MO	
Saya	Car	TX	
Elizabeth	Chery	NY	
Johnathan	Bragg	GA	
Kenneth	Strickland	MS	
Dena	Schwimmer	CA	

First name	Last name	State	Comments
Ethan	Shipley	TX	
Maricela	Ramirez	AZ	
Barbara sims	Sims	IL	
Charlene	Kronstedt	MN	
Marisa	Born	MN	
Lou	Bonavita	FL	
Timothy	Thao	MN	
Kelley	Williamson	PA	
Pamela	Gaulden	FL	
Elisha	Cooper	KY	
Renaë	Zammuto	IL	
Jaime	Hayden	MN	
Bill	Both	FL	
Christine	Daniels	MI	
Stacey	Ricks- Bouknight	NY	
Vanessa	Burch- Urquhart	NV	
Chelsea	Murray	OR	
Noha	Haidar	MI	
Nicole	Treacy	NY	
Andrea	Aranda	GA	
Leigh	Kirchner	VA	
Diana	Calderazzo	NY	
Allison	Jones	CA	
Joellen	Stedman	MA	
Belinda	Reed	IL	
Gabriella	Cadena	NM	
Alana	Deegan	CA	
Debra	Perrin	NJ	
margaret	hale	MD	
Kalyn	Dean	CA	
B	Bird	VA	
Andrea	Nave	CT	

First name	Last name	State	Comments
Leslie	Sullivan	MO	
Kimberly	Wine	NC	
Annette	Bernal	CO	
John	Corn	GA	
Dulcie	SCHIPPA	IL	
Benjamin	Bradford	CA	
Yoshiko	Jackson	TN	
Eilis	Corcoran	IL	
Paula	Rouse	MD	
Pam	George	WA	
Kevin	Walsh	CT	
Stephanie	Swint	GA	
Mary	Randall	GA	
Ana	Dias	MA	
Natalie	Kikkenborg	CT	
Michael	Maggied	AZ	
Fred	Marco	MA	
Tom	Smith	WV	
Ashley	Poletto	PA	
Amanda	S	NC	
Rey	Holliday	OR	
Mandi	Copley	IN	
Marie	Rodney	FL	
Shannon	Kane	PA	
Linda	Leoni	MD	
Kevin	Lamb	MI	
Jessica	Spath	FL	
C	T	NJ	
Allison	Schmitt	MN	
Jason	Magill	WI	
Elizabeth	Beebe	PA	
Cheryl	Anderson	CA	
Betty	Raines	OH	
Jovina	Jones	MN	

First name	Last name	State	Comments
Emily	Everett	WA	
Maria	Williams	TX	
agnew	wilson	CA	
Samantha	Simoos	NY	
Jennifer	Kain	SC	
Jesus	Rodriguez Baroci	CA	
Eryn	Drake	TN	
Charlie L.	Rodríguez Deliz	NY	
Emily	Thomas	AZ	
Sandra	Navas	FL	
Keith	Taylor	FL	
Kevin	Walsh	CT	
Porsche	Carter	MA	
Nadine	Williams	LA	
Dawn	O'Brien	MI	
Daniel	Padron	CA	
George	HURST	NJ	
Jed	Soriano	CA	
Julia	Hoggatt	MN	
Rebecca	Smart	NY	
Riley	Whipkey	MI	
Lindsey	Hamric	NY	
Lorraine	Napoles	TN	
Brooke	M	OH	
Anton	Frelix	IL	
Aileen	Iturralde	FL	
Camille	D'Agati	NJ	
Gina	Wick	OH	
Trycia	Nguyen	TX	
Mila	Almodovar	CT	
Amy	Smith	OR	
Paula	Chantana	OH	

First name	Last name	State	Comments
Tiffany	Anderson	AZ	
Georgianna	Lonergan	IL	
Eleanor	Coffeyholm	NY	
Roy	Ellis	SC	
leslie	klein	CA	
Elizabeth	Toomey	CA	
Jesse	Kniss	CO	
Michelle	Houle	NH	
Cheryl	Zelazo	MA	
Karrie	Vukelic	IL	
Karin	Molnar	NJ	
Bridget	Cleary	KY	
Jessica	Brown	GA	
Sam	Aghbashian	CO	
Kyle	Kingston	MI	
Chelsea	Ostop	SC	
Angie	Young	AR	
Chad	Winkler	UT	
Stacey	Moran	OR	
Roel	Arteaga	GA	
Steven	Kelly	SC	
Sherrie	Cohen	NJ	
Christine	Grayton	MA	
Alessandra	Rosa	FL	
Marisa	Nelson	CA	
Anthony	Geary	TX	
Viviana	Vazquez	CA	
Zoe	Watson	NJ	
Ryan	Bradley	MD	
Daniel	Gonzales	TX	
Paulo	Santos	MA	
Willie	Jones	FL	
Martha	Trudeau	PA	
William	Martin	OR	

First name	Last name	State	Comments
Fabian	Valle	TX	
Ramon	Tejada	CA	
Shanora	Edwards	MS	
Alexander	Auais	FL	
Jessie	Brown	MA	
Eric	Gaskill	NJ	
Chrishun	Moore	IL	
Racheal	Mokulehua	HI	
Tanner	Underdahl	AR	
Mark	Schacter	OR	
Denise	Testa	NY	
Miguel	Gimenez	FL	
Julie	Strong	OH	
Nicholas	Palazzolo	KY	
Lisa	Johnson	AZ	
Linden	Parten	TN	
Linda	Bauer	NY	
Julia	Schettler	IA	
Jessica	Carroway	GA	
Shaimaa	Sallam	NC	
Jenna	Malloway	GA	
Margaret	Parker	AR	
Paul	Singleton	TX	
Joseph	Hight	TX	
Mouneissa	Wangara	CA	
Rebecca	Sillasen	OH	
Rainer	Randell	RI	
William	Jackson	IL	
Emma	Vanderpool	NH	
Michael	Batts	NC	
Melissa	Miasner	GA	
Ginny	George	OH	
Ray	Tejads	CA	
Chloe	Rankin	CO	

First name	Last name	State	Comments
Elsa	Williamson	AZ	
Jaime	Selid	OR	
Derek	Fung	CA	
Erin	Nelson	NC	
Chris	Carlsen	AZ	
Ashley	Wicks	FL	
Sara	Schwartz	PA	
Theresa	Cole	TX	
Sam	Scala	NY	
Valerie	Ragland	TN	
James	Thoma	NY	
Jeremy	Wood	NJ	
Elizabeth	Carroll	CT	
Tara	Moore	AZ	
Jessica	Lucido	TX	
Claire	Kloss	NC	
Ryan	Blank	FL	
Lucia	Flores	CA	
Leo	Reyes	TX	
Shawn	Bragg	NJ	
Ryan	Horomanski	PA	
Danielle	Claudio	OH	
Lisa	Decker	NJ	
Teresa	Rollins	PA	
Christoph	Nauer	CA	
Jamie	Derby	PA	
Amanda	Wilbanks	MO	
Luz	Trujillo	NJ	
Jennifer	Howard	CO	
TRACY	CHAVEZ	NJ	
Christa	Staples	WA	
Pamela	Duncan	NY	
Jermonte	Mckinney	CA	
Carl	Cruz	OK	

First name	Last name	State	Comments
Charlene	Williams	CA	
John	Byrd	NJ	
Richard	Perez	NJ	
Dr. Steve	Sheffield	MD	
Joseph	McCormick	PA	
Sayeh	Ghazi	CA	
Deborah	Kelley	FL	
Terry	Kraemer	CA	
Kacey	Blanchard	NJ	
Dan	Obrycki	NJ	
Heather	Nichols	OH	
Kathryn	Burgess	WA	
Jill	Turanski	PA	
Beverly	Benjamin	TX	
Linda	Bruno	NY	
Trisha	Ferris	NV	
Samantha	Morales	NY	
Rose	Benjamin	NY	
J	L	NY	
Ralph	Valencia	CA	
Brittany	Golden	MI	
Katarina	Gonzales-Urias	WY	
Alec	proctor	PA	
Demitriis	Irving	CA	
Jacklyn	Jones	CA	
Kiannah	Emery	OR	
Vicki	Glabb	FL	
Sharyn	Kazarian	MA	
Elizabeth	Hardy	OR	
Derek	Scheeler	OH	
Bruce	Barto	CA	
Emily	Grimsley	OH	
Susie	Locklear	NC	

First name	Last name	State	Comments
Matthew	Citta	NE	
Jeffrey	Reiser	VT	
Merri	Rothman Parola	NY	
Ashley	James	MA	
Clarence	Middlebrook s	GA	
Robert	Leavitt	WA	
Haley	Land	IN	
Selina	Mitchell	NC	
Stephen	Dickinson	MN	
Caterina	Lovell	CO	
Matt	Robb	WA	
Dianna	Calderon Triminio	NY	
Samira	Fudge	VA	
Latresa	Williams	MI	
Crystal	Williams	TX	
Uri	Navarrete	CA	
Anne	Asher	WA	
Bethany	Niciu	IA	
Joseph	VanderPluy m	TX	
JaKira	McNeil	SC	
Lijeamsy	Philogene	CT	
Jennifer	Raccuia- Bontrager	NJ	
Bridget	Wyatt	OR	
Edward	Smith	WI	
Kelsey	Foster	FL	
Howard	Lardell	OH	
Estela	Melendez	CA	
Mark	Catren	CA	
Theron	Liddell	AZ	
Hilary	Waddles	MI	

First name	Last name	State	Comments
Sara	Aegerter	MN	
John	Byrd	NJ	
Andre	Wickham	TX	
Nelly	Taha	NJ	
Samantha	Gochez	CA	
Brittany	Taylor	OH	
Katie	Wallace	WA	
Shauna	Tillery	TX	
Sybil	Tracey	AZ	
Jorge Alberto	Cruz Seda		
Cassandra	Galloway	CA	
Tamika	McCall	NC	
Mila	Duave	CA	
Miriam	Collett	OR	
Doreen	Knight	CA	
Liz	Stincelli	UT	
Margaret	Siems	PA	
Kacey	Kernan	WI	
Gavin	Gott	OH	
Sarah	Current	CA	
Maia	Domitrovich	MT	
Edward	whitaker	VA	
Cara	Anguiano	AZ	
Roberto	Ramos	CA	
joanna	reed	MA	
kent	gebert	NY	
Barbara	Farrow	NY	
Brittany	Greene	MD	
Kelly	Hein	KY	
LUCINA	MEISNER	OH	
Blake	Williams	AL	
STEVEN	SCHIESSER	CA	
Wanda	Jeter	GA	

First name	Last name	State	Comments
Derrell	Pettaway	NC	
Jennifer	White	MD	
Stephanie	Zellers	PA	
Sherry	Boylen	KY	
Imani	B	NY	
Jessica	Sharp	SC	
Thomas	Martin	CA	
Robin	Dillon	OH	
J	Crain	TN	
Antonio	Zamora Jr	IL	
Gabriela	Alvarez	TX	
Dylan	Cuseo	PA	
Sofia	Montemayor-Thomas	MA	
Brian	Bergstrom	MO	
Allison	Signore	MA	
Vanessa	Perez	FL	
Nicole	Braun	IL	
Brianna	McCoy	NY	
Anissa	Huffman	OH	
Eva M	Carlino	NJ	
Walter	Colby		
Jerryka	Gipson	TX	
Kiera	Regan	RI	
Don	Hileman	OH	
Christy	Street	TN	
Kathleen	McClain	MD	
Chris	Werkau	MN	
Cheryl	Morrison	NC	
Melissa	Gottshall	PA	
Ginelle	Boyer	FL	
jan	jeske	MN	
diane	morton	TN	
George	Albanis	IL	

First name	Last name	State	Comments
Miranda	Helly	CA	
Glenis	Pena	GA	
Jacqueline	Navarro	IL	
Allyson	Mays	TX	
Susan	Vinovrski	MA	
Beth	Garretson	MI	
Aubrey	Damato	NY	
Robert	Grimwade	NY	
Mark	Morgan	NJ	
Cameron	Gifford	OK	
Violeta	Valdez	TX	
Jerome	Lundin		
Daisy	Bassen	RI	
Beverly	Spencer	MD	
Melissa	Thomason	FL	
Antonia	Salaz	CO	
Rachel	Baker	OR	
Darrelle	Radcliff	CA	
Andrea	Chin	WA	
Shelby	Rathbun	KS	
Wendy	Vargas	NJ	
Anitra	Zack	NY	
Eileen	Donovan-Kranz	MA	
Lynn	Luther	CA	
Corinne	Segal	MN	
Olivier	Jimenez	CA	
Amanda	Jamison	NY	
Derrick	Taylor	UT	
Dennis	N	MA	
Joanne	Nitchman	CA	
Cynthia	Lyman	NM	
Nicole	Burton	PA	
April	Blount	IL	

First name	Last name	State	Comments
Christopher	GARZA	TX	
Mark	Grimaldi	NY	
Vela	Council	CA	
Katrina	Carroll	NJ	
Dawn	Wilson	MN	
Poppy	Haines	CA	
Cateline	Corbin	CO	
Lindsay	Trigg	IL	
Kim	Hamilton	OH	
Jeffrey	Hawthorne	MD	
Stephanie	Pina	VA	
Nancy	Paskovich	SC	
Althea	Donaldson	CT	
David	Collins	NC	
Melissa	Laneve	IL	
Gwen	Luzardo	FL	
Jeffrey	Smith	SD	
Sonya	salinas	AZ	
Danielle	Horsley	OH	
Jesse	Rolland	NH	
Pamela	Fredericks	CO	
Chani	Santos	CA	
Nilda	Perez		
Elizabeth	Lorenzo	VA	
Trisha	Seyfert	WI	
destiny	harris	CO	
Marie	Virlee	WI	
Machelle	Smith	TX	
Oswaldo	Ortiz	CA	
Shanae	Ollison	CA	
Blaise	Fortunata	CA	
Chris	Dragich	OH	
Andria	Herron	NV	
Aida	Castillo	MA	

First name	Last name	State	Comments
DawnMarie	Loomis	WA	
Brittney	Maher	MA	
Sarah	Kaar	AZ	
Kathleen	Nunez	FL	
Christina	Vanella	NJ	
Heidi	Burford-Bell	ID	
Beth	Caffrey	CA	
Joey	Campos	IL	
Sonia	Conrad	CA	
Ray	Rios	WA	
Brian	Foyster	TN	
Nell	McBride	PA	
Toni	Henderson	GA	
Jennifer	Rafuse	TX	
Joseph	McNulty	NY	
Deborah	Boyer	PA	
Diane	Roan	AZ	
Joanne	Kelly	MA	
Steven	Milhorn	FL	
Valerie	Chatman	CA	
Rebecca	Maurillo	MT	
Julia	McGill	IL	
Vicky	Parker	KY	
Don	Duggan	NY	
Marla	Phelps	OR	
Graham	Daley	NY	
Jennifer	Cooper	IL	
Debra	King-Hinkley	NM	
Paula	Larsson	WA	
Daniel	Esteves	TX	
Bethany	Wagner	IL	
Kimberly	Tiffany	NY	
Jared	Richards	FL	
Unikka	Moon	CA	

First name	Last name	State	Comments
Karen	Nazarenko	PA	
Taylor	Moore	MO	
Arleta	Mongue	MA	
Kenya	Ray	GA	
Irene	Cicilia	NY	
Kaylah	Goldsmith	CA	
Eva	Ramirez		
Joe	Sierra	IL	
Heather	Powell	PA	
Aurora	Servi	NE	
Sara	Molina	IL	
Yaritza	Pule	IL	
Dawn	Schanz	IL	
Michelle	Nguyen	CA	
Karla	Richey	MI	
John	Wagner	CO	
Tamika	Holman	DE	
Jennifer	Buege	GA	
Julia	Hunt	RI	
Daniela	Powter-Sanchez	DE	
Rachael	Herbes	CO	
Lamin	Suso	TX	
Tina	Bein	OR	
brittany	harrison	AZ	
Jenna	Aroche	PA	
Dominique	De Biasio	OH	
Toni	Pesce	FL	
Juan	Gallardo	AZ	
Sandra	Otero	FL	
Jeremy	Zerby	IN	
Amanda	Tighe	CO	
Sandi	Thomas	CA	
Jill	Bailey	MD	

First name	Last name	State	Comments
Victor	M	CA	
Peggy	Yeboah	IL	
Stephanie	Jahoda	NY	
Catherine	Langford	UT	
Paige	Cummings	CA	
Brent	Grooms	FL	
Derek	Sumerlin	IL	
Ann	Auger	NH	
Viorica	Jennings	CA	
Kevin	Sparks	KY	
Nofisat	Aderibigbe	TX	
Kelli	Maxwell	IN	
Kristin	Gearhart	CO	
Enedina	Enriquez	TX	
John	DeSerio	CA	
Brittany	Smail	CA	
Melissa	Moore	MI	
Emma	Saavedra	FL	
Colleen	Thibault	MA	
Jody	Akers	OR	
Carol	Evans	PA	
Yari	Rodriguez		
brian	gaskill	NY	
Becky	Clark	KS	
Tricia	Salmon-Anderson	GA	
Melissa	Sexton	SC	
Doyle	Tate	AZ	
Pete	Rios	CA	
justin	curtis	NY	
Malcolm	Patterson	MD	
Rowan Gavin	Everard	OR	
Terri	Boles	IL	

