

Macias, Wendy

From: [REDACTED]
Sent: Tuesday, June 16, 2009 5:48 PM
To: negreg09
Subject: Student Loans

I believed all the hype and went back to school late in life and completed a Masters degree (I am 56 years old--the ONLY one in my family to graduate from high school and the only one who even know what "Grad school" was.)

Unfortunately, since graduating in 2005, I have been unemployed for a total of 14 months, and homeless for 6 months. I have been unable to land anything other than minimum wage jobs--two of those jobs was working *under* young women with less education than myself. My student loan is now over \$120,000, yes, One Hundred Twenty Thousand dollars. I will NEVER be able to repay that! Taking out those student loans were were the only debt I had until I graduated. There must be SOME sort of relief for me! Please restore bankruptcy protections so that I can get this settled and try to live my life in peace!

[REDACTED]

Macias, Wendy

From: [REDACTED]
Sent: Wednesday, June 17, 2009 11:50 PM
To: negreg09
Subject: Student Loans

I was told you are collecting stories about the student loan problem. My problem is that I now owe over \$100,000. I am a 56 year old single female who graduated in 2005 and have been unable to get a living wage job in my field. Since graduating I was jobless and homeless for 6 months in 2006, and jobless for 8 months in 2008. I now work two part time minimum wage jobs and I am unable to make the required payments on my loans. I have been making very small payments but I have had not correspondence from the loan companies. My loan amount is increasing exponentially and I see no end in site, and no resolution, especially since bankruptcy protections have been removed. Besides a mortgage and a small loan to buy a car I NEVER, EVER had any debt, but because of all of this I am not allowed to even apply for a federal job. Why is it that having student loan debt disqualifies me from a federal job? It feels like punishment for falling upon hard times. I have always been a good hard working citizen. Why does trying to better myself prevent me from deserving debt protections?

[REDACTED]