
IT20070118_0000000007 Advice, please

2 messages

customerservice@edfinancial.com <customerservice@edfinancial.com>
To: priceglick@gmail.com

Sat, Jan 20, 2007 at 3:34 AM

Please include the following line in all replies.
Tracking number: IT20070118_0000000007

Thank you for contacting EdFinancial Services.

Unfortunately, we do have multiple representatives who process incoming e-mails. This is so borrowers can get a prompt response for all inquiries. All of our accounts are noted when incoming information is received, provided that we have accurate information to locate a specific account. Based on the information in your e-mail, I was unable to locate your account. If you would like to receive specific account information, we will either need your account number or Social Security Number.

I understand your care and concern with transmitting information through e-mail. However, if it is more convenient for you to communicate through e-mail, we do have to have some way to locate your account information. I was not able to locate your account based on a name search, because we do not have an address in China listed for any Janet Price on file. You may be able to provide your previous address in the States for us to attempt to locate your information.

You are able to process a consolidation online at www.edconsolidation.com. We require a minimum total loan amount of \$5,000 in order to process a consolidation. Once we receive the form(s), it will take about 30-45 days to process, so you will need to make any payments until you receive the disclosure statement advising that the consolidation process has been completed. You may reach a consolidation counselor at 1-800-331-5626. One counselor is provided for the entire processing of the consolidation as soon as the application information is on file.

Have a wonderful day. If you have any additional questions or concerns, feel free to contact a representative at 1-800-337-6884 or e-mail us at customerservice@edfinancial.com.

Thank you,
Client Relations
1-800-337-6884

> -----Original Message-----

> From: "Janet Price" <priceglick@gmail.com>

> Sent: Jan 18, 2007 4:41:27 AM EST

> To: "customerservice@edfinancial.com" <customerservice@edfinancial.com>

>

> Dear CRS,

> I am a bit concerned that EdFinancial does not provide a secure email
> contact channel similar to banking institutions. But I will give you what I
> can without divulging account information until I hear back from you.

>

>

>

> I have a few issues that I would like addressed. I am teaching in China at
> present and will have to do most everything via email unless a phone call is
> warranted. I would like to have one contact to speak with, if that is
> possible. That way, each time I email or call, if it becomes necessary, I
> would not have to explain previous information to each new contact. Having
> said that...

>

>
>
> 1.) I have two Stafford loans, according to your records disbursed (1)
> 1/27/2006, \$1,823.69, and (2) \$5,481.69. They are both currently at
> 7.140% interest. I would like to discuss consolidating these together,
> locking in
> my interest rate, and qualifying me for the two rate reductions that a
> consolidation provides.
>
>
>
> 2.) I also have two consolidation loans with EdFinancial totaling \$33,107.92 at
> 5.125% for all my previous debt which is why I am familiar with the process..
> Due to extenuating circumstances, I lost the 1% reduction while setting up
> payment arrangements from afar. This week I mailed the proper downloaded
> forms and a letter of appeal explaining my situation and requesting
> reconsideration to reinstate the 1%. While I realize this is unusual, I
> believe it is warranted. It may take a few weeks for you to receive this
> appeal but it is 'in the (Chinese) mail'. I will deal with my appeal as a
> separate but related issue, as the outcome of my appeal will affect my
> decision to consolidate my new loan with EdFinancial and not another lender..
>
>
>
> So, can we begin by you advise me on the procedure to consolidate the two
> 7.140% loans? Does a secure email system exist that will allow me to
> discuss account matters? And can I be provided with a contact name & direct
> phone number who will personally handle the new consolidation and possibly
> referee my appeal when the paperwork arrives? And if this is not possible
> through normal customer service channels, is there a supervisor whose name
> and contact information you can provide who will oversee these issues for
> me?
>
>
>
> Thank you,
>
> Janet Price
>
>
>

2 attachments



ConsolidationAddOn.pdf

51K



Edconsolidation.pdf

300K

Janet Price <priceglick@gmail.com>
To: "customerservice@edfinancial.com" <customerservice@edfinancial.com>

Fri, Jan 26, 2007 at 10:26 PM

Dear Customer Service,
Please review my previous letter. My acct is 19-0196-3189. This will help you address my concerns.
And could you please check to see if the letter I refer to, posted from China, has arrived yet?
Thank you,
Janet Price

[Quoted text hidden]

[Quoted text hidden]

> 1/27/2006, \$1, 823.69, and (2) \$5,481.69. They are both currently at

[Quoted text hidden]

IT20070306_0000000238

1 message

Janet Price <priceglick@gmail.com>

Sun, Aug 17, 2008 at 11:46 AM

To: "customerservice@edfinancial.com" <customerservice@edfinancial.com>

Dear EdFinancial,

You have always demonstrated superior customer service in the past. I hope you will take the time to make my account corrections for me now.

I have lived in China since 8/2006 so all my dealings with ED financial have been by email except when a phone call was absolutely necessary. I can call someone regarding this issue if need be....