First name	Last name	State	Comments
Diane	M	NY	
Sean	Staudacher	MI	
Gina	Danna	TX	
Laurel	Butt	OH	
Kevin	Duong	DE	
Mo	J	MD	
Dane	Warner	LA	
Amy	McLoughlin	PA	
Debra	Warford	KY	
Andrea	Vital-Broussard	LA	
Patrick	Arthur	OR	
Lydia	Heays	CA	
Amber	Williams	MO	
Dove	Evans	MO	
Eileen	Thomas	NY	
CHRISTA	Burken	OH	
Caroline	Ashurst	PA	
Nichole	Mena-Rovai	LA	
Jody	Scherwinski	WI	
Kimberly	Wiley	NY	
Tara	McCann	MI	
Elizabeth	Gauthier	AZ	
Robin	Reed	MI	
Jacqueline	Anderson-Mendoza	OH	
Taylor	Roberts	KY	
Whitni	Hughes	MI	
Ellen	Mui-tellado	NY	
Annette	Bandola	IL	
Amanda	McCain	AL	
Theresa	Loew	MI	
Theresa	Loew	MI	
Jennifer	Perkins	TN	

First name	Last name	State	Comments
Lisa	Redmond-Dixon	GA	
Kathy	Duffy	TX	
Anastasia	Byler	AL	
Carlos	Nunez	CA	
Daniel	Torres		
Shanaya L	Capo Kolaras	IL	
Jessica	Jones	IN	
Amy	Lakanen	MI	
Patricia	Alameda	TX	
Tamira	Brown	PA	
Kathy	Abisaleh	PA	
Hannah	Jackson	IL	
Sarah	Houston	GA	
Lindsay	Barno	MI	
Amanda	McGown	NY	
Monique	Baylor	PA	
Nicole	Wolfs	WA	
Jasmine	Flo	CA	
lourdes	acevedo		
Katie	Humphrey	OR	
Erin	Yip	CA	
Debra	Ford	AZ	
Russell	Graves	MA	
Rose	Oliver		
Omolara	Okediji Worthy	GA	
Daniel	Allred	UT	
Sienna	Camacho	NJ	
Chris	Brunner	TX	
Sabrina	Sorg	NC	
Seth	Fisher	PA	
Clare	Burger	CA	
Marcus	Enriquez	CA	

First name	Last name	State	Comments
Suzanne	Eckert	NY	
Morgan	Strassner	VA	
Sara	Figueroa	FL	
Veronica	Romo	CA	
Grace	Wojtczak	NY	
Tessa	Brown	CA	
Stephanie	DiPaolo	IL	
Jennifer	Boeck	WI	
Leah	Schilling	AR	
John	Letter	MI	
Maria	Turcotte	NY	
Andrea	Miranda-Hall	CA	
Dominique	Roberson	LA	
Marina	Woodley	OK	
Jt	Mullen	IL	
Rachael	Linton	OR	
Melanie	Timney	VA	
Jessica	Ernst	NY	
Christopher	Renner	OR	
Thomas	Busby	FL	
Adam	Molesky	WY	
Cecilia	Mancillas	CA	
Martin	Hall	MI	
Keita	Powlis	CA	
Melissa	Hannon	CA	
Michael	Hicks	UT	
Cathy	Littleton	SC	
Yousef	Fahoum	AR	
Isaac	Johnson	MI	
Denise	Brown	MO	
Lorraine	Wright	CA	
Davina	Hamilton	CA	
Samara	Wright	OH	
Tanya	Simmons	NY	

First name	Last name	State	Comments
John	Naumann	NV	
Hallye	Tom	WA	
Julie	Lopez	OR	
Morgan	St. Clair	CA	
Nana	Tsuladze	IL	
Clinton	Tom	WA	
Emily	Olson	SD	
Donald	Olsen	ID	
J	N	IL	
Sandra	Ybarra	AZ	
Ashley	Turner	OR	
Mijha	Krotz	IA	
cassandra	mckeown	NJ	
Kellin	Cordero	TN	
Leah	Wiederhorn	NY	
George	Kelder	TX	
Patricia	Huband	NM	
Zoar	Sikaneta	TX	
Chantell	Thompson	TX	
Jessica	Mangilit	CA	
Crystal	Wong	NC	
Jennifer	Shepherd	RI	
Mae	Smith	FL	
Rose Marie	Morgan	FL	
Jennifer	Lockett	WA	
Tiffani	Martin	MD	
Tyrique	Simpson	OH	
Alejandro	Nunez	IL	
Ruby	Conde	TX	
noemi	gonzalez	FL	
Anita	Woodward	PA	
Rowena	Tanare	CA	
Taja	Mitchell	NJ	
Mariam	Suri	CA	

First name	Last name	State	Comments
Kipp	Lachance	OR	
Adam	Merone	MD	
Heather	Chasteen	FL	
Patrick	Keeney	PA	
Lisa	Johnson	VI	
Shalonda	Barnes	MS	
Christian	Lien	IA	
Erin	Murphy-Wilczek	NJ	
LUIS	VEGA	TX	
Meriam	E	VT	
Nicole	Radtka	OH	
Stefanie	Keyes	NV	
K	G	CA	
Stephanie	Jones	TX	
Andrew	Rindfleisch	MN	
Victor	Monge	NY	
Angie	Jones	CA	
Debra	Davies	UT	
Brittany	Keele	OH	
Jenni	Johnson	KS	
Jomaris	DeJesus	KY	
Heather	Anderson	VA	
Brandon	Christie	OH	
Norman	Jackson	IL	
Vivian	Hollifield	AL	
Elda	Rafaella	WA	
Emmelina	De Feo	NY	
Emilie	Correa	IL	
Raelena	Taylor	DE	
Kimberly	Poole	KY	
Violetta	Miller	IN	
Angela	Garner	GA	
Theresa	Towne	OR	

First name	Last name	State	Comments
Heather	Freyer	NY	
Lauren	Bunch	TX	
Michael	Gooch	FL	
Menyon	Johnson	FL	
Paige	Magorien	TX	
Kristi	Scdoris	OR	
Charlotte	Stephens	NC	
Amanda	Mossing	FL	
Sandra	DeRienzo	NY	
Belinda	DiMurro	NY	
Lori	Buckland	NY	
Cesar	Diaz Jr	NY	
Maureen	Cavanagh	IL	
James	E Richmond	CA	
Gopal	Warrier	OH	
Arianna	Duroncelet	OH	
Melika	Williams	PA	
Talisha	Fitzgerald	IN	
Wesley	Harmon	IL	
Tanisha	Armstrong	NC	
Maria	Ramos	FL	
Esteban	Ortiz	OR	
Angela	English	GA	
Bob	O'Neil	RI	
Lianne	Shelden	WA	
M.	Monroe	MO	
CODY	RENFRO	TX	
Bekah	Holt	CA	
Jordan	Grant	NJ	
Mahoganie	Hunter	AZ	
Jeffrey	Gardner	NY	
Elizabeth	Smith Miller	FL	
Kymara	Lonergan	NY	
Sarah	Ratray	NY	

First name	Last name	State	Comments
BERNADETTE	JOHNSON	CA	
Bethanie	Griffin	IL	
Sandra	Ruggiero	NJ	
Jennifer	Bellusci	NJ	
Jeanette	Pastrana	OH	
Sharon	Young	WA	
Sofia	Drai	CA	
Krista	Audax	OH	
Susan	Krawitz	NY	
Sara	Haddock	OK	
Zora	Berman	NJ	
Jenny	Riggins	KS	
Nickolas	Field	MN	
Tiana	Rivera	CO	
Nicole	Shatsnider	CA	
LaToyia	Johnson	TN	
Jack	Broussard	TX	
Josh	Hutchinson	OK	
Jean	Normil	MA	
Stephen	Robinson	CA	
Kristin	Green	PA	
Noemi	Garza	TX	
Erika	Durham	TX	
Rebecca	Reiss	CA	
Missy	Perry	VI	
Alisha	Anderson	NE	
Ayleen	De La Vega	FL	
Kate	Wapner	NC	
Christoffer	Barasi	CA	
Lynette	Dziuban	MI	
Amanda	Burr	CA	
Angie	Skosky	OR	
Shelby	Koches	OH	

First name	Last name	State	Comments
Meagen	Morales	TX	
Amanda	Brown	MO	
Robin	Kelley	CA	
nancy	sanchez	SC	
Carol	White	NC	
Jean	Johnson	IN	
Miyisha	McLean	NC	
Juan Marcos Mateo	Brooks-Alarcon II	NM	
Alan	Wager	CA	
Margaret	Pascual	WI	
Cortez	branch	IL	
Lisa	Sesko	IL	
Karen	Wagner		
Danielle	Riffle	PA	
LAURA	USHER	MA	
Kaniya	Roberson	GA	
Katherine	White	NY	
Melanie	Bunger	IL	
Jim	Simonis	IL	
Elvia	Silvera	IL	
Ninotchks	Hampton	IN	
Ana	Alvarez	FL	
M.	Monroe	MO	
Martha	Smith	FL	
Heather	Gray	MI	
Dolores	Pino	IL	
Dennis	Houlihan	PA	
David	Simons	NY	
Genesis	Tejada	NC	
Brett	Chappell	NJ	
Sara	Driscoll	WA	
Diego	Polo	NY	
Shane	O'Shea	TX	

First name	Last name	State	Comments
Lynn	Clark	MD	
Natalie	Ryan	AR	
Selwyn	Cameron	NY	
Rodger	Cooper	VA	
Trinidad	Luera	CA	
Supreet	Kaur	NV	
Angela	Nevarez	CA	
Kea	Gutierrez	CO	
Shawni	Danner	CA	
Julian	Hernandez-Marks	FL	
Wendy	Everts	FL	
Susan	Smith	MA	
Dana	Brown	TX	
Sarah	Cameron	PA	
George	Martin	GA	
Vickie	Covington	AR	
Eric	Martinez	PR	
Lauren	Richie	AL	
Deena	Singer	CO	
Raquel	Chacon	AZ	
Shaleshia	Munford	MD	
Yolanda	Galindo	TX	
Aida	Domenech	MA	
Mat	Wahlstrom	CA	
Chrissy	Granville	NY	
Noemi	Garza	TX	
Scotlee	McDougall	HI	
Rachel	Keenen	FL	
Mishawn	Simms	CA	
Erin	Kenney	NY	
Kaitlin	Vore	MI	
Bernadette	Di Toro	CA	
Tonawanda	Remo	TX	

First name	Last name	State	Comments
Ashley	Camilo	NY	
Desiree	Middleton	FL	
Sonya	Clemons	MS	
Pilar	Hernandez		
Deidre	Fauci	CA	
Donzaleigh	Gordon	FL	
Ariel	Morales	CT	
Clayanna	Duquette	AR	
Carly	Wasserman	CA	
Catia	Lewis	TN	
Kara	Blevins	CA	
Adria	Kilgore	AR	
Chari	Rosales	IL	
Lisa	Nave	CA	
Shona	Vitelli	MA	
Gilbert	Rojas	TX	
Melissa	Dearr	CA	
ROY R.	MORAN	TX	
Tufani	SenGupta	MA	
Melissa	Yennie StJuste	CT	
Cate	Vegas	CA	
Alicia	Mccord	AR	
Sarah	Carlough	SC	
Julia	Barnes	IL	
Unitha	Ramirez	CA	
Gail	Brown	VA	
Diana	Lewis	TX	
Diane	Ortega	CA	
Eunice	Laguna	IL	
Paul	Singh	CA	
Brandie	Deal	WA	
Brenda	Morales	PA	
Alyssa	Gomez	IL	

First name	Last name	State	Comments
Laura	Isagholian	MI	
MacArthur	Rife	WA	
Faith	Skoglund	MN	
Deborah	Bradshaw Bartley	NJ	
Paula	Bautista	OH	
Mari	Rodriguez	AZ	
Matthew	Di Clemente	NJ	
Sam	Rizon		
Shalya	Foster	SC	
Kyla	Boucher	WA	
Lilly	Milla	IL	
steven	newcomb	KY	
Angela	Stephens	KY	
Carolina	Knight	CA	
Eric	Lachance	CO	
John	Yam	NJ	
Shannon	McCrary	MN	
Mangesh	Bhatta	TX	
Sean	Brown	NY	
Shantia	Davis	NY	
Yvonne	Robertson	CA	
Kate	Bocken	IA	
Raiza	Pabón		
Daniel	Gallagher	NC	
Derrick	Alexander	GA	
Pamela	Johnson	MS	
Joucelyne	Leyva	TX	
June	Wolken- Vierra	HI	
Vanessa	Armenta	CA	
Sarah	Kolp	PA	
Allen	Adcock	AR	
Livia	Hantos	IL	

First name	Last name	State	Comments
Theresa	Toscano	NY	
Desiree	Huberty	MN	
Anthony	Greder	NE	
Kim	Sponburgh	NY	
Lisa	Calkins	TX	
Lorreka	Burton	FL	
Tarra	Robinson	AZ	
Lysa	Palmer	KS	
Brian	Edwards	MN	
Kelli	Cronin	MD	
Dan	Heching	CA	
Brad	Carroll	KY	
Tonyia	Nelson	TN	
Jennifer	Wendeln	OH	
Ann	Doyle	NC	
Besrat	Zerehaimano t	CA	
Monica	Good	AZ	
Gloria	Boateng	VA	
Jaselyn	Jennings	SC	
lou	cathcart	IA	
Miguel	Ortiz	IL	
Marcella	Hammond	WI	
Brianne	Link	IL	
Jeffrey	Stephens	CO	
Aditya	Sanyal	NJ	
Maria	Mencia	FL	
Jessica	Henderson	CA	
Leia	Phillips- Sprague	NC	
Connie	Lindgren	CA	
Melissa	Sheppard	NC	
Emily	Kelsey	MA	
Jon	Fukumoto	HI	

First name	Last name	State	Comments
Jessica	Reardon	GA	
Brea	Garnett	VA	
Jennifer	Violette	IN	
Kathryn	Jackson	CA	
Luz	House	NY	
Megan	Oswald	PA	
Syed	Huda	VA	
Amber	Adika	WA	
Van Anh	Dinh	CA	
D	Ros	CA	
Alisa	Moore	MD	
Brenda	Whitman	CA	
Ketia	Salvador	FL	
Connie	Frisch-Cherniak	NY	
Chloe	Holmes	AL	
Anna	Ousley	SC	
sara	mclaughlin	NY	
Sarah	Koziatek	NJ	
M	A	IL	
DONNA	CHIN	FL	
Dawn	Chin	NY	
Beth	Cook	MN	
ShLonda	Swanson	MI	
Layla	Stirewalt	CA	
Ryan	Baka	MN	
Rachel	Roberts	PA	
Khalie	Robinson	IL	
Eli	May	NY	
Pam	Davies-Jones	OK	
Vera	Smith	CA	
Jason	Chang	MD	
Jeremy	Poet	TX	

First name	Last name	State	Comments
Ariel	Caldwell	TN	
Lauren	Jensen	NM	
Shaneika	Moore	NC	
Doug	Brady	TN	
frank	belcastro	IA	
Kimberly	Smith	CA	
Derrick	Long	PA	
Sennie	Jones	OR	
Vincent	Limoli	FL	
Brad	Dilger	IN	
egj	Johnson	FL	
Kenann	Quander	LA	
Dawn	Fain	OH	
Marlena	Adams	OR	
Katherine	Norman	NY	
Alice	Perez	TX	
Cassandra	Green	CT	
Nomar	Segui		
Margaret	Rodriguez	MA	
Emelia	King	AZ	
Jessica	Larkins	OH	
Ashley	Matos	KY	
Amanda	Stoner	CA	
Lynn	Sobrack	CT	
Kristina	York	OR	
Kathy	Stemm	IL	
Erica	Mitev	MA	
Gloria	Azurdia	CA	
Sharhabeya	Mosby	MS	
Julia	Lynch	PA	
Victoria	Beverly	OH	
Lillie Haywood	Haywood	NC	
Judi	Burns	NJ	

First name	Last name	State	Comments
Denise	McManis	IN	
Nelssed	Perez beltran	MN	
Nicole	McHugh	PA	
Kevin	Morrill	CA	
Dan	Jones	KS	
Jessie	Pamplin	MS	
Pat	Watd	OH	
Christopher	Luna	CA	
Denise	Shank	OH	
Andrea	Luna	CA	
Antonette	Phelps	MI	
Michael	Chiara	OH	
S	M	MI	
Mary	Helmin	MN	
Alan	Grayless jr	IN	
Laurie	Marshall	TX	
J	Bova	IL	
Toriana	Wilson	IL	
Vickie	Isham	GA	
Adam	Campos	CA	
Olufunso	Anifowose	IL	
Keshia	Nall	TX	
Nancy	Calderon	CA	
jason	husby	MN	
Alexandra	Landers	TX	
Reina	Aparicio	CA	
Romona	Czichos- Slaughter	CA	
Krista	McCain	WI	
Andrea	Buehrens	AZ	
Georgia	Schiefer	CA	
Michele	Crawford	PA	
M.E.	Johnson	IL	

First name	Last name	State	Comments
Thomas	Jordan	MS	
Debra	Zacker	FL	
Vernee	Rogers	NC	
Anachebe	Asomugha	FL	
Jennifer	Young	GA	
Brian	Lacey	MI	
Todd	Davis	ID	
Eunice	Vielmas	NY	
Audra	Lewis	LA	
Adriana	Feliciano	CA	
Lois	Daves	NJ	
Vinh	Ly	AZ	
Desma	Willis	AL	
Shante	Thomas	NY	
Nick	Reigel	PA	
Kathleen	Walín	CO	
Kristina	Mageau	WA	
Dylan	Welch	MN	
Sara	Palmitessa	MN	
Megan	Nelson	CA	
Meg	Seth-Smith	IL	
Ryann	Kuykendall	MO	
Pamela	Jefferson	AL	
Thu	Nguyen	MO	
Raymond	Fuentes		
Duane	Woods	MI	
Pamela	Jefferson	AL	
Jamie	DeMore		
Lisa	Leyva	CT	
William	Garland	NY	
Maar	Anzaldúa	CA	
Stephanie	Carbajal gonzalez	CA	
Connie	Campfield	MO	

