

Dear Governor Haley,

I am writing in hopes you will look into the SC Student Loan Program. I am having issues with them and I am sure I am not the only one who does. Bare with me please I am a bit jumbled right now.

I do not know how they expect students to start off well with the interest they charge and the way it accrues.

I went back to school as an adult and now wish I never had a big regret. It is an endless debt.

I currently make barely over \$10,000.00 a year. Unfortunately, I went through a bankruptcy because of my ex husband. During that time my loan was on hold yet my interest still accrued, which is simply crazy because I am broke! I did not ask for this situation. I tried to stop it I withdrew all of my retirement to pay off debts and try to save my marriage, another regret I have. So now, I am in horrible debt and have no retirement. I also have no insurance because I do not make enough to afford it and I am paying fines to the Federal Government because of that.

I finally had the bankruptcy released, and SC SLC jumped on me before I even had a chance to get on my knees let alone my feet!

I asked about student debt forgiveness, counseling and relief, yet they tell me they are unable to help me till I catch up. My question to you is, how? How do I catch up with out help?? I set up a small \$5.00 a month plan to do so. But you know as well as I do that will take forever. And the interest accruing is more than that.

They told me when I set this up, that they would get my state refund to help pay on it. I said okay. That my federal I would receive though because I set this up. I need my federal, simply to survive. Not to splurge and shop, but to live. Yet, they took it too. As far as I am concerned they stole from me.

I worry though about the young citizens who apply and will start off in this endless debt. Is it right?? Are we not worth an education? I feel as though it is all a scam. I do not live off the government, I pay my taxes and I work. Why is it that people can get welfare all day long robbing us, the tax payers? Yet, we can't get help with our education?

Where is the justice in this system? How are we to make it? Please, please I beg you to look into this with a just and moral mind and heart. I know you understand the needs of us little people. I do believe you are a fair governor and person.

Thank you in advance for your time and consideration in this matter. I look forward to hearing back from you.

Respectfully,

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