

The Honorable Nikki R. Haley
 Office of the Governor
 1205 Pendleton Street
 Columbia, South Carolina 29201

Brenda S Wykel
 205 Wolfe Road
 Roebuck, S.C. 29376

Good afternoon,

I wanted to make you aware of the extreme distress student loans are causing my family and me and I'm sure for many other South Carolinians. I obtained the loans to secure my future at Spartanburg Medical Center. I was a bedside nurse for 18 years, a Clinical Unit Educator for 4 years followed by a Nurse Manager with a Bachelor of Science in Nursing for 11 years. At the time the organization was working up to requiring all **bedside nurses** to have their BSN by a date to be determined. I thought I was being proactive by obtaining a dual Master's degree in Health Administration and Nursing.

Several years after having completed the degrees, I was a "sacrificial lamb" in a wave of forced resignations of nurse managers in 2013. They were my whole career having worked there for > 33 yrs. Since then it has been a grim situation for me. I furthered my education only to be permanently disabled by the spiraling costs of doing so. I have been paying what I can but being retired now it is becoming increasingly burdensome. Navient now has both my loans where they were consolidated.

I have pursued a Federal Perkins Loan Discharge/Cancellation and Federal Public Service Loan Forgiveness programs to no avail. I am aware that several states (32) have some type of full or partial assistance such as Vermont: ***"Program offers repayment awards in exchange for service commitments by eligible health care professionals. Recipient must have outstanding educational debt acquired in the pursuit of an undergraduate or graduate degree from an accredited college or university that exceeds the amount of the loan repayment award. Program awards up to \$10,000 in state funds per year for a minimum average of 20 clinical hours per week in a service shortage area."***

my loan details.

1-03 DL Consolidated - Subsidized

05/02/2016

\$1.26 Payment Due

1-04 DL Consolidated - Unsubsidized

05/02/2016

Recipe Notes

- Ideal baking apples will hold their shape when cooked and include golden delicious, mcintosh, pink lady, braeburn, and honey gold.
- To get the most "apple" out of your apples, vary the size of the pieces — the finer chopped apples melt into the batter while the larger diced apples keep their shape, revealing sweet morsels in every bite.

\$1.43 Payment Due

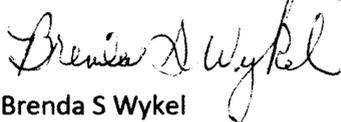
Total Current Balance: \$33,360.09

Attached is the account summary. Next payment due is June 2 because I just today had the monthly payment *auto drafted from my checking account to save .025% interest.*

The tragic part of this is I have worked with everyone there to obtain deferment and forbearance for smaller payments to avoid **default** but the interest and penalties continue to add up so it seems I am just paying those while my principal doesn't decrease. I am asking is there anything you can do for me to at least stop the penalties and interest from accumulating? The interest on these loans is 6.875 when interest rates have been so low?? This is really not fair. If Navient could offer me a settlement I would pay the balance in full but the above balance is far too out of reach.

I know there are options for the **current student** but I can find nothing to help those like me who have **completed** their graduate degrees.

Thank you in advance for any help you can offer



Brenda S Wykel

4/28/2016 2:40 PM

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BRENDA WYKEL
Account #
9844767959

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Menu

All Loan Details

As of 04/28/2016 (ET)

Loan All Loans

Total Current Balance: \$33,360.09

All Loan Details

Loan	Current Balance	Interest Rate	Due Date
1-07 Stafford - S...	\$0.00	6.800%	No Due Date
1-08 Stafford - ...	\$0.00	6.800%	No Due Date
1-09 Stafford - ...	\$0.00	6.800%	No Due Date
1-10 Stafford - S...	\$0.00	6.800%	No Due Date
1-11 Stafford - ...	\$0.00	6.800%	No Due Date
1-12 Stafford - ...	\$0.00	6.800%	No Due Date
1-13 Stafford - S...	\$0.00	6.800%	No Due Date
1-01 Stafford - S...	\$0.00	6.800%	No Due Date
1-02 Stafford - ...	\$0.00	6.800%	No Due Date
1-03 DL Consoli...	\$15,641.05	6.875%	05/02/2016
1-04 DL Consoli...	\$17,719.04	6.875%	05/02/2016

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