First name	Last name	State	Comments
Kristen	Fisher	LA	
Monica	Smith	TX	
Barbara	Johnson	FL	
Alana	Pollard	FL	
Alex	Coleman	OH	
Tamara	Cott	MO	
F. Carlene	Reuscher	CA	
monty	sims	NC	
Julio	Calles Guzman	PA	
Rachel	Sader	KS	
Naomi	Diouf	CA	
Edgar	Hernandez	CA	
Sonia	Santiago	FL	
Rose	Garcia	CA	
Stephanie	Bryant	WA	
Jamie	Leroue	WA	
Maria	Gomez		
H	Ande	MN	
Sandra	Diaz	CA	
NeSan	Ayres	AL	
Renee	Krolczyk- Dare	MI	
Margaret	Kremer	CO	
Desiree	Nagyfy	WA	
John	Cradle	NC	
Alison	Martin	FL	
Steve	Maness	NM	
Adam	Layton	OH	
Kristie	Nelson	GA	
Stephenie	Martinenko- Ray	OR	
Jamie	Howe	IN	
Pr.Cristoforo	Padula	MD	
Hannah	Moore	CA	

First name	Last name	State	Comments
Rachel	Lopez	VT	
Matthew	Schaut	MN	
Cory	Trotter	OR	
Ariel	Guillory	MD	
Leslie	Madden	OR	
Elliot	Robins	IL	
Jessica	Marquez	CA	
Pamela	Jefferson	AL	
Jennifer	Bator	CA	
William	Sheehan	CA	
H	Ande	MN	
Benjamin	Van Oort	SD	
John	Stewart	CA	
Kat	Rodgers	NJ	
Ashley	Flesher	KY	
M	Papoas	MA	
Vitalii	Omeliancic	SC	
Susan	Jordan	NY	
LINDA	ANDERSON	TN	
Malinda	Crowell	OK	
Nelta	Devine	FL	
Jake	Okoorian	NJ	
Chastity	Drobena	OR	
Tabitha	Hunter	VA	
Herlanda	Rogers	TX	
Katie	Schulte	MI	
Verna	Valdes	FL	
Kelly	McCree	ND	
Tarnecia	Stover	GA	
Caitlin	Rattigan	NC	
Darlene	Rivera	MD	
Hanna	Moisander Joyce	NY	
Debrah	Erickson	MN	

First name	Last name	State	Comments
Heather	Mittan	NE	
Erika	Morris	PA	
Michelle	Bembry	FL	
D	A	CT	
Maribeth	Peterson	MN	
Reneathia	Daniel	MI	
Lizabeth	Luna	CA	
Andrea	Freedlund	CA	
Paulette	Hewitt	NJ	
Jaime	Rutkowski	FL	
Donna	Anderson	SC	
Gregory	Lamb	TN	
Jennifer	Krol	IL	
DeMarrio	Lockhart	TX	
Gina	Ciuffetelli	FL	
William	Mayer	VA	
Miles	Brothers	CA	
Virginia	Frederick	CA	
Mel	Yalanis	CT	
Nevada	Jimenez	FL	
David	Katz	MI	
Rebekah	Duran	AZ	
Brijhette	Farmer	CA	
K.p.	Parrish	ID	
susan	mcdonough	IL	
Ana	Rodriguez	TX	
Seng	Hla	MD	
Jesse	Kirkham	IN	
Mary	Rickaway	TX	
Lauren	Gatten	OR	
Betty	A Blackburn	NM	
Debbie	Sosna	MD	
Whitney	Cloud	TX	
Tyler	Bradley	MN	

First name	Last name	State	Comments
Sierra	Richmond	MT	
Christela	Young	HI	
Sara	Hewson	NY	
Elizabeth	Hines	OH	
Anjulia	Rider	MA	
Sarah	Pikalek	WI	
Kimberly	Waldon	NC	
Phil	Frezzo		
Brandon	Lewis	CA	
Daniel	Butler	UT	
Alex	Beers	HI	
Kimberly	Waldon	NC	
Ashley	Bettinger	IL	
Malina	Blake	NV	
Amy	Donahue	IL	
Hannah	Rogers	CA	
Amy	Brown	NY	
Charlotte	Berry-Powell	WA	
Dania	Ramos	CA	
Jill	Lauderdale	LA	
Diane	Swanson	CO	
Shantura	Payne	LA	
Terry	C	CA	
Marissa	Franklin	NJ	
Ira M	Lapidus	CA	
Kathy	Stevenson	OR	
Alvin	Anderson	MI	
Delilah	Padilla	NM	
Thomas	Germain	CO	
Tameka	Mills	TX	
LaTasha	McCracken	GA	
Adam	Rupp	PA	
Cari	Croxton	CA	
Ronald	Blevins	GA	

First name	Last name	State	Comments
Gwendolyn	Landry	CA	
Nichola	Earle	FL	
Lauren	Bates	PA	
William	Espinoza	TX	
Ada	guzman Montes	VA	
Kelly	Kube	WA	
Leisha	Bell	NC	
stef	wright	ME	
Rondalyn	West	OH	
Irene	Young	HI	
Sharon	Turman-Hall	MD	
Penny	Juhasz	OH	
Diana	Bowen	ME	
Tawanna	Cullen	CA	
Ryan	Baka	MN	
Susan	Brent	ID	
Heather	Siegel	TX	
Sarah	Beeler	KS	
Joel	Perez	MN	
Jade	Lewis		
Antenell	Britt	NY	
Caitlin	Turner	OR	
Norycely	Correa	NJ	
Gloria	Tarr	OH	
Reagan	Gray	OR	
Jacquelyn	Jackson	GA	
Ashley	McIntosh	FL	
Bobbi	Masters	IL	
Jessica	Lloyd	CO	
Clayton	Osborn	NV	
Deborah	Vitale	CA	
Ariel	Taveras	NY	
Jason	Black	TN	

First name	Last name	State	Comments
Adam	Kosofsky	CO	
Stephanie	Beard	OK	
Callee	Jaeger	OR	
Rachael	Folkman	OH	
Danielle	Zanghi	NY	
Ellie	Clarneau	NC	
Chonda	Saettel	KY	
Kiera	Kirby	TX	
Katherine	Reeves	SC	
Jannine	Stute	WA	
Karen	Michaels	PA	
Danni	Bowen	IL	
Maureen	McCarthy	MA	
Dayo	Efunnuga	DE	
Leilani	Sampayan	AZ	
Mary	Henry	SC	
Kelli	Luck	AZ	
Michelle	Walsh	MO	
Sarah	Hyman	MI	
Tara	Kerr	NC	
Tiffany	Huey	TN	
Aj	Pierre-Louis	FL	
Kimberley	Friend	WA	
Alysha	Benn	AL	
Gabriela	Zimmerman	CA	
James	Stabler	TX	
Ranae	Baltrush	MO	
Owen	Scarlett	CA	
Steven	Zunich	ID	
p	e	CA	
Nancy	TheLOT	NJ	
Veranda	Quarles	TN	
Salvador	ESQUIVEL	CA	
Josie	Adams	GA	

First name	Last name	State	Comments
Clayton	McCrary	WA	
Rose	Clifford	WA	
Renata	Cummings	WA	
Katherine	Kilvington	CT	
Julie	McCarthy	CO	
Laura	Amazeen-LaPlante	MA	
Jennifer ?	Pomeroy	FL	
CA	Collins-Lane	NY	
Charlie	Speno	CO	
Keith	Jordan	CA	
Terra	Dodrill	MD	
Angela	Stover	CO	
Michael	Valencia	MN	
Alexandria	H	NV	
Andrea	Campbell	KS	
Krystal Laiel	Shelton	MI	
Mohammad	Chaudary	NJ	
Dorothy	Ridley	CA	
Jorge	Sanchez	CO	
Eliza	Velasquez	MI	
Fitzgerald	Brown	FL	
Ryan	Baka	MN	
Alexandria	Valverde	CA	
Amie	Wagner	PA	
Javier	Ayala	CA	
Janice	Mueller	IL	
Sarah	Kingston	MI	
Julie	Nhem	OR	
Monae	Williams	CA	
Jatosha	Sanders	NC	
Imran	Khan	IL	
Paul	Burkhart	OR	
Barbara	Marion	SC	

First name	Last name	State	Comments
Mary	Montgomery	GA	
Brenda	Elrod-Aviles	FL	
Felicia	Armijo	WA	
Jennifer	Omeire	SC	
Rochelle	Rollins	MI	
Joan	Cheney	FL	
MARTINIA	Johnson	IL	
Sara-rose	Melby	MI	
DANIEL	wilson	IN	
Anchetta	Sutton	SC	
Syd	G	NY	
Skyler	Jayne	CA	
Michele	Fairbairn	NV	
Emma	Hoholik	VA	
Rita	Lemkuil	WI	
Cheryl	Priole	PA	
Audrey	Kus	IL	
Daymara	Saborit	WA	
Kimberly	Bestler	MN	
Kristen	Callison	WA	
Aaron	Kahle	AZ	
Susan L	Harvest	UT	
Keshia	Coates	LA	
Elene	Vurnakes	WI	
Vivianna	Alvarez	CA	
Mary	Lewis	SD	
Reginald	Spengler	FL	
GIA	WARREN	AZ	
David	Woshinsky	MA	
Misty	Richardson	NY	
heather	lewis	NJ	
Holly	Farlee	KY	
Gina	Everly	CA	
Nancy	Leach	NY	

First name	Last name	State	Comments
Lily	Kwok	NY	
Paul	Rodgers	CA	
SANDI	ABBOTT	CA	
Cheryl	Stevens	TX	
Paige	Luetkemeyer	AZ	
Susan	Moreland	MO	
Adrienne	Cordray	PA	
Brandi	Bauer	KY	
Silvia	Crowley	CA	
Wayne	Marshall	HI	
Jean-Pierre	Moundou	MD	
Saisha	Thomas	CA	
Debbie	Bennett	CA	
Steve	Adkins	IL	
LaToya	Jackson	CA	
LIZA	Andrews	NY	
Alida	Akers	KY	
Noemi	Gomez	CA	
Ty	Latocha	WY	
Shayna	Frost	WI	
Maureen	Tuechler	NY	
Sylvia	McFadden	SC	
Ayonna	Neal	CO	
Mehgan	Hassanzada h	CA	
Eric	Smith	NH	
Kirsten	Brown	IL	
Cheryl	Stevenson	AL	
Robyn	Ryan	KS	
Lauren	Frederick	WA	
Shirlynn	LaChapelle	MN	
Nicholas	Sherman- Jones	MI	
Janis	Fulghum	TN	

First name	Last name	State	Comments
Defne	Aksoy	NJ	
Johnny	Wilson	FL	
Sherry	Vester	NV	
Aaron	Swetland	PA	
Helen	Gilchrist	WA	
Tracey	Aquino	VA	
Joshua	Jennings		
Tamar	Tskhadaia	NY	
Jimmy	Maldonado	CA	
Heather	Florian	WI	
Mobola	Owolabi	PA	
Adrianna	Salinas	CA	
Linda	Wise	PA	
Sarah	Johnson	MD	
Bernice	Belgarde	ND	
Ledawn	Rozzelle	TX	
Clairjean	McGinty	OH	
Ember	Middleton	CO	
April	Aultman	GA	
Lila	Jawicki	IL	
Matthew	Nossal	MI	
Carlos	Chavez	TX	
Kara	Smith	WA	
Paul	B	MI	
judye	houle	CA	
Charise	Segee	NY	
Oksana	T	FL	
Terrae	Fried	PA	
Jennifer	Sturgis	MI	
Timothy	Walker	PA	
Danielle I	Alizzi	PA	
Holly	Heft	TX	
Jayme	Moretti	CA	
Abby	Yatea	MS	

First name	Last name	State	Comments
John D	Ramos	NY	
Lila	Jawicki	IL	
Christina	Parkinson	FL	
Traci	Killpack	CA	
Robert	Day	PA	
Esther	Brazell	TX	
Margorie	Madrid	AZ	
Angela	Kaufer	IN	
Krystal	Limalima	NV	
Mandy	Buffington	OR	
Lisa	Conner	IA	
Carrie	Gray	NH	
Jill	Boyle	CA	
Hailey	Rohan	CA	
Kenya	WHITESIDE	KY	
Brittany	Courter	WI	
Benjamin	Martin	NY	
Gwendolyn	Bright	VA	
glen	martin	FL	
Joshua	Ammons	WA	
Joshua Jacob	Hoffman	OH	
AJ	Cho	CA	
AJ	Cho	CA	
Caren	Brooks	TX	
CHRISTINA	BRADAC	PA	
David	Wilmsen	AZ	
Heather	Billow	PA	
Shannon	Nilsen	IN	
Lynne	Wilson	OH	
Susan	Deutsch	CA	
Joshua	Lumpkin	OH	
Kim	Horning	CA	
Lisa	Vu	CA	

First name	Last name	State	Comments
Marlys	Bousseau	NV	
Sadie	Long	GA	
Susan	Walsh	NJ	
Karriann	Rizzieri	WA	
Karla	Aguilar	CA	
Larry	Price	AZ	
Mary Beth	Arnett	WI	
Devyn	Lyngholm	CA	
Matthew	McCarty	OR	
Cameron	Phipps	CA	
Russell	Novkov	WI	
T	H	KY	
Charles	Lane	CA	
Casey	F	CA	
Delma	West	NY	
Monica	Camacho	CA	
Julie	McGill	NY	
CELINDA	LINSCOTT	OR	
Monica	Anderson	AR	
Pamala	Cox	FL	
Isaac	Pulido	TX	
Allison	Conachen	OR	
Rachel	Stevens	NY	
Eric	Page	NV	
Chynna	Cade	TN	
Holly	Coonsis	NM	
Ronnie	Corral	CA	
Robin	Mohamedall y	MI	
Ashley	Richter	KS	
McKenna	Montgomery	WA	
Teresa	Barrett	SC	
Nelson	Smith	CA	
Mira	Shamel	CA	

First name	Last name	State	Comments
Lele	Diamond	CA	
Garrett	Dickinson	CA	
Richard	Blitzer	HI	
Michael	Conroy	IA	
Monica	Anastazya	NM	
Christi	Crawford	OR	
Maria Luisa	Gutierrez	CA	
Alexander	Mouton	WA	
Karen	Watson	NJ	
Karen	Davis	FL	
Danelle	Stewart	NY	
Natalie	Moses	MN	
Robin	Santarsiero	PA	
Hassan	Shamsedin	MI	
Jon	Baughan	MI	
Amanda	Graham	NM	
Jordan	Hammon	UT	
Sarah	Haven	WA	
Anne	Williams	NY	
Justine	Bernal	VA	
Arin	Broosan	CA	
Fran	Biderman	CA	
Katherine	Kniazuk	IL	
Jacquelyn	Jones	TN	
Kathy	McAnany	CA	
Elizabeth	Banes	IN	
Erica	Cummings	MI	
Erin	Koby	CA	
Mary	Thomas	AR	
Jonathan	Makeley	NY	
Allen	Royer	CA	
K	H	AK	
Marcia	Parham-Deatherage	GA	

First name	Last name	State	Comments
Nancy	Thornton	CO	
Frankie	Lee	ND	
Ty	Hewitt	AK	
Marissa	Hendren	IL	
Denise	Hossom	CA	
Stacey	DeAmicis		
Patricia	Eckert	CA	
Rousdalys	Perez Rivera	FL	
Andrea	Luna	CA	
nike	Thrasher	CO	
David	Ross	NY	
Jennifer	Moghadam	CA	
Emily	Naso	CA	
Ivonne	Flores	AZ	
Linda	Beaufort	SC	
Wadud	Sarker	NY	
Bea	Tinoco	CA	
KAREN	KING	GA	
Angela	Holliday	SC	
Sally	Roberts	OR	
Steven	Acosta	CA	
Wayne	Langley	TX	
Janice	Garzon	AZ	
Allyson	LePard	MT	
Caleb	Sanders	AL	
Eligio	Jolon	CA	
Dino	Salee	CA	
Elizabeth	Devlin	CO	
IVY	ENLOW	WA	
Sal	Cecere	NY	
Kathleen	York-Yonter	NV	
Evan	Risby	OR	
Roxanne	Green	MN	
Utkarsh	Nath	CA	

First name	Last name	State	Comments
Michelle	Skagen	CO	
T	C	WA	
Anne	Miettinen		
Vikkj	Owens	WA	
Chris	Troff	OH	
Courtney	Szal	NY	
Frank	Pfost	FL	
Kathlyn	Andrada	CA	
Sirina	Sucklal	MD	
Samuel	Barton	PA	
Lauren	Jordan	IL	
Fernando	Barrios	CA	
Khris	Feazell	CA	
Crystal	Abitua	TX	
Samuel	Borges	CA	
Lauren	Ross	WV	
Sylvia	Williams	IL	
Aileen	Hongo	CA	
Christopher	Foust	WA	
Paul	Ghenoiu	NY	
Amanda	Olson	AZ	
Peter	Kurek	PA	
Donald	Young	VA	
Curtis	Steele	NV	
Robert	Aung-pe	CA	
Jose	Rodriguez	PA	
Natalie	Houliston	OH	
Tracy	Douglas	IL	
Whitney	Kelly	SC	
Carmen	Barnard	CA	
Bonnie	Brown	AZ	
Peter	Adler	CA	
Sarah	Mullins	FL	
Peggy	Page	IL	

First name	Last name	State	Comments
STEVEN	PRYOR	OR	
Michael	Calderone	NJ	
Will	Evans	TX	
Jennifer	Huffer	FL	
Jennifer	Huffer	FL	
Dorothy	Heller	CA	
Josh	Jess	OR	
Sarita	Wheaton	MS	
Barry	Focha	CA	
Anthony	Bachara	CA	
Shea	Lobb	OH	
Marvin	Puckett	KY	
TIFFANY	WATKINS	IN	
Casey	Curtis	WA	
sharon	bambridge	MO	
Gretchen	Van Meter	OR	
bobbie	edwards	NC	
Evan	Bonhotal	OR	
Aurelia	Gonzalez Matthews	FL	
Shana	Wickersham	NV	
Robert	Kane	IL	
Keith	Corneille	DE	
Tiffani	Hill	CA	
Keagan	Dunville	IN	
Carol	Gross	NY	
Maimouna	Cisse	CA	
Nicole	Engle	WA	
Amelia	Bunch	CA	
Kim	Bullock	MD	
Richard	Sugerman	CA	
Jamison	Leach	IN	
Annie	Theaker	FL	
Jené	Clark	CA	

First name	Last name	State	Comments
Justin	Truong	CA	
Jessica	Parker	GA	
Anna	Esparza	CA	
Erica	Cummings	MI	
Tommye	Lavender		
Deangelo	Allen	NV	
Angela	Pettis	IL	
Kathryn	Dunn	AZ	
Melanie	Thelen	MO	
Diana	Rodriguez	WI	
Shana	Garcia	CA	
Sandra	Wheeler	TX	
Stephanie	Rogers	TN	
Abraham	Mateo	FL	
Edna	Hall	MS	
Jennifer	MInarik	OR	
Robert	williams	TX	
Danielle	Kreie	CA	
Bonnie	Arbuckle	CA	
Vincent	LaVallee	AZ	
Keith	Holt	CA	
Erika	Schnarrs	PA	
Yvonne	Christiansen	NJ	
Elsa	Renteria	CA	
Sharon	Snyder	MO	
Ronn	Guittard	CA	
Don	Pew	OH	
Veronica	B	NY	
REECE	MORGAN	OR	
Rachel	Willhite	MN	
Chris	Pridgen	AL	
K	W	NJ	
Jack	Garabedian		
Amanda	Hegarty	PA	

First name	Last name	State	Comments
Patricia	Short	TX	
Sean	Williams	NY	
keith	wollenberg	IL	
Eve	Gentry	ID	
Bonnie	Arbuckle	CA	
joe	smith	CA	
JESSICA	SHERMAN	AZ	
Alte	Gillum Sr	IL	
Bonnie	Burke	CA	
Jason	Bowman	CA	
Casey	Hamilton	AR	
jessica	Morrissey	IA	
Edwin	Algarin	NY	
Russell	Donnelly	MD	
Monique	Rushing	WY	
Stephanie	Campbell Brady	FL	
d	carr	NH	
Kimberly	Ferguson	VA	
Tara	Clifford	NJ	
Omolara	Lee	TX	
Nola	Butler-Byrd	CA	
Marleen	Schneider	NY	
Laurack	Bray	CA	
Alysh	Vehre	OH	
Cathy	Woods	IL	
Lynette	Bech	LA	
Terro	Thigpen	VA	
Bernice	Leak	NC	
Michael	Madden	NY	
Teirab	AshShareef	AZ	
Patricia	Dobbin	NJ	
Tanisha	Henson	AZ	
Julia	Moore		

First name	Last name	State	Comments
Claudia	Hamilton-Piaseckyj	CA	
Utkarsh	Nath	CA	
Caroline	Ellis	FL	
Amber	Monet	VA	
Jamie	Taylor	OK	
Kimberly	A Walker	WA	
Maria	Smith	KY	
Andrew	Campbell	PA	
Dianna	Hamilton	FL	
Barbara	Garner	IL	
Iris	LaVigne	VA	
David	Ramirez	TX	
Teresa	Chavez	CA	
Jorge	Kareh		
linda	ruggerio	NY	
Laurence	Bartenstein	VA	
Jennifer	Rapraeger	WI	
Matt	King	NJ	
Kristi	Harrison	IN	
Moisés	Hiciano	UT	
Olu	Omodara	AZ	
Marylou	Pena	TX	
Natalia	Medero	CT	
Paul	Barros-Ruof	PA	
Neiko	Denison	MO	
Dennis	Mace	WA	
Yulisa	Cruz	MD	
Eric	Garish	PA	
Laura	Jorin	IL	
Kerry	Plante	NJ	
Calina	Lee	LA	
ODALIS	SMITH	NY	
Leslie	Reyes	CA	

First name	Last name	State	Comments
rebecca	mealey	GA	
Thalia	Baraniuk	PA	
Nicolas	Schaaf	FL	
Chardiesha	Neal	MA	
Annette	Pedersen	AZ	
Mikael	Estarrona	AZ	
Natalie	Hall	NY	
Hope	Elbert	IA	
Sarada	Cleary	CA	
John	Lucas	PA	
Eugnia	Berdali	CA	
Karen	V	CO	
Jennifer	De Los Reyes	CA	
Mary	Cheney	MA	
Susan	Martin	NY	
Anne	Napoli	IN	
Stacy	Firely	PA	
Henrietta	B	IL	
Heather	Vanstory	NC	
Kent	Klewitz	FL	
Martha	Darif	VA	
Sherri	Woodson	PA	
Maria	Millett	MA	
Cathy	Ives	CT	
Joanna	Robinson Meriwether	OH	
Janet	Manulik	TX	
Marcus	Thompson	TN	
Jill	Woodlon Powell	MD	
Samantha	McNeil	NC	
Andrew	Parodi	OR	
Evangelina	Medellin	CA	
Alison	Gragson	MO	

First name	Last name	State	Comments
Erkin	Nasar	WV	
Richard	Clough	IL	
Shella	Douet	CA	
Denise	Hyppolite	FL	
Denise	Couture	NH	
April	Connors	MI	
Terrence	Crick		
Denise	Hyppolite	FL	
Lauren	Shaw	NY	
Nicky	Ouellette	ME	
Rosalyn	Heard	GA	
Doris	Verkamp	IL	
Elizabeth	Flores	OH	
Vicki	Echerd	NC	
Elizabeth	Ashley	ME	
Christine	Anderson	CA	
Stivenson	Yunda	TX	
Natalie	Klempel		
Natalie	Nadeau	NH	
Gwen	Hulet	NY	
Regina	Herndon	MI	
Erica	Santiago	OH	
Patricia	Brooks	PA	
Joanne	Conti	MA	
Antonio	Santiago	OH	
Theresa	DeLuca	MA	
jeanette	Gold	PA	
Latricia	Cox	WI	
Brandy	Wolfe	IN	
Megan	Watson		
Cynthia	Gillespie	MI	
Minerva	Marquez	TX	
Tracey	Harsh	OH	
Jennifer	Sugden	SC	

First name	Last name	State	Comments
Shana	Cogburn	TX	
Visnja	Spasojevic	IL	
Charles	Harvin	NY	
Sarah	Zettelmeyer	VT	
Cathy	Hoag	NJ	
Lupe	Martinez	FL	
Heather	Strohl	TN	
Bobbi Jo	Abele	NJ	
Amy	Gibson	TX	
Olandra	Woodard	SC	
Amy	Richard	FL	
Niccole	Jones	GA	
Meredith	Beaudreault	CT	
Erica	Manick	MI	
Lori	Murphy	NC	
Jason	Gordon	SC	
Paige	Jones	VT	
Sikiu	Mendez Samelnik	FL	
Valerie	Mena	CA	
Susan	Bakay	PA	
Marilynn	Fowler	NC	
Isaiah	Pursel	ME	
Mary	Devine	NH	
Khalan	Howell	WA	
Beth	Bullard	MA	
Keyla	Lliveras	NJ	
Blair	Scroggs	MD	
Victoria	Larson	NY	
Colleen	Klipp	NC	
Licema	González	MD	
Stacy	Blanton	KY	
Shakira	Encarnacion	PA	
George	MacLellan	MA	

First name	Last name	State	Comments
Kristen	Kimball	FL	
Jessica	Katz	NY	
Jared	Teich	PA	
Terah	Sexton	NM	
Bobbi	Mitchell	MI	
Douglas	Sanderson	CT	
Laura	Voisine	CT	
Sederick	Green	VA	
Michael	Aubry	LA	
Harold	Messer	WV	
Asimena	Tahos	PA	
Kelly	Plessas	NY	
Veranique	Southerland	MD	
Dawn	Chambers	VA	
Natalia	Kelley	FL	
Megan	Wilson	IN	
Yvette	Evans Ruble	NJ	
Oresita	Laing	CT	
Holly	Chung	HI	
Stephanie	Miller	NY	
Lisette	Zavala	TN	
LaTanya	Albert	IL	
Emily	Couto	MD	
Jeremy	Robillard	WI	
Ruth	Bertrand	DE	
J	Robinson	NH	
Sharon	McCadney	VA	
Deanna	Fullington	NY	
Hollis	Teixeira Proctor	MA	
Daniel	OBrien	NY	
eva	jones	OH	
Anna	Sawyer	TN	
Alex	Kowtun	NY	

First name	Last name	State	Comments
joseph	wielosinski	IL	
Ross	Burland	PA	
C	B	DC	
Leeallen	Meyer	MA	
Angel	Crespo	MD	
Paula Andrea	David	SC	
Sandra	Sandhu- Restaino	FL	
Daniel	OBrien	NY	
Bri	Gauger		
Jewell	Novak	MA	
Lucius	Chandler	VA	
Mary	Gordon	WI	
Rosanna c	Agramonte	PA	
Maleeka	Simmons	VA	
Nataliya	Yakovleva	FL	
Jocelyn	Lillis	CT	
Susan Goodyear	irish_2242@ yahoo.com	MD	
Layla	Swift	IN	
Sarah	Selby	MA	
Mia	Moore	MA	
Kelly	Bodin	LA	
Denise	Foster	MD	
Patricia	Smoot	FL	
Dorthea	Johnson	GA	
Paul	Ashcraft	IN	
Lizbeth	Albertson	MI	
Tiffany	Perry-Marks	CO	
Cheri	Bethuram	IN	
Patricia	Burton	MD	
Georgieanna	Davis	AZ	
MYRA	MCSHANE	TX	
Kym	Doetsch	IL	

First name	Last name	State	Comments
Tricia	Ramnarine	NY	
Yanina	Rodich	NY	
Maria	Matos Torres		
Ashley	DeGraaf	WA	
Audrey	Famette	VT	
sharon	nelson	NC	
Jennifer	Nabors	MS	
Phyllis	Burns	FL	
Angela	Siciliano Harvey	OH	
Elizabeth	Bohr		
Callie	DeSimone	PA	
EDMOND	SEAMAN	NJ	
Debra	Tatum	NC	
M. K.	Russell	CA	
Michael	Spurlock	TX	
Michelle	Girand	OH	
Elizabeth	Passer	MS	
Jackie	Campbell	FL	
Kerry	Freeman	SC	
Atinuke	Oresusi	TX	
Carl	Trump	MD	
Bridgette Ross	Johnson	VA	
Jana	Sutherland	ME	
Kassandra	Archuleta	AZ	
Kelli	Pettersson	PA	
Amanda	Martin	TX	
Kassia	Fortuna	SC	
Keddie	Church	IL	
Risa	Carlson	AK	
Nancy	Berman	CA	
Tiffany	Darr	PA	
Barbara	Rushing	IL	

First name	Last name	State	Comments
Kelly	Katekovich	PA	
Lisa	Shaffer	WV	
Christina	Markoulis	ME	
Tanisha	McLamore	FL	
TIA	LABRUNO	NJ	
Sandra	Kessler	IA	
Vicki	Parry	NY	
Nicole	Boyer	MA	
Richard	Buehn	FL	
Caryn	Shaner	MI	
Lorraine	Browne	NY	
Rachel	Vickers	MI	
Kristen	Thomas	AR	
Stanley	Midi	FL	
Lawrence	Costa	RI	
Nicolette	Guzie	FL	
Gisele	Hoover	PA	
Gene	Parsons	PA	
Anthony	Cathey	IL	
Melissa	Mahoney	NY	
Paul	Haider	IL	
Trisha	Shufelt	MA	
Kayleigh	Dengler	MI	
Daphne	Turner	VA	
Dwayne	Brister	IL	
Heidi	Fleming	OH	
Melody	Waite	MI	
Helen	DeHaven	PA	
Antonia	Tibbs	MD	
Kelly	Slezak	MA	
Antonio	Middlebrook	MI	
Heather	Fry	MI	
Taymi	Nieves Rios	PR	
Tim	Fake	NY	

First name	Last name	State	Comments
Leigh	Cicchino	NJ	
Kenneth	Foster	IL	
KyNisha	Murphy	LA	
KyNisha	Murphy	LA	
Robert	Lynch	ME	
Ellianna	Placas	NY	
Cynthia	Sicilia	OR	
Lisa	Paisley Cleveland	GA	
Leah	Storch	KY	
Lynn	Reed	NC	
Jessica	Kipp	PA	
Mia	Boyd	TN	
KEVIN	HINES	OH	
Jasmine	Copeland	VA	
Daniel	Tilahun	VA	
Michelle	Sanchez Iuyando	PR	
Janice	Hall	MD	
Dan	LeClair	NY	
MAKO	BLACKWEL L	CT	
Joseph	Baggetta	FL	
Laura	La Ferr	CA	
Gabriel	Guzman	IN	
Yolanda	Sanders	OK	
Nick	Andrew	NE	
Hannah	Burgess	NC	
Lisa	Steinke	IA	
Deidra	Parker	TX	
Chris	Atlas	FL	
Gwendolyn	Brown	GA	
Barbara	Munsell	NM	
Robin	Dumler	MD	
Mack	Brooks	WI	

First name	Last name	State	Comments
Fergus	Brazier	IL	
Tameka	Martinez	OH	
Hollie	Hall	KS	
Michelle	Walker	OH	
Christopher	Morris	IN	
Charina	Turner	NY	
Silvia	Agostini	VA	
TINA	HAWKS	NC	
Diana	Sparks	IN	
Jackquiline	Vick	NC	
Max	Carlson	IL	
Keisha	Anderson-Saunders	NY	
Katarine	Quintana	CA	
Samatha	Schwing	FL	
Ronald	Killingsworth	MI	
Marcy	Watkins	TX	
Sara	Smart	IL	
Cody	Hall	MI	
Yana	Azbukin	FL	
Elizabeth	Roberson	TN	
Eileen	Bertin	NY	
Stephanie	Stephens	LA	
Shari	Lowman	MI	
Donna	Small	PA	
Lorena	Reimann	NV	
Keisha	Williams	WI	
Gabrielle	Wahlman		
Kristina	Heiks	NC	
Abigail	King	OH	
Stephanie	McKenna	AR	
Margaret	Waugh	VA	
Gregory	Pitchford	IL	

First name	Last name	State	Comments
Eva	Kurmanowski	IL	
Jo-Ann	Petosa	PA	
William	Ferguson	CO	
Evonda	Benton	TX	
Caterina	Cicccone	FL	
Ainslie	Ressel	NY	
Elena Maria	Rogalle	FL	
Robert	Holliman	CT	
Pat	Tomasello	MA	
Alicia	Washington	AL	
Alan	Tyler	IN	
Jennifer	Reynolds	VA	
Alexis	Aquino	NY	
Michele	Tome	PA	
Ellen	Poe	IN	
Jennifer	Hunter	OH	
Melissa	Harker	NJ	
Diana	Rowin	WI	
Kelvin	Deavor	PA	
Frances	Nettles	TX	
Carol	McQuery	MI	
Melissa	Darden	KY	
Margaret	Goodwin	MA	
Felicia	Garrett	AL	
christopher	davis	MO	
Melissa	Harker	NJ	
Dominique	DuBois	AR	
Chris	Markham	FL	
David	Brown	NY	
Riki	Hollstadt	MN	
Cynthia	Botts	WA	
Stacy	Burrus	NE	
Janneth	Achury	CT	

First name	Last name	State	Comments
Christy	Carlo	MI	
Dominique	DuBois	AR	
Susan	Gordon	NY	
Donna	Hendrix	SC	
Mary Beth	Potter	MN	
Erica	Walker	WV	
Hope	Doell Cherney	IN	
Candace	Fish	OK	
Kelley	Brockmeyer	NM	
Sonya	Pulliam	NC	
Jan Marie	Moore	FL	
S	Kass	NY	
Narges	Khalili	CA	
Laura	Dhyne	IA	
William	Giannopoulo s	IL	
Brendalis	Aguila	TX	
Tracie	Block	MN	
Doris	Ashbrook	IN	
Tarnisha	Thomas	AL	
Pat	Sewak	PA	
Cindy	Phillips	AL	
Victor	Rosenbaum	TX	
Maddie	Kinker	MA	
Rokaisha	Pelham	FL	
Pamela	Hamilton	TX	
Kim	N	TN	
Tracy	Randolph	CA	
melinda	monks	ME	
Annette	Talbert	FL	
Jennifer	Samartano	IL	
Pauline	Wilson	GA	
Sybonett	Ennis	GA	

First name	Last name	State	Comments
Jeri	Beckwith	MA	
LeAnn	Wood	MO	
Stacy	Hoch	PA	
Jeanette	Brinkman	MO	
Thomas	Qafzezi	FL	
Wendi	Kuchera	OR	
Paula	Holman	MS	
Lisa	Orinda	NY	
Lucy	Ogden	NJ	
Justin	Onayemi	IL	
Danny	Long		
Sundas	Imran	IL	
Mary	Wilbert	MI	
Erline	Towner	NH	
Marggie	Kelner	FL	
Meileen	Maldonado	FL	
Laura	Dewitt	IN	
Jill	Hurwitz	CA	
Jami	Ryba	CO	
Linh	Thai	MO	
Kim	Poole	PA	
Nicole	Wright	PA	
LaShonva	Gardner	AL	
Xzavier	Marion	TX	
Randy	North	AR	
PAULA	HAWTHORN E	AL	
Randy	North	AR	
Abigail	Burke	MA	
Amanda	Davis	ME	
Elizabeth	Hubler	MI	
Pat	Town	FL	
Alexander	Viera	FL	
Anita	B	NY	

First name	Last name	State	Comments
Michelle	Antkiewicz	FL	
Jeffrey	Nunnemaker	WA	
melissa	chernet	NY	
Kimberly	Lilly	CA	
Kenneth	Cummings	PA	
Joshua	Pannell	TX	
Christopher	Beall	NJ	
Ashley	Harden	GA	
Dana	Howley	MI	
Frank	Fahey	NH	
Joshua	Self	AK	
Zoe	Zimmer	TN	
Jamie	Rappo	VA	
Monica	Jones	IL	
Heather	Andrick	WV	
Rosa	Simmons	GA	
Nora	Vralsted-Thomas	WA	
Carrie	Scott	MO	
Lisa	Gillis	IL	
Stephanie	Bennett	ME	
Dorothy	Bivens	MI	
Megan	McClinton	MD	
Marie	Keeton	MN	
Cynthia	Hartson	OH	
Katrina	Hermanns	ME	
Jay	Mac	IN	
Tiara	Harris	MO	
Jason	Schend	SD	
John	Johnson	MO	
Maëlis	Mittig	MD	
Amy	Lenharth	KS	
Teresa	Tacey	MI	
Mon	Mor	NJ	

First name	Last name	State	Comments
Anisa	Noor	IL	
Rachelle	Cox	CA	
Colette	Wierzbinski	IL	
James	Dejesus	MA	
Khodr	Khodr	MO	
Blake	Cherney	GA	
Gayla	Lantzsch	TX	
Suzanne	M Borozny	MA	
Virgil	Robinson	DC	
Jennifer	Logsdon	NH	
Amanda	Leonard	MD	
Suzanne	Hall	PA	
Alicia	Nedrow	NY	
Joyce	Wilson	PA	
Vivian	Algarin	FL	
Belinda	Cowan	SC	
Linda Jo	Dees	TN	
Nevada	McPherson	GA	
Anna	Nannicelli	IL	
Marla	West	NC	
Kelly	Carpenter	IL	
Andrea	French	HI	
Kathryn	Sandberg	NV	
Desiree	Hill	PA	
Dorothy	Milligan	KS	
Lisa		KY	
Laura	Marsille Ramos	CO	
David	Camacho	NJ	
Erin	Flynn	OH	
Dana	Howley	MI	
John	Holland	MD	
Allen	McMurrey	RI	
Vickie	Miller	KY	

First name	Last name	State	Comments
Josh	Helm	AR	
Desi	R	IL	
Chelsey	Wright	NY	
Jocelyn	Pulliam	MI	
Kendra	Michel	NY	
Ontel	Alcalde	MD	
Joycelyn	Dallas-Hallett	NJ	
Julie	Cesari	CO	
Layla	Elghaber	FL	
Mark	Howell Jr	NY	
Robert	Sheriff	FL	
Caitilin	Kane	SD	
Eva	Miller	OH	
Dany	Estupinan	NJ	
Summer	Crisp	KY	
Frances	Wright	OH	
Samantha	Smith	NC	
Hannah	Lambert	CT	
Natalie	Mullen Leisher	IL	
Jennifer	Wilber	OH	
Nick	Sutton	NY	
adrien	de monès	NY	
John	Moellers	IA	
Andrew	Geenty	NY	
Daniel	Bayley	NY	
Iris	Luthi	CA	
Gary	Mount	OH	
Beatriz	Rendon	GA	
Matt	Mazza	FL	
JAY	HOPKINS	NC	
Stephanie	Thomas	PA	
Monica	Smilko	FL	

First name	Last name	State	Comments
Adam	Modlin	NC	
Courtnee	Canty	NJ	
Erin	Lumia	FL	
Olivia	Archer	WA	
philip	mercurio		
Laura	Williams	MO	
Arus	Threepersons	FL	
Kyle	Jozsa	OH	
Karen	Wheeler-Williams	NV	
Marta	McLin	MO	
Lea	Shuler	MD	
Victoria	Rosado	CT	
amy	schaefer	NM	
Wanda	Linson	MI	
Kimberly	Leyes	TX	
Antoinette	Smith	NE	
Casey	Taylor	WV	
Nancy	Hasbrouck	NY	
Rochelle	DeMoss	FL	
Heidi	Bodtmann	PA	
Wendi	Matson	NY	
Nancy	Briggs	WI	
Kayla	Booker	KY	
Lucinda	Chornyak	VT	
Emily	Gumpel	NY	
Matthew	Weiden	GA	
Rachel	Henning	IA	
Mark	Hatfield	AZ	
Monica	Smilko	FL	
Felicia	McLaughlin	TX	
Regine	Lyons	FL	
Sheri	Christman	PA	

First name	Last name	State	Comments
Donna	Luthy	NY	
Lin	Applegarth	NY	
Toni	Smith	MO	
Michelle	Slaughter	LA	
Michele	Dunn	NY	
Natalie	Lee	GA	
james	betbeze	TN	
Audrey	Harrell	MN	
Nicole	Marr	WI	
Desiree	Laurencelle	MI	
Sharon	Soileau	FL	
Vicki	Joseph	IL	
Francesca	Salvati	NY	
Samantha	Mott	NY	
Jeana	Chase	TN	
Eric	Heinonen	FL	
Trisha	Singletary	CA	
Sarah	Denton	IN	
Jamie	Clybourn	FL	
Nasiyah	Anderson	PA	
Adam	Mathews	NC	
Lacey	Lee	ID	
Carrie	Ryder	IN	
Shane	Burr	MI	
Robert	Lucas	CA	
Briana	Coughlin	MN	
James	Lorr	IL	
Kimberly	Pierre	NH	
Aja	Duncan	CA	
George	Pons	WA	
Kate	Halpin	CA	
Tabitha	Parsell	OH	
Virna	Miller	PA	
Rhonda	Underhill	NY	

First name	Last name	State	Comments
Gabriela	Cruz Cruz		
Shamekka	Ludd	CA	
andrea	whitmore	NV	
Zak	Hemsteger	MI	
Judith	Whitfield	WA	
Tonya	Ford	DC	
Elizabeth	Artman	MO	
Rebecca	KoenigBerg	CO	
Renee	Colon	NY	
Lina	Carvajal	GA	
Clarissa	Frederick	NC	
Marilyn	Allen	CA	
Lindsey	Kitz	CA	
Taylor	Hornsby	IL	
Jan	Tommaso	OR	
serth	packard	VT	
heather	huiting	AZ	
Veronica	Valencia	CA	
Mahaliah	Campbell	SC	
Laurel	Cameron	CA	
Glenda	Govan	FL	
Erica	Carey	TX	
Paige	Mallory	MA	
Belinda	Beach	IL	
Petique	M Oeflein	OH	
Nicole	Sciackitano	IL	
susan	siokos	IL	
Jessica	Woodyard	MO	
Charles	Browning	TN	
Jared	Gibson	GA	
Meira	Nocella	AZ	
Charlene	Orchard	AZ	
Glenward	Standridge	NV	
Rebecca	Anthony	TX	

First name	Last name	State	Comments
Christina	Trepagnier	LA	
Beatrice	Lopez	NY	
Kimberly	Shirey	MI	
Nydia	Ortega	NM	
Misty	Ring	AR	
Joshua	Montgomery	OK	
Stuart	Rosenberg	UT	
Shannon	Abbott	IN	
Catherine	Graves	MD	
Charity	Payton	TN	
Aren	Kurth	MI	
Amy	Malcolm	MO	
Jennifer	Skinner	VA	
Jackie	Mullins	NJ	
Daniel	Dinger	MI	
Justin	Medina	CA	
Tonya	Sorensen	MN	
Andrew	Bergman	TN	
Davida	Lockett	GA	
James	Pintar	IL	
Dominique	Stephens	GA	
Angela	Celli-Jones	FL	
Stacey	Venditto	CT	
Lorrie	Lewis	CA	
Sean	Eno	NJ	
Tim	Newman	CO	
Paula	Camella	OH	
Hassan	Choukri	MA	
Sharon	Hundley	VA	
Adrienne	S.	CO	
Traci	Rinehart	MO	
Kathryn	White	WA	
Cynthia	Bryan	CA	
Rosalyn	Duke	TX	

First name	Last name	State	Comments
Gene	Hasty	SC	
Michelle	Francisco	CT	
DEIDRE	GREGG	MI	
Nicole	Niblett	AZ	
Luisa	Rodriguez	TX	
Latoya	Baird	NY	
Judy	Robinson	TX	
Caroline	Cunningham	OR	
Adriana	Tobon	OR	
Annmarie	Skeean	MA	
Karen I	Woodall	PA	
Caroline	Hernandez	FL	
RaBecca	Thomas	IL	
Jacob	McConnell	CO	
Lisa	Annecone	FL	
Patricia	Chronicle	TX	
Andrea	Cabarcas	NY	
Judy	Kukuruza	CA	
Sheri	Stohlman	OH	
Rebecca	Molina	CA	
Susan	Ballingall	PA	
Matthew	Amick	VA	
Jensen	Reyes	PR	
Katie	Marston	ME	
Melissa	O'Rourke	AZ	
lila	ash	CA	
Lynne	Moulton	MA	
Sherry	Cooke	TX	
Amanda	Schneider	VA	
Michelle	Rose	OH	
Carrie	Morgan	CA	
Pedro	Perez	CA	
Veronica	GOEDHART	CA	
Amanda	Holsapple	IN	

First name	Last name	State	Comments
Sara	Haile	TX	
Sandra	Penn	TN	
Evita	Sokol	NY	
Charles	Marcinkiewicz	CO	
Jordan	Whitley	WA	
Elizabeth	Hedrick	CA	
Josephine	Monaco	NY	
Lindsay	Schmitt	KY	
Melisa	Christianson	TX	
Ellen	Tomlinson Carter	NC	
Letanzia	Brown	GA	
Ramona	Robinson	LA	
Brooke	Moore	SC	
Dorrin	Rosenfeld	CA	
Cathy Clark	Nealon	CA	
Don	Orser	CA	
Donald	Metoyer	TX	
Javier	Villegas	NY	
Greg Por	Yang	WI	
Dorothy	Lopez	FL	
Kenneth	Beardsley	WA	
Carolyn	Haupt	VA	
Adia	Orr	OK	
Ricky	Franco	NJ	
Stephanie	Gott	WI	
Steve	Kochenberger	PA	
Laura	Eklund	NC	
Christi	Kropff	OK	
Susanne	Twigg	AZ	
Lisa	Barry	NY	
Anil	Pandya		
Kimberley	Banuelos	CA	

First name	Last name	State	Comments
Kari	White	CA	
James	Strowe	PA	
Pauline	Le	WA	
Catherine	Knuth	OH	
Caitlin	Moriarity	MO	
Jordan	DeRosa- Soares	PA	
Jeff	Harry	CO	
Nicole	Hudson	OR	
Taylor	Reinbold	NJ	
NICOLE	SITTRE	CA	
Augustin	Kendall	MN	
Helen	Liazis	PA	
Crystal	Vallejo Cedeno	NJ	
Heather	Corriveau	NH	
Faye	Zigron	MO	
Robin	Weirich	CA	
Darin	Olp	WI	
Terri	Ferguson	AZ	
Carol	Wagner	OR	
Jordy	Albert	PA	
Jeremy	A Bonnell	TN	
DHAVAL	PATEL	LA	
Latisha	Augustine	MD	
Megan	Garrett	NV	
natasha	mislant	CA	
Kimberly	Quimby	VT	
Anna	Monene	CO	
Sequoia	Nacmanie	CA	
Madison	Johnson	MN	
Lia	Valdez-Najar	CA	
Catherine	Carey	OR	
Linda	Scheible	FL	

First name	Last name	State	Comments
Rafael	Navarro	AZ	
BRIGETTE	ELMORE	SC	
Ashlin	Smith	UT	
Stephanie	Cherry	SC	
Aimee	Zimmerman	OR	
Darla	Clubb	IA	
Isabel	King	IL	
Cynthia	Guzman	CA	
Anthony	Macchio	SC	
Anna	Wilcher	GA	
William	Macchio	SC	
Kimberly	Young	SC	
Eileen	Castro	WI	
David	Ahrens	MO	
Jesenia	Chavez	CA	
Farnaz	Chegini	CA	
Paloma	Purcell Baerga		
Nancy	Lockwood	WI	
Erin	Barranco	OH	
Lynn	RG	CO	
Travis	Hiltz	NH	
Veronica	Collins	GA	
Marji	Feathers	PA	
Soraya	Barabi	CA	
Patrick	Vinson	AL	
Patricia	Carino	OH	
Bentley	Torres	CT	
Della	King	MI	
Stephanie	Juris	PA	
Belinda	Weiss	AZ	
Heather	K	FL	
Peggy	Mischke	OR	
karen	mcgregor	UT	

First name	Last name	State	Comments
Garrett	Englund	MT	
Kirsten	Upchurch	OH	
Samantha	Webster	MD	
Shannon	Clinton	SC	
Terraine	Terrell	GA	
Thomas	Charette	AZ	
Holley	Kvetko	WA	
Sydney	Chinchar	AR	
Connie	Brown	IN	
Quiana	Caudle	AL	
Briana	Sanchez	CA	
Jessica	B	AR	
Jeffrey	Kisling	CA	
Sarah	Pruitt	OR	
Molly	Hollyman	WA	
Annette	Chandler	MD	
John	Holmes	PA	
CHANTEL	TRUJILLO	NM	
Annie	Craig	PA	
Will	Boemer	CA	
Scott	Beyer	FL	
Candice	Henderson	SC	
Thomas	Miceli	NY	
Dante	Kirk	HI	
Michael	Carlyle	NM	
Maureen	Hanchell	FL	
Amy	Conlin	QC	
Carrie	Peterson	WI	
Tammy	Kushmaul	OH	
andriy	kostynyuk	NJ	
Luna	Krahe	ME	
Trina	Cooper	WA	
Karen	Reichensperger	MN	

First name	Last name	State	Comments
Catherine	Jensen	FL	
Brea	Viragh	VA	
Christine	Hicks	MN	
Angela	Patterson	OH	
Carolyn	Laney	MN	
Michael	Pilato	PA	
Victoria	ScottMiller	FL	
Sarah	Johnson	MN	
Frances	McMillen	CA	
shellie	Zorn	GA	
James	Deats	NY	
Benny	Cowan	TN	
Sharon	Davia	FL	
Kim	Doidge	OH	
Samantha	best	KY	
Maurica	Mathews	MI	
Tony	Quinn	IL	
Denise	Stokes	FL	
Krista	Messer	OR	
Rory	Choker	MI	
Antonio	Galica	NY	
Carrie	Alvord-Thompson	FL	
Bobby	Padgett	NC	
Kacee	Holloway	CA	
Tyrone	Carreker	TN	
Jeffrey	McCoy	MD	
LoLisa	Miller	FL	
Shari	Tarbet	NM	
mike	pan	VA	
Michelle	Huh	MD	
Kimberly	Anderson	SC	
Deborah	costa	NJ	
Olivia	Hansen	CA	

First name	Last name	State	Comments
Steven	Lutz	OR	
Salvador	Navarro	CA	
Roxanne	Watson	OK	
M	A	OH	
Judith	Oliver	WA	
Amanda	Baird	FL	
Samuel	Durkin	CA	
Ryan	Smith	NY	
Tearra	Donovan	MT	
Robin	Johnson	NC	
Ann	Williams	IL	
Donna	Hess	WI	
Elizabeth	Dutenhaver	OH	
Lisa	Shapiro	TX	
Meghan	Ratliff	MT	
E	Duncan II	NY	
Stacie	Benick	NJ	
Shauna	Anderson	AR	
Marsha	Simpkins	MO	
Karen	Anderson	WI	
Jennifer	Schadler	TN	
Amanda	M	CO	
Jan	Coaker	TN	
Paul	Marsh	UT	
Alex	Manley	NY	
Christopher	D'Alton	AZ	
Alicia	Cerankowski	PA	
Jackie	Stanley	NY	
Nicole	Walker	NV	
Dianne	Meyers	KS	
Linda	Atwater	MD	
Krissy	Vanderwarke r	IL	
Vanessa	Matson	OR	

First name	Last name	State	Comments
Karen	Graham Oliver	MA	
Will	Smith-Peters	IL	
Berenice	Carrillo	TX	
KJ	Ireland	WA	
Angela	McCullar	CA	
Lauri	Safford	IL	
Rae	Adams	OR	
Ashley	Greene	LA	
Ryan	Sams	PA	
sarah	reynolds	CT	
Cynthia	Dunlevy	OH	
Frank	Hannwacker	NY	
Sharvonda	Bratton	TX	
Taryn	Garcia	OH	
Stephanie	Armstrong		
Angel	Webb	FL	
Rebecca	Berdy	MI	
Matthew	Miller	NY	
Shaun	Klopfenstein	CA	
David	Goldstein	MA	
Matthew	Miller	NY	
Kimberly	Miller	PA	
Michael	Piotrowski	CA	
Anna	Wilson	MO	
Rebecca	Bassich	IA	
Christine	Flynn	IL	
Kyle	Cantone	IL	
Jessalynn	McCormick	NV	
Paul	Mundrean	AR	
Victoria	Pullins	TX	
Valentina	Rodriguez	NJ	
Kristen	Britt	NC	

First name	Last name	State	Comments
Andrew	Scheumbaue r	MO	
Jennifer	McKenzie	IL	
Tony	Radmilovich	HI	
Sarah	Harman	TX	
Christie	Bower	NE	
Dulce	Drysdale	CA	
Teela	Davis	CA	
Wilfred	Rouse	IN	
Kathleen	Ahrens	AZ	
George	Matthews	NM	
Jessica	Yeager	IL	
Frankie	Romero	NY	
Gabriel	Ontiveros	CA	
Richard	Arbib	NV	
Maryann	Tedesco	NY	
Rosalie	Garcia	OR	
Jean	Baker	GA	
Ingrid	GOUSSE	CA	
Stephanie	Smith	WV	
Debby	Williamson	OH	
Rebekah	Keim	IL	
sonja	corich	IN	
Alton	Hammond	CA	
Jimmie	Harvey Jr	WA	
Rodney	Luft	NY	
Leslie	Harper	OR	
Rodney	Luft	NY	
Diana	Mullenix	OH	
Rodney	Luft	NY	
Alan	Brock	PA	
Anthony	Miller	NY	
Rodney	Luft	NY	
Ruth	Phelps	MA	

First name	Last name	State	Comments
ERIC	MARRERO		
Christopher	Luft	NY	
Rodney	Luft	NY	
Cathy	Moray	WA	
Anna	Davies	CA	
Teri	Morgan-Urie	OR	
Katrina	Jensen	CA	
Cari	King	OR	
Celia	Velasco		
Karisa	Hamann	SD	
Stephen	Phillips	MN	
Kris	De La Torre	TX	
Kristal	Kasza	FL	
RONIS	BOLLINGER	MT	
A	A	CO	
Robin	Watts	VA	
Diana	Keffalos	CA	
VIRGINIA	MENDEZ	FL	
Oswaldo	Vaca Jr	FL	
Shannon	Seopaul	MD	
Erica	Lamb	IL	
Stacy	Sperduti	NY	
Kyle	Treu	UT	
Donna	Castelli	CA	
Heather	McHugh	NV	
Anabel	Alfonso	FL	
Eric	Hopper	FL	
Kimberly	Stewart	UT	
Tavis	Schmidt	WA	
Lesley	Burdine	TN	
Versie	Brown	NY	
Zachary	Dyck		
Johanna	Diaz		
Glav	Wilson	FL	

First name	Last name	State	Comments
Meghan	Garcia	CA	
Briana	G	CA	
Gabriel	Stanley	IL	
Holly	Hasenfratz	OK	
John	Lynch	NC	
Vonnetta	Mayo	OH	
Emilie	McGill	IL	
Brigette	Siwajek	OH	
Alicia	Orr	FL	
Adiasha	Richards Thornhill	NY	
Nathan	Trimble	WA	
Zahra	Martinez	NY	
Michael	Bacon	PA	
Kathryn	Atkins	WI	
Patricia	Campbell	CA	
Bonnie	Arbuckle	CA	
Colin	Miller	NY	
Colleen	Hardiman	NY	
Jamie	Conner	HI	
Heidi	Hull	OR	
Johanna	Daggett	AZ	
Harold	West	CA	
Rosemary	Dwyer	TX	
Ngoc	Estello	TX	
Katelyn	Elliott	FL	
Martin	Wagner	OR	
Kwankisha	Crawford	OH	
Trina	Nicholson	OH	
Liz	Gato	FL	
Lindsay	Pugh	VA	
Karen	Guancione	NJ	
Katherine	Provencher	FL	
Carol	Hill	PA	

First name	Last name	State	Comments
Kelsey	Brown	MI	
Eriam	Lopez	NY	
Derek	Furger	WI	
Amanda	Ingersoll	FL	
Whitney	Richmond	SC	
Tamuiria	Sykes		
Randy	Patterson	FL	
Emily	Withrow	WA	
Kim	Campbell	OH	
Sarah	Ross	MA	
Hooshang	Rahnama	PA	
Liz	Gato	FL	
Lindsay	Pugh	VA	
Hooshang	Rahnama	PA	
Karen	Beine	IA	
Robert	Veralli	NM	
Barbara	Oravetz	TX	
Joyce	Johnson	MN	
Aissa	Alvarez	FL	
Henry	K	PA	
Michelle	Hirschinger	OR	
Kwankisha	Crawford	OH	
Ann	Babb	NJ	
Michael	Picard	TN	
Kara	Smallman	NC	
Sara Miyo	Hall-Kennedy	HI	
Maysoon	Park-Huatuco	PA	
Mary	Mulcahey	FL	
Traci	Harris	IL	
Fabiana	Flores	CA	
reyna	flores	CA	
Michael	Noschka	AZ	

First name	Last name	State	Comments
Mary Ellen	Jirak	CA	
Dustin	Douglas	TN	
Samantha	Sobel	TN	
Heather	Folan	CO	
Ginger	Randall	CO	
Mariah	Dancing	CA	
Ashley	Hoffman	WI	
Elizabeth	Madsen	MN	
Catherine	Strout	NC	
Lisa	Madison	MN	
Tara	Fusco	OH	
Darice	Dekker	CA	
Emily	Benitez	CA	
Brianna	Rios	NJ	
Bryan	Eitner	PA	
Katharine	Weida	CO	
Leticia	Valles	CA	
Sandra	Florez	NY	
Kymberli	Maddox	MI	
Lori	Carns Hudson	MD	
Jeff	Davis	OK	
Tracy	Jaramillo	NM	
Leo	Buckley	CA	
sherli	anderson	LA	
Patrick	Spruill	VA	
Danielle	Tate	LA	
Stephanie	Moore	CO	
Dave	Borja	ID	
MOLLY	MCCARTHY	MA	
Joel	Leitner	NY	
LUCINA	MEISNER	OH	
Adam	Winkler	NY	
Rueben	Luke	MD	

First name	Last name	State	Comments
Sarah	Mullins	FL	
Cathy	Heinrich	CA	
Kieran	Fending	NY	
Joseph	Adams Jr	MI	
Leo	Buckley	CA	
Karen	Johnson	WA	
Linda	Krietemeyer	MO	
Natalie	Dawkins	MD	
Joel	Baker	FL	
Robin	EastonDavis	OR	
Chere	Whiteman	FL	
Shannon	Jacobson	AZ	
Maria	Santos	CA	
CASEY	GREESON	IL	
DHAVAL	PATEL	LA	
Rachel	Moreau	TN	
Lauren	Silinonte	TX	
Melissa	Seitsworth	OR	
Susan	Hayden	IL	
Leah	Hallow	NY	
Alexis	Reyes Pujols	WI	
Abigail	Kruger	MD	
Andrea	Hill	TN	
Andrea	Johnson	LA	
Catherine	Hermans	CT	
Sam	King	CA	
Kenny	Krupnick	OH	
Elgin	Ciani	WA	
Aneesh	Sawhani	IL	
Monique	Torio	CA	
Victoria	Locey	NY	
Jaime	Grimwood	AZ	
Patty	Foxall	OH	
David	Ogorzaly	IL	

First name	Last name	State	Comments
lourdes	sanchez	VA	
Hannah	Dovnik	GA	
Regina	Zulberti	NY	
Amanda	Wilhelm	MN	
Christophe	Coshenet	ME	
Ryan	W.	TX	
Eleanor	Goss	GA	
Harley	Khaang	MD	
Patricia	Myers	CA	
Harrison	Hardenburg	OH	
Joanna	Raye	MA	
John	Cole	IL	
Carmen	Smith	GA	
Kenneth	Wilkins	NJ	
Erica	Hoover	PA	
zaheer	sufi	IL	
Kelley	Keisch	MO	
Katherine	Harris	NY	
Elizabeth	Vincent	NY	
Jan	Jensen	CA	
Kathleen	Conboy	NY	
Kim	Gamertsfelder	OH	
Dylan	Kastner	FL	
Rebecca	Pursley	MO	
Bruno	Alcantara	FL	
Julie	Kelly	IN	
ana	avila	FL	
Maria	Zubizarreta		
Jen	Hagen	AZ	
Caitlin	Dix	MO	
Jeanne	Sheffield	MO	
Scott	Kampas	MO	
Jan	D'Aguiar	PA	

First name	Last name	State	Comments
Toni	Ingram	GA	
Teri	Yates	FL	
Carrie	Hill	OR	
Kathy	Mason	MI	
Monica	DeLuca	NY	
Shelma	Chatman	LA	
Kacey	Beltz	PA	
Lani	Tamayose	HI	
James	A.	NY	
Michael	Garcia	CA	
Ramona	Mann	CA	
Eden	R	NM	
Katarina	Grabowsky	CA	
Vanessa	Scott	AL	
Justin	Hagler	NC	
Krista	House	OH	
Barbara	Framm	CA	
Ayesha Stewart	Stewart	VA	
Natalie	Daniels	OH	
Deborah	Baker	KY	
Lakeisha	Baker	NC	
Peggy	Jakopak	SD	
Megan	O'Donnell	OH	
Vanessa	Romo	CA	
Mia	Morley	MI	
Denise	Abadie- Smith	LA	
Anitra	Green	NJ	
Stacey	Desroches	MA	
Steffi	Bloom	NY	
Brittany	Rife	AZ	
Angela	Turner	MO	
Sarah	Bartol	OR	

First name	Last name	State	Comments
Shanéé	Fulton	CT	
Lauraine	White	GA	
Stephanie	Widmer	MI	
Claire	Anderson	IA	
Jack	Chandler	MN	
Kelley	Barnes	WA	
Edith	Lopez	NY	
Hayley	P	FL	
Juanita	Ikuta	MN	
Amber	Koski	OR	
MIGUEL	BARRERA	MD	
Desiree	Nagyfy	WA	
Jessie	Patterson	TX	
Marie	Nelson	CA	
Sonia	Cruz	IL	
Haley	Allen	TN	
Sam	Fernandez	CO	
LaRae	Jones	MO	
Robert	Cappitelli	IL	
J	Stewart	NY	
Jill	Schaefer	NY	
Katie	Pandorf	OH	
Josh	Smith	MI	
Devlon	Holmes	MO	
Felicia	Marmentini	CA	
Trisha	Terwilliger	ME	
Carrie	Workman	OH	
Malia	Womack	CA	
Brianna	Cassidy	OH	
Malia	Womack	CA	
Justin	Meyer	OR	
Nahiris	Bahamon	MA	
Kerry	Santoro	IL	
Deborah	Villalva	TX	

First name	Last name	State	Comments
George	Ruiz	CA	
Regina	Brooks	PA	
Geri	Sterling	AZ	
Marisela	Davis Martinez	OH	
Christina	Smith- Corleone	CA	
Jazmin	Rodriguez	TX	
Kristen	Norton	MI	
Felicia Ann	Tacto	CA	
Susan	Kutac	TX	
Marquita	Edwards	WI	
Melissa	Kuehnle	FL	
Tenesha	Moore	MD	
Esther	Friedman	OR	
Cheryl	Peterson	WA	
Ludmila	Dmitriev- Odier	OK	
Luis	Fernandez	CA	
Melanie	Young	MS	
Christine	Fomenko	FL	
Esther	Friedman	OR	
keith	wollenberg	IL	
Christian	Quinonez	RI	
Dawn	Kinley	NY	
Rose	Vazquez	CA	
Magin	Razo	WI	
Lily	Mejia	CA	
Holly	Rodriguez	TX	
Carrie	Penner	KS	
Shabi	Bormand	CA	
Amy	Ovecka	OH	
Ashanti	Hicks	ID	
Lily	Mejia	CA	
Gail	Forest	FL	

First name	Last name	State	Comments
Kenneth	Grimes	OH	
Tenesha	Moore	MD	
Lana	Stephens	MO	
Julie	Bauer	OR	
Emily	Thomas		
Lola	Cross	TN	
Nicole	Logan		
Carrie	Green	OH	
Sarah	Toby	OH	
Cheryl	Williams	MI	
Sandra	Soto	NM	
Angela	Lowe	GA	
Simone	Morie	CA	
Rosalind	Berry	LA	
Jillian	McDonough	MA	
alissa	mello	VT	
Laurel	Gray	CA	
Joshua	Spencer	SC	
Julianna	Walker	NJ	
Randel	Plowman	KY	
Denise	Flynn	PA	
Makkah	Muhammad-Webster	NJ	
Emily	Willis	MA	
Deborah	Jones	MI	
Angela	Denton	TN	
Brandon	Conway	TN	
Sandra	Kessler	IA	
Alison	Weakley	KY	
Kelley	Smith	CT	
Daina	Merizalde	NJ	
Rita	Dunn	IL	
Kimberly	Griffith		
Constance	Johnson	TX	

First name	Last name	State	Comments
annette	walseth	MN	
Jasmine	Phoenix	MN	
patrick	killian	NJ	
Sara	Figuroa	FL	
Becca	Atterberry	FL	
Laura	Lowery	SC	
Laureen	Coughlin	OH	
Brad	Finch	ME	
Stephanie	Fahey	NJ	
Kat	Roberts	NY	
Christy	Tubbs	IN	
Stephen	Fernandez	TX	
Donieka	Wood	OH	
Ashley	Lester	SC	
Jessie	Nordness	WI	
Melissa	Gessling	GA	
Candace	Nash	TX	
Mixael de jesus	Contreras cardenas	FL	
Lindsey	Lutter	CT	
Korey	Houska	MN	
William	Redden	NY	
Tameka	Jackson	IL	
Luis	Mercado		
John	Alcalde	IL	
Christina	Cummings	OH	
Kristina	Pietri	NY	
Jeff	Godwin	NV	
Rachel	Culpepper	TX	
Kelly	Kashian	NH	
Lexie	Kalbach	CA	
Dezonia	Keyes	FL	
Jordan	Cosby	NY	
Jeff	Loughridge	CA	

First name	Last name	State	Comments
Lori	Bowers	VA	
Chase	Quinton	GA	
Debra	Silvas	TX	
Colleen	Fournier	MI	
Arthur	Schurr	NY	
Robert	Settles	OH	
Nancy	Bork	FL	
Ashley	Harbolt	KS	
Candra	Holloway	IL	
Kimberly	Holter	FL	
Dan	Driffill	NY	
Rhiannon	Barnes	NC	
Betsabe	Bruno		
Mario	Barajas	ID	
MASSA	TALAWOLY	OH	
Lydia	Mendoza	CA	
Nadia	McCool	IN	
Breck	Flanagan-Caldwell	OR	
Idella	Williams	TX	
Marta	Pagán		
emm	er	CA	
Meredith	juergens	CA	
Suzanne	Huesca	CA	
Kate	Jensen	MD	
Ashlee	Jones	GA	
Sabrina	Rosamond	CA	
Necona	Martinez	NV	
Udo	George	TX	
Polly Ann	Murray	NY	
Waleed	Osman	VA	
Matthew	James	SC	
Leah	Buchanan	GA	
Brandon	Wirz	CO	

First name	Last name	State	Comments
Linda	Gay	CA	
Jennifer	Aguilar	NY	
Gabrielle	Mason	MA	
Leonor	Charif	AL	
Tonya	Lewers	IL	
Yvonne	Jackson	NJ	
Denisse	Cortez	CA	
Katie	Adamshick	OH	
Kenneth	Cochran	TN	
Cori	Jackson	VA	
TALITHA	EMBRY	CA	
Letha	Patterson	IA	
Sharon	Cranford	MD	
Dawn	Campbell	OR	
Willie	H	NC	
Rafael	Delarosa	FL	
KiShea	Gibbs	DE	
Sheena	Plank	OR	
KiShea	Gibbs	DE	
Juan	Mercado	PA	
Marjorie	Wisniski	TX	
Elwin	Jenkins	IA	
Kara	Bergwick	MN	
Willian	Gutiérrez	NY	
Sasha	Gibbons Kirby	NY	
Victoria	Limon	CA	
Chloe	Wnetrzak	CA	
aimee	Lopez	OR	
Elizabeth	Johnson	CA	
Nancy	Loague	IL	
Sophia	Brenner	NY	
Barbara	Gee	HI	
Rosewind	Veilove	CA	

First name	Last name	State	Comments
Christina	Roberts	MD	
Linda	Meredith	AL	
Conor	Flannigan	OR	
Emilt	McCabe	IL	
Aaron	Alonso	WA	
Chris	Friedrick	PA	
Osiris	Ciminera	NC	
Hilary	Simonetti	CA	
Erica	Lott	IN	
Sarah	Jystad	OR	
Darren	Skotnes	NY	
Janiene	Beauchene	OR	
K	Hickel	KS	
Scott	Shimane	CA	
Avia	Cook	OH	
Antiqua	Lewis	NY	
Jerry	JOHNSON-ARUSOGLU	CO	
Tara	Huchel	RI	
Tina	Hall	OH	
Angie	Hughes	IL	
Judson	Miers	OK	
Amanda	Grunwald	OR	
Diane	Tillett	NJ	
christina	scott	NY	
Azucena	Peralta	TX	
Sydney			
Rhea	Pitts	MS	
Robin	Hutton	MN	
Mary	Perkins	NY	
James	Jones	NC	
Sean	Little	PA	
Andrew	Marshall	OR	
Abby	Rowe	IL	

First name	Last name	State	Comments
Jamie	Messer	IN	
Taryn	Collins	IN	
Darcac	Monroe	GA	
James	Josiah	PA	
Dexter	Lanctot	PA	
Kayann	Lyle	FL	
Emily	Sciacca	TN	
Jessica	Lott	NY	
Joao	Lucena	CT	
Claudia	Rodgers	NY	
Debra	Davidson	MN	
PATRICIA	KRUEGER	MI	
Lysa	Musial	CA	
Quiana	Polk	WI	
Kathy	King	NJ	
Andrew	Stireman	UT	
Pamela	Fields	TX	
Deneia	Attucks	NC	
Lorri	Navarro	NC	
N	D	NY	
N	D	NY	
Mollie	Schierman	MN	
Magdalena	DeJesus	PA	
Sarah Marie	Dillard	IL	
Monica	Romani	NJ	
Katharine	Schickel	AZ	
Mabry	Carpenter	TN	
Sue	Propert	FL	
THOMAS	BASSING	SC	
Byron	Vaas	GA	
Monica	Maxey	IL	
Stephen	Seay	IL	
Callie	Pillow	OH	
Deborah	Butler	CT	

First name	Last name	State	Comments
N	D	NY	
Gabrielle	Beckford	NY	
Jamie	DeVinney	IN	
Angel	T.H.	DC	
Angel	T.	DC	
William	Fife	IN	
Ronnee	Valdez	CO	
William	Fife	IN	
William	Fife	IN	
Hannah	Bitetto	CA	
Tufani	SenGupta	MA	
LaShay	Conley	NC	
A	A	CO	
Sheniya	Spurgeon	SC	
Maddie	Kinker	MA	
Jenifer	Darnley	CO	
Quinnisha	Coffey	KY	
Cathy	Hinnendael	WI	
Linda	Hays	PA	
jona	nunez	FL	
Andre	Meaux	FL	
Nevillyn	Parsons		
Susan	Kukua	GA	
Donly	Chorn	IL	
Karima	Davis	GA	
Sophia	Bowman	LA	
Lynn	Lamonte	LA	
Cheryl	Gray	IN	
Grace	L	IL	
Dina	Benites	TX	
Catherine	Wattley	FL	
Martha	Zavetta	NY	
Diane	Truax	NY	
Stephanie	Hess	WV	

First name	Last name	State	Comments
David	Cotner	CA	
Elizabeth	Moore	IL	
Andrew	McMann	IA	
Marie	Lee	CO	
Andres	Velasco	GA	
Charlene	Amarante	CA	
Andrew	Behr	CA	
Robb	Workman	IA	
Tanisha	Borgman	CO	
Saren	Brown	CA	
Lauren	Richie	AL	
Jason	Steadmon	NV	
Luis	Ramos	TX	
ANN	MOHRMAN N	AR	
Alicia	Wasson	OK	
Rebecca	Smith	CA	
Kristen	Randall	GA	
Anisa	Johnson	CA	
Mary	Callison	OR	
Mary	Callison	OR	
Si	Mai	CA	
Jana	Thrift	OR	
Barbara	Dupree	PA	
Patricia	Franzblau	CA	
Toni	Long	IN	
Jillian	Arbuckle	IN	
jean	Hamilton	CT	
Emily	O'Donoghue	MA	
Deborah	West	KY	
ALBERT	FUSCO	PA	
Karen	DeAngelo	NJ	
Jason	Seeley	NY	
Chelsea	Richeson		

First name	Last name	State	Comments
Aleksey	Semenets	NY	
Kimberly	Davis Bragg	TX	
Evelyn	Cuciti	NJ	
Katie	Fornash	MI	
Adriane	Moore	KS	
Tracy	Sumner-Brickner	FL	
MARGIE	STEWART	MS	
gregory	stewart	MS	
Ann	Harris	OH	
Nancy	Jennings	MN	
Bridgett	Boss	IL	
Alicia	Williams	NC	
JORDAN	FEENSTRA	MI	
Danae	Molitor	IL	
Michael	Albanese	PA	
Sarah	Bustamante	OK	
Gina	Boyle	PA	
Kara	Ohlund	ME	
Lesa	Wright	MS	
Alvin	Anderson	MI	
Lesa	Wright	MS	
Courtney	Vigneron	KS	
Joyce	Littlefield	VT	
Lesa	Wright	MS	
Kathryn	Latour	NY	
Sylvia	Hutchinson	IN	
Marcia	Brito	FL	
Helena	Gaffney	UT	
Loree	Burwinkel	IL	
Maranyeliz	Robles		
frances	scerri	NY	
Tiffany	Woodhouse	LA	
Ramona	Lewis	TX	

First name	Last name	State	Comments
John	Byrd	NJ	
Elizabeth	Prieboy	IN	
Kathryn	Downs	WI	
Elizabeth	Gibson	WI	
baron	alba	TX	
Margo	Welsh	CA	
Lorien	Jewett	MN	
Lori	Holstrom	KS	
Michelle	Gabbert	KS	
Amy	Beck	NE	
Marilyn	Gardner	IL	
Kristen	Miller	WA	
Wayne	Copeland	FL	
Wendy	Curry	TN	
MICHELLE	ERICKSON	TX	
Theresa	Gammill	TX	
Shirley	Wren	GA	
Lexa	Krug	IL	
Ann	Quick	MO	
Megan	Hersman	IL	
Danielle	Laskey	FL	
Russ	Frank	NY	
Tanya	Jimenez	CO	
Thera	Wright	IL	
Alma	Solis	CA	
Emily	Scaife	MA	
Nicole	Swain	IL	
Elliot	Staatz	WA	
S	E	NC	
Christina	Delp	AZ	
Rebekah	Absi	NV	
Denise	Abatemarco	NJ	
Cairy	Jeuck	FL	
Erica	Schneider	MI	

First name	Last name	State	Comments
Coco	Oats	TX	
Teri	Gorby	IA	
Kelly	Dunne	IA	
Jane	Fang	NY	
Peter L	Townsend	FL	
Patricia	Johnson	AL	
Andrea	Goossens	MI	
Jennifer	Haines	NJ	
Shelly	Krotine	OH	
Robin	Patrick	NY	
Janice	Glaze	AL	
Cynthia	Moss	NC	
Celeste	Whiteley	SC	
Aisha	Usher	CA	
Alexander	Addington	TX	
Lesly	Viveros	CA	
Danielle	Pena	VA	
Sonia	Orbai	CA	
Raichelle	Flores	CA	
Robyn	Chance	WA	
Jane	Quirk	MA	
Amy	Hansen	IL	
natalie	hoefler	KS	
Donna	Novack	MI	
Laurie	Brockman	WI	
Anjelica	Walsh	NY	
Georgia	Archuleta	CO	
Johnny	Reed	CA	
lauren margaret	merkel	NY	
Sherly	Robinson	MI	
Tara	Lulla	TX	
Jon	Hoeverler	CA	
Kenneth	Manning	MN	

First name	Last name	State	Comments
Damon	Sperber	CA	
C	Coleman	CA	
Leah	Foster	LA	
Leah	Foster	LA	
Sean	Thomas	NE	
Lisa	Barrett	CT	
Lynda	Barraza	CO	
Rachel	Reese	MN	
Dina	Funches	IL	
Mordechai	Neuman	NY	
Darshanette	Zachery	OH	
Stacey	Wilson	VA	
Luz	Alicea		
Derek	Page	TX	
Claudia	Rubio	TX	
Linda	Williams	GA	
sonya	Smith	MD	
Alexandra	Moody	UT	
Marisa	Lozano	CA	
Theresa	Morris	VA	
Beverly	Benjamin	TX	
Carol	Lawary	IL	
latosha	williams	FL	
Alejandra	Marroquin	PA	
Kim	Kelley	GA	
Shawn	Thompson	WV	
Sean	Miller	NY	
Marianne	Alexander	MI	
Emmett	Blaney	CO	
Brandy	Chamberlain	KY	
Waleed	Mirza	TX	
mary	mcnicholas	WI	
Jamie	Isabelli	IL	
Heidi	Phinney	ID	

First name	Last name	State	Comments
Jerrie	Wade Campbell	IL	
dwayne	wallace	VA	
Mercedes	Loftin	KS	
Stephanie	Cammack	OK	
Shelley	Brown	NC	
Gregory	Foster	CO	
S.	Nam	NY	
Charles	Lindberg	GA	
Nicole	Caputo	OR	
Melissa	Forbin	CA	
Jennifer	Zahnow	CA	
Minnea	Lepola		
Jada	caillier	LA	
Jewel	Waul	NY	
Seth	Tuthall	CA	
Jaime	Foster	TX	
Nicolas	Killeen`	CO	
Kristin	Love	TX	
Adele	Singer	KY	
Carin	Coleman	PA	
David	Jones	OH	
Sina	Taleban	CA	
Angel	Perry	WV	
Elizabeth	Sanders	MS	
Champagne	Ham	OH	
Zachary	Wright	NV	
Donna	Holtz	MO	
Denise	Gordon	GA	
Angelica	Casanas	FL	
Nina	Davis	FL	
Walter	Hernandez	CA	
Brian	Barrett	IL	
KasSandra	Crokos	OH	

First name	Last name	State	Comments
Heather	Hegger	NC	
Alison	Hood	GA	
Winifred	Weaver	OH	
Sophia	Zisook	WI	
shelley	kaplan	OR	
Bonnie	Ridley MacArthur	MN	
Randy	Martin	FL	
Alvin	Collins	PA	
Christopher	Andrews	IA	
Latesha	Brookins	PA	
Kayli	Stevens	IL	
Merrily	Meier	CO	
Renee	Mattson	OH	
Erica Ashlee	Ingle	GA	
Dr. Thomas	Therault	MD	
Cindy	Belaski	SC	
Alex	Lesniak	IN	
Rita	Davis	FL	
Nick	Drago	NY	
LaShawna	Samples	TX	
Savaughn	Dickerson	MA	
Seung	Lee	VA	
bernardo	Alayza Mujica	IA	
Jessica	Driscoll	NV	
Bettina	Abreu	NY	
Nina	Puckett	HI	
Kristy	Sanchez	TX	
Cassandra	Stratton	KY	
Jessica	Page	KY	
Sharri	Beagle	SC	
Laura	Allen	FL	
Sarita	Buer	CA	

First name	Last name	State	Comments
Judith	Grophear	NH	
johnny	boykin	SC	
Erin	Lett	AR	
Whitney	Cloud	TX	
sherri	Lee	IL	
Antarah H.	Hasan	LA	
Priscilla	Spence	WV	
Mary	Ott	AL	
Edgard	De jesus		
Rafael	Acevedo		
Constantina	Hanse	PA	
Claudia	Cabrera	CA	
April	Navarrete	CA	
Kelly	Harris	OH	
Christy	O'Halloran	IL	
Constantina	Hanse	PA	
WOODROW	SKIDGEL	PA	
Constantina	Hanse	PA	
Brianna	Cabrera	CA	
Surella	DaSilva	WA	
Ariana	Hubbard	CA	
Christopher	Bonine	KS	
Andrea	Titus	PA	
Llana	York	GA	
James	Olverson	PA	
Kenneth L	Jones	MO	
Sally	Dickerson	TX	
Melinda	Stapleton	TN	
Melinda	Stapleton	TN	
alissa	mello	VT	
Kate	Carroll	PA	
alissa	mello	VT	
Kate	Carroll	PA	
Julia	Harper	GA	

First name	Last name	State	Comments
Porsha	Kushner	CA	
Kalli	Gomez	PA	
Nellysa	Mendez	FL	
KENNETH	FIELDS	MO	
Patricia	Boyke	PA	
Angela	Hall	VA	
Kesiah	Kennedy	OR	
Vicky	Parker	KY	
Pamela	Stamps	SC	
Robert	Montgomeri e	FL	
JoAnn	Twardzik	PA	
Samantha	Revilla	TX	
Renee	Skudra	NC	
Nils	Skudra	NC	
Joseph	Piazza	AL	
Kelsey	Bang-Olsen	WA	
Hope	Reed	MO	
Drew	Dalire	FL	
Troy	Kempton	CA	
Niclas	Green	TX	
Patricia	Betzhold	AZ	
Brock	Naylor	IN	
Teresa	M	AZ	
Ashley	Litton	FL	
Preston	Crowl	HI	
Julie	Barry	MA	
Jacklyn	Sturgill	OH	
Colleen	Burner	OR	
Colleen	Burner	OR	
Riley	Focht	NE	
Pamela	Poole	AL	

First name	Last name	State	Comments
Andrew	Gillilan	AK	
bonnie	mcclain	TX	
Emmanuel	Romero	CA	
MIKE	ZION	VA	
Donna	Enright	IL	
Jeanne	Torrey	CA	
Toya	Cavin	OH	
Mary	Bissell	NM	
Linda	Hayward	WI	
Tiera	Tanner	WV	
Denis	Harris	IL	
Angela	Williams	GA	
Janie	Mancha	TX	
Patricia	Small	NJ	
Wendy	Brown	TN	
STEVEN	SCHIESSER	CA	
Arwen	Delyon	NC	
Margaret	Kuhn	CA	
bernardo	Alayza Mujica	IA	
bernardo	Alayza Mujica	IA	
Cecilia	Day	MI	
bernardo	Alayza Mujica	IA	
Alex	Caro	SC	
Nawal	Shahril	CO	
B	Brady	AZ	
Ivania	Velasquez	TX	
Loretta	Dade	LA	
Briana	Robinson	TX	
Amber	Johnson	RI	

First name	Last name	State	Comments
Archie	Beck	KY	
Lili	Paipa	TX	
Morgan	Prochaska	NE	
Margaret	Nye	OH	
Lisa-May	Reynolds	SC	
Jennifer	Bosshard	WI	
Isaac	Moore	GA	
May	Schaefer	NM	
Carmen	Young	FL	
Amanda	Lugo	NY	
Mariano	Di Guglielmo		
Anais	Cruz	MA	
Morgan	Kubishak	WI	
David	Lopez	NC	
Lisa	Cerniglia	PA	
Joseph	Sparks	OH	
Julie	Russell	TN	
Mohamed	Khalifa	NY	
Erin	Jones	MI	
Debra Juanita	Price	CA	
Karen	Cremean	MI	
Mario	Begay	OK	
Katherine	Paul	PA	
Tammy	Pope	NC	
Tkeya	Isom	NC	
Jill	Heath- Karpinen	WI	
Ramona	Lewis	TX	
Ramona	Lewis	TX	
Jake	Coble	NC	
Susanna	Starling	KY	

First name	Last name	State	Comments
lisa	franey	TX	
Jordan	Costen	VA	
Genevieve	Long	NH	
Monica	Hart	NC	
Nathyn	Thompson	MI	
Stephanie	Bianchi	NY	
Sarah	Thorpe	WI	
Evelyn	Del Bosque	CA	
Nick	DeCoursey	MA	
Sara	Santos	TX	
Kelly	Loveless	NV	
Elisabelle	Bocal	ME	
Abegayle	Brown	ME	
Robert	Gorman	GA	
Tremise	Elliott	KY	
Joey	McClendon	KY	
Anna	Mullis	AR	
Katherine	Lynch	IN	
Valerie	Clay	NJ	
Piotr	Szymczakow ski	MI	
Nellina	Tomlinson	NJ	
Michael	Bergman	NC	
Laureen	DiMattia	DC	
Damien	Lee	NC	
Melissa	Burt-Miller	NY	
Manuel	Puentes	CA	
Melissa	Diaz	FL	
Amanda	Holt	OK	
Areej	Khalid	OH	
Manuel	Puentes	CA	
Johnika	Peeples	OH	

First name	Last name	State	Comments
Erin	Mercado	IL	
Mara	Anderson	WY	
Karen	Gracias	CA	
Catherine	Bonilla	NY	
Amanda	Kravitz	MA	
Samuel	Bethel	SC	
Iman	Muhammad	NJ	
Jenny	Boehs	IL	
Misty	McGee	OH	
Lynn	Paulella	CT	
Karen	Pendleton	UT	
Georgiana	Couden	NC	
Katharina	Greer	SC	
Haven	Huck	MA	
Gia	Esposito	NY	
Ashley	Soto	IN	
Andrew	Dexter	ME	
Irene	Ledee-Farley	NJ	
Emancia	Brown	DE	
Abigail	Dimm	AR	
Mark	Filippone	PA	
Miko	Gill	WI	
Andrea	Alexander	MA	
Amy	Bonilla	CA	
Jessica	Smith	NY	
Eliza	Molinsek	MA	
Janelle	Coulter	TX	
BENNY	MCKINSEY	LA	
Haley	Spencer	AR	
Michelle	Eaton	FL	
maraam	haddad	CA	

First name	Last name	State	Comments
Anchetta	Sutton	SC	
Melissa	Larios	CA	
Kimberly	Hernandez	CA	
Jessica	Torres	CA	
Mary	Dickerson	NY	
Brittney	Jenkins	FL	
Aggie	Franca	CO	
Ashley	Bradley	AZ	
Hope	Boyd	IL	
Breanna	Allen	NV	
Jazmin	Vargas	NY	
FRIDA	Flores	TX	
Dailys	Manresa	FL	
Jordan	Dobrowski	IL	
Layla	Armstrong	OH	
María	Terrero kamara	RI	
Barbie	Stuhlsatz	KS	
Ramon	Diah	NJ	
Tamara	De Angelis	CA	
Ryan	McDonald	IL	
Kristen	Johnson	MA	
Jake	Okoorian	NJ	
Nancy	Karen	IL	
Airielle	Banaszak	OH	
Jessica	Green	KY	
Erin	Davis	GA	
Kimberly	Larson	MI	
Rebecca	Warren	GA	
Emily	Trunk	IA	
Carolee	Van Strien	HI	
Roxanne	Watkins	MN	

First name	Last name	State	Comments
Cheryl	Wilson	CT	
Emily	Hoffman	NY	
Kathleen	Swift	GA	
Tiffany	Smith	NY	
Mary	Byrne	MA	
Crystal	Painter	NH	
Cathrin	Emerick	DE	
Charity	Dangelser	IA	
Nadine	George	NY	
Alex	Doyle	IN	
Tara	OShea	FL	
Wendy	Beeching	PA	
Kay	Solomon	TX	
Christy	May	MT	
Sara	Parisi	NJ	
Cierra	Elliott	FL	
Dina	Guerra	CA	
Nakia	Miller	OH	
Rebekah	Turner	MI	
Jillian	R	NJ	
Danielle	Quail	AK	
Ashley	Fleury	NV	
Brian	Leppert	ID	
Jeremy	Vasquez	CO	
Patricia	Broderick	IL	
lauren	brown	VT	
Annie-May	Williams	RI	
Emily	Bochenek	CO	
Shamica	Dieudonne	NY	
Haley	Perry	MI	
Steven	Richards	TX	

First name	Last name	State	Comments
Lindsey	Disney	GA	
Evan	Vanderpohl	OH	
Skylar	Meyer	MI	
Kimberly	Shewmaker	CO	
Vincent	LaVallee	AZ	
Maura	Wallin	CT	
Rachel	Swafford	LA	
Jenny	Hallisey	UT	
Lourdes	Martinez	MN	
Tyshonne	McSwain	NC	
Safarah	McSween		
Jeffrey	Creed	NY	
Nia	Elmore	MD	
Wenmao	Ji	CA	
Annalea	Forrest	CA	
Aurora Denita	Packard	CA	
Stefanie	Araya	SC	
Rajindra	Kumari	NY	
Shara	Lang	AR	
Mary	Wolford	NY	
Brittany	Rouiller	VA	
Paulette	Edington	OH	
Amanda	Kostura	OH	
Bertha	Sligh	LA	
Diane	Carson	CO	
Katherine	Oberholtzer	CA	
Nic	Bradbury	ME	
Carrie	Sturgeon	WY	
Mayce	Goodman	FL	
Tyra	Cochran	WV	
Timothy	Hook	TN	

First name	Last name	State	Comments
Kari	Cronin	MI	
Erin	Daugharthy	VA	
Natalie	Green	NY	
Meghan	Slaalien	NH	
Jaki	Wolley	UT	
Jackie	Donovan	MO	
Brandi	Munch	IA	
Noah	Kurtz	NY	
Julia	Melendez	PR	
ileana	alejandro	FL	
Nikki	Catania	NY	
Rachael	Patterson	NE	
Rebecca	Reilly	RI	
Alicia	Rosa	NJ	
Belinda	Faulkner	NJ	
Simone	Snyder	NJ	
Eugena	Atkinson	OK	
Andrea	Leach	NJ	
Jessica	Jordan	NJ	
Daniel	Dejapin	IA	
Sharon	Page	NJ	
Joanne	Asztalos	NJ	
Alyssa	Jackelr	NJ	
Katina	Cole	IL	
Colleen	Ferenchak	NJ	
Christy	Hensley	VA	
Shanna	Guthrie	NJ	
Chrisula	Tasiopoulos	NJ	
Joanne	Asztalos	NJ	
Evangeline	Garcia	OH	
Anni	Balla	NJ	

First name	Last name	State	Comments
Melissa	Hallman	SC	
Alyssa	Brandon	TN	
Anabella	Pasini	NJ	
Christine	Bender	NJ	
Anabella	Pasini	NJ	
Julie	Collura	OR	
Kimberly	Harrison	CA	
Timothy	Slattery	FL	
Glendalee	Muniz	NY	
Milagros	Cruz	NJ	
Lauren	Pluchino	NJ	
Nicki	Roth	MA	
Yajaira	Hernandez-Colon	NJ	
Lisa	Verdi	AZ	
Leanne	Scott	NJ	
Robin	Jamison	CO	
NeKeydra	Smith	LA	
Angela	Groce	SC	
La'Shardae	Scott	OH	
Corrine	Rose-Parish	NJ	
Britnie	Boyd Stanislaus	NJ	
Maria	McLaughlin	TN	
Aleatha	Joseph	NJ	
Stephanie	Nelson	NJ	
Karina	Rodriguez	NJ	
Joanne	Asztalos	NJ	
Catherine	O'Reilly	NC	
Jennifer	Shirley	NC	
Lauren Elyse	McNiel	TN	
Kaitlin	Mulvihill	MI	

First name	Last name	State	Comments
Stevie	Garnett	RI	
Joshua	Carpenter	WV	
Tamame	Fonville	NJ	
Kelsey	Scott	GA	
Laura	Reade	NJ	
Alicia	Byrd	OH	
Joan	Cremins	MA	
Joi	Rowe	NJ	
Brian	Wheeler	DC	
Sheri	DelSole	CT	
Stephanie	Doss	TX	
Ellen	Issersohn	FL	
Brianna	Johnson	CT	
Tomas	Cruz	NY	
Toni	Georgiana	NC	
Misty	Feller	OK	
Jennifer	Pax	PA	
Martha	Zabetta	NY	
Monique	McNair	NJ	
Lauren	Emma	NJ	
Roselle	McPherson	MD	
Toni	Jones	NC	
LaRae	Stibitz	WY	
Kourtney	Senatore	NJ	
Erin	Kastens	MN	
Anne	Grossman	MA	
Dieula	Joseph	TX	
Ryan	Oropeza	TX	
Shaun	Bryson	NC	
Katricia	Padula	ME	
Hannah	Tighe	PA	

First name	Last name	State	Comments
Ibrahim	Kamara	CA	
Natallia	Piatrouskaya	NJ	
Laurie	Girdwood	NC	
Devan	Richards	OR	
Sonia Felicia	Garcia	TX	
Stephen	Lehocky	IL	
Rachel	Radjewski	MI	
Cristina	Costa	RI	
Anne	Barber	CA	
Faith	Perdue-Schertzing	MI	
Rosa	Giordano	NJ	
Katie	Krueger	ND	
Crystal	Leja	NJ	
Heather	Lippe	IL	
Rachel	Desharnais	MA	
Leslie	Davis	CA	
Raquel	Espinosa	CA	
Rosie	Gaston	MN	
Tara	Johnson	PA	
Zoe	Katz	PA	
Shelly	Oberst	VA	
Marian	Cruz Ortiz	FL	
Cerissa	Brown	AL	
Aubrey B.	Hunt	NJ	
Guevnex	Hernandez		
Shelly	Oberst	VA	
Tequila	Mekkes	MI	
Jennifer	Remling	NY	
Valeria	Strunk	OH	
denise	barcena	CA	
Alexis	Wagner	VA	

First name	Last name	State	Comments
sydney	stubblefield	FL	
Ty	Norris	GA	
Michelle	Zipser	AZ	
GILBERTO	CINTRON	NY	
Lori	Allen	CO	
Emily	Porter	NC	
Yairy	Ferrer	MN	
Michelle	Martinez	CT	
Jordan	Singleton	UT	
Alyssa	Davis	MA	
Abigail	Smith	OH	
Melissa	Johnson	KY	
Ralph	Epstein	SC	
Alicia	Turner	TX	
Emily	Ferguson	MN	
Trudi	Trembeth	PA	
Amber	Zackery	WV	
Helen	Frost	CO	
Daniela	Szatkowski	NJ	
Randi	Levine	NJ	
Valerie	Emery	TX	
Mariangel	Torrealba	CA	
Karen	Bailey	MI	
Kelli	Webber	TN	
Mary	Collier	PA	
Katy	Mansfield	VA	
Maureen	Mohney	OH	
Chester	Williams	CA	
Yesenia	Morales	CA	
Christophe	welch	NY	
Chris	Weller	CA	

First name	Last name	State	Comments
Chante'	Clark	NC	
Nancy	Cimino	NJ	
Rick	Boerema	OH	
Rico	Hogan	GA	
Arlene	Lane	TN	
Cassidy	Graham	AR	
Rachel	Kuester	WI	
Leah		WY	
Hannah	Peterson	MO	
Lauren	Johnson	MS	
William	Reyes	FL	
Crystal	Robinson	NJ	
Janet	Viggiano	NJ	
Marisa	Vachon	WA	
Oliver	Salmon	NJ	
Rachel	Rose	CA	
Zoe	Edington		
Alina	Sosa	FL	
Crystal	Tervort	UT	
Susan	O'Neil	MA	
Yoselin	Holguin	NY	
Amanda	Ross	NJ	
Jasmine	Foster	FL	
Jacob	Spinks	CA	
Noah	Cruz-Bustillo	WV	
Kara	Knight	MO	
Carolynn	Feldblum	PA	
Sandra	Arreola	CA	
Samantha	Barklow	MA	
Meaghan	Meehan	IL	
Latiaya	Grooms	MA	

First name	Last name	State	Comments
Kaitlin	Kernan	MD	
Amanda	Hudson	WI	
Patricia	Erikson	NJ	
Staci	Knox	IL	
Jennifer	Phoenix Allen	MN	
Ashley	Pack	LA	
Tony	Sapient	CA	
Rebecca	Chaplin	VT	
Colin	Albro	NY	
Stephanie	Munoz	NJ	
Elan	Duensing	NY	
Ashley	Dewey	WI	
Jessie	Conway	NM	
Yeishea	Vaughn	IL	
Ellen	Baker	SC	
Larae	Wade	AL	
Heather	Kapp	WI	
Carolyn	Stypka	IL	
Elsica	Gonzalez	NJ	
Jacklyn	Beckler	TN	
Michael	Aubry	LA	
Dana	Atwell	GA	
Lisa	Rapp	NJ	
Caroline	Chaikin	OH	
Kimary	Rodriguez	FL	
Gianna	Carlton	PA	
Mitzie A.	Johnson	RI	
Lindsay	Brainerd	MA	
Raymond	Robles	MA	
Anna	Carver-Gay	IN	
Amy	Tietjen	NH	

First name	Last name	State	Comments
Holly	Godwin	MO	
Sue	Romero	KS	
Yael	Feder	NJ	
Amanda	Boothe	WV	
Christine	Bell	NJ	
Quinn	Baker	SC	
Melissa	Zimmerman	AZ	
Patti	Daley	NJ	
Anna	Gillis	CA	
Gregg	Augustine	OH	
Barrington	Campbell	NY	
jason	husby	MN	
Rebecca	Jackson	NC	
Lachelle	Hicks	TX	
Roberta	Hantman	NJ	
Emily	Bayer	IN	
Lauren	Goetz	OH	
Mary Beth	White	AR	
VaLynn	Espinoza	UT	
Holly	Keller	WV	
Julie	Bauman	MI	
Belinda	Shahid	CT	
Jennifer	Burton	KS	
Lismarie	Gonzalez	NJ	
Michael	Middleton	UT	
Shakirah	Morgan	GA	
Kathy	Goss	FL	
Meghann	Crowder	IL	
Lisa	Yow	VA	
Racquel	Thomas	FL	
Caesar	Pascual	CA	

First name	Last name	State	Comments
Brian	Swancutt	MN	
Jada	Jones	AZ	
Gloria	Lea	IN	
Remonda	Smith	TN	
LaQuinton	Webber	TN	
Roxy	Walnum	CA	
Sarah	Johnson	ID	
danelly		NY	
Nashaan	Davis	NJ	
Charles	Wilson	TX	
David	Tilli	PA	
Liuska	Rincon	CA	
Rosalea	Rodrigues	IN	
Brenda	McLean	NC	
Emily	Cintron	WV	
Alessandra	Ellis-Lodmell	GA	
Sylvia	Sekle	NC	
Michelle	Lofton	MI	
Cathy	St. Jean	NY	
Vanessa	Calvo	TX	
Angela	Farris	IL	
Nicole	Wismer	NJ	
Cassidy	Wright	VA	
Nashua	Malko	VT	
Bianca	Mackiewicz	MI	
Danielle	Hendley	NJ	
Asmaa	Beshir	VA	
Kristin		AR	
Lynne	Hatch	ME	
Gina	Bouwens	TX	
Shannon	Baldwin	UT	

First name	Last name	State	Comments
Barbara	Pitts	VA	
Jonathan	Cowin	MA	
Ruston	Mitchell	NM	
Amanda	Baughman Shelton	WV	
Tammy	Fagan	IL	
Melissa	Croft	IL	
Cristina	Rangel	CA	
Kristen	Dewey	NC	
Kat	K	TX	
Michelle	Freeman	VA	
Shelby	Snow	OH	
Mireya	Coronado	CA	
Cara	Banafato	NJ	
Ludivina	Benavidez	TX	
Lora	Curry	NE	
Alexandra	Macias	CO	
Valerie	Rutherford	OH	
monique	Elwell	CA	
Fernando	Fernandez	CT	
DeAllen	Burse	TX	
Kali	Brgant	VT	
Savannah	Weekley	WV	
Samantha	Napoli	NY	
Myra	Hage	ID	
Jordan	Roddenberry	FL	
Morgan	Ashley	OH	
C	B	MD	
Shawn	Bade	MI	
Kathryn	Smith	TN	
Beth	Garvin	NJ	
Trina	Wright	NV	

First name	Last name	State	Comments
Barbara	Solt	MD	
Nicole	Jones	NJ	
Laura	Owens	MI	
Rachael	Radcliffe	OH	
Prisiclla	Mota-Willis	NJ	
Paula	Pereira	CA	
LaToya	Ross	GA	
Dennis	DeMarzio	MA	
Gina	Apgar	ME	
Karisma	Vazquezte llRosas	PR	
Nicole	Tsina	MA	
Victoria	Terrill	CA	
Samantha	Axt	MN	
Susan	Jaros	TX	
Missy	Fry	OR	
Maryann	Donnelly Sigona	NY	
Maryann	Donnelly Sigona	NY	
Vanessa	Santiago	MA	
Abhilasha	Natarajan	MA	
Maya	G-S	NY	
Kae	Gisherman	MA	
Matt	Robbins	OR	
Althea	Fisher	MS	
Zita	Casey	MO	
Samantha	Lott	TX	
Cheryl	Hohn	MI	
Lauren	Jacobs	MI	
Jason	Reynolds	FL	
Latonya	Dawson	GA	

First name	Last name	State	Comments
Martin	Hughes	AZ	
Stephanie	Doran	OH	
Charisma	Pryor	IL	
Gretchen	Murchison	PA	
Anna	Schroedel	CO	
Rachel	Bahar	DE	
Kimberly	Foote	NV	
Mosi	Mandil	IA	
Nina	Lewis	OH	
Amanda	Huck	SD	
Holestine	Aiken	MD	
Brittany	Allen	IA	
Asia	thompson	NC	
Johnson	Doe	NC	
Beth	Migut	CA	
Kyle	Gilman	OR	
Mary	Bissell	NM	
Brianna	Lapatina	PA	
Kirby	Meadors	TX	
Rosemarie	Bamann	NY	
Christian	Reyes	CA	
Jennifer	Smith	VA	
Heather	Disbrow	VA	
Dana	Lusk	VA	
Diana	Brawley	VA	
Glenn	Sharp	FL	
Heather	Austin	VA	
Mary Rose	Bayer	VA	
Ticola	Ross	NC	
Patricia	Dobbin	NJ	
Tristan	Corbett	VA	

First name	Last name	State	Comments
Amy	Armstrong	IN	
Kimberly	Patrick	VA	
Olivia	Nash	VA	
Lauren	Hillegas	VA	
Mya	Ray	OH	
Diana	Smits	MI	
Reid	Wolfe	VA	
Amber	Mueller	AZ	
sarah	burlar	VA	
Maria	Charles	OR	
Rachael	Mathiak	MI	
Elaine	Kennedy	SD	
Katherine	Londen	DC	
Ivette	Dominguez Crespo	TX	
Linh	Thai	MO	
Tamara	Reese	PA	
Gertrudis	Lopez	TX	
Geri	Ward	OK	
e	I	NH	
Dimitra	Manolis	ID	
Suzan	Dockery	TN	
Ashley	Mitchell	IL	
Amy	Hendricks	NJ	
daisy	salinas	CA	
Jenny	Ona	NJ	
MARTIN	RODRIGUEZ	FL	
Nathaly	Alverio	CA	
Domestra	Hawkins	KY	
Tracy	Brice	CA	
Carmen	Dwyer	TX	
corey	hendrickson	VT	

First name	Last name	State	Comments
Brit	K	FL	
Kelley	Bulmer	MA	
Cecile	Coleman	MD	
Chastity	Lawson	VA	
Haley	Robbins	IL	
Ninotchka	Hampton	IN	
Ninotchka	Hampton	IN	
Suzanne	Collado	NJ	
Catherine	Davis	NY	
Erika	Atkins	CA	
Vera	Zhiry	CA	
Jose	Marquez	CA	
Crystal	Us	CA	
Jeanna	Tinney	MA	
Rosalind	Palmer	NJ	
Daniel	Shadduck	MI	
Joseph	Oliver	AK	
Angel	Coyle	VA	
Gregory	Thomas	NC	
Desiree	Mossberger	OR	
Justin	Piacentino	NY	
Maria	Fischel	NJ	
Anna	Bae	CA	
Melinda	Carmona	FL	
Thomas	Duvall	OH	
Melody	Burfeind	TX	
Marlena	Carson	CO	
R	O	NY	
Yolanda	Robinson	NC	
Nadine	Berenger	LA	
Tiffany	Berry	KS	

First name	Last name	State	Comments
Janis	gummel	WY	
Albert	Handy	NY	
Jason	Bowman	CA	
Victoria	matson	CA	
Toni	Lawrence- LCSW	TX	
e	I	NH	
Latasha	roby	AZ	
Norma	Blaisdell	MA	
Carmen	Markowitz	CT	
Rashiidah	Richardson	NC	
Tania	Valadez	TX	
Margaret	Kitsos	VT	
Erin	Holloway	RI	
Lesley	Schaffer	DC	
Chelsea	O'Brien	OH	
Amanda	Wells	VA	
Carrissa	Bowyer	FL	
Jennifer	Spieth		
Jennifer	Stuebing Verbanac	WA	
Elizabeth	Sidlow	NJ	
Jennifer	Henkle	VA	
Connor	Wolfe	MT	
Luellen	Leshoure IV	AL	
Wanda	Blount	NJ	
Hollis	Teixeira Proctor	MA	
Antoinette	DeGruccio	NY	
Deanna	Louks	MI	
Catherine	Strout	NC	
Gabrielle	Riggins	MD	

First name	Last name	State	Comments
Sheryl	Pitt	NC	
Erin	Kelley	NC	
Caitlin		NC	
Jasmine	Dunnaville	VA	
Tyler	Benjamin	NC	
Mae Jo	Malik	KY	
Lacey	Daniel	MI	
Tatiana	Castro	FL	
Weintana	Abraha		
Lizette	Modesto	IL	
Sofia	Jimenez	TX	
Stephen	Potts	OH	
Andrew	Costigan	MA	
Colonel	Meyer	FL	
Bob	Polkowski	IL	
Dmitra-Dejahnae	Lucas	TX	
Gabrielle	Lerner	NY	
Ginger	Anderson	KS	
Phoenix	Shadow Of Moon	IN	
Matthew	Slade	IL	