I have two consolidated loans with EdFinancial. Both should have full Borrower Benefits applied. But according to https://callipygos.pheaa.org/portal/edamerica/student/student_portal.cfm?stdlogoff=1 they have never been applied.

To follow is the EdFinancial correspondence relevant to this reinstatement. Setting up the account was delayed because of a mix of correspondence issues. **Once EdFinancial investigated the situation they reinstated my benefits. I was formally notified of this reinstatement on 3/7/2007.**

At that time I gave EdFinancial direct-debit privileges and the accounts have been current every since. (I am not sure why Loan #2 shows delinquent on the 8th payment?! It may have been the time EdFinancial did not deduct as much as it was supposed to...but that was corrected by me...actually overpaid...and is all in the email records as well.)

I believe this means my interest rate on these loans should have decreased by 1% beginning in Nov. 2007...

Thank you for your help with this matter.

Cheers,
Janet Price

On 3/7/07, customerservice@edfinancial.com <customerservice@edfinancial.com> wrote:

Please include the following line in all replies. Tracking number: IT20070306_0000000238

Thank you for contacting EdFinancial Services.

The letter you had mailed was received and the request to have the borrower benefit program applied back to your account was approved on a "one time only" basis.

You did send the automatic debit payment plan request with the letter, but at your request we didn't process it because the borrower benefit program hadn't been reinstated yet. If you would like to request the automatic debit payment plan to be applied to your account please email us back so we can place that on your account at your request. Your account number is 19 0198 3189. Please use this account number when requesting this. Your automatic debit payment plan will not start for the month of March regardless of when you may request it to begin since the March bill due by the 25th has already been sent out. Please make the payment by some other means.

Have a wonderful day. If you have any additional questions or concerns, feel free to contact a representative at 1-800-337-6884 or e-mail us at customerservice@edfinancial.com.

Thank you,
Tina Client Relations

LOAN SUMMARY #1**Loan Summary**

First Disbursement Date	Loan program	Owner	Original Balance	Current Principal Balance
01/27/2006	SUBCNS	NTHEA	\$ 13,635.76	\$13,388.86

Loan Detail

Loan status:	REPAYMENT	Guarantor:	TGSLC
Current interest rate:	4.875%	Interest rate type:	FIXED

Subsidy:	SUBSIDIZED	Out of school date:	
Repayment term:	299	Expected payoff:	10/25/31
Current school:	UNIV OF TX/ARLINGTON	Original school:	UNIV OF TX/ARLINGTON

Borrower Benefits Program

Benefit:	RATE REDUCTION
Status:	DISQUALIFIED
Status Date:	11/25/06
Reason:	DELINQUENT BILL
Counter:	000 OF 036 PAYMENTS/MONTHS

LOAN SUMMARY #2

Loan Summary

First Disbursement Date	Loan program	Owner	Original Balance	Current Principal Balance
01/27/2006	UNCNS	NTHEA	\$ 18,583.35	\$18,482.75

Loan Detail

Loan status:	REPAYMENT	Guarantor:	TGSLC
Current interest rate:	4.875%	Interest rate type:	FIXED
Subsidy:	NON SUB	Out of school date:	
Repayment term:	299	Expected payoff:	10/25/31
Current school:	UNIV OF TX/ARLINGTON	Original school:	UNIV OF TX/ARLINGTON


Borrower Benefits Program

Benefit:	REBATE
Status:	DISQUALIFIED
Status Date:	08/25/07
Reason:	DELINQUENT BILL
Counter:	008 OF 012 PAYMENTS/MONTHS
Benefit:	REBATE
Status:	DISQUALIFIED
Status Date:	08/25/07
Reason:	DELINQUENT BILL
Counter:	008 OF 024 PAYMENTS/MONTHS
Benefit:	REBATE
Status:	DISQUALIFIED
Status Date:	08/25/07
Reason:	DELINQUENT BILL
Counter:	
Benefit:	RATE REDUCTION
Status:	DISQUALIFIED
Status Date:	08/25/07
Reason:	DELINQUENT BILL
Counter:	008 OF 036 PAYMENTS/MONTHS

LOAN TYPE

FFELP Stafford Subsidized

University of Texas at Tyler
OPE ID
01116300



Your loan balance is \$0.

Loan Information as of 08/06/1992

LOAN PERIOD ?	REAFFIRMATION DATE ?
08/27/1984 - 08/09/1985	N/A
LOAN STATUS ?	PSLF CUMULATIVE MATCH MONTHS ?
Paid-in-Full View loan status history	N/A Learn more about loan forgiveness
INTEREST RATE ?	
8.00% (fixed)	

Repayment Details


NEXT PAYMENT DUE DATE ?	LAST PAYMENT MADE ON ?	ENTERED REPAYMENT ?	REPAYMENT PLAN ?	IDR ANNIVERSARY DATE ?
N/A Lower my payment	N/A	11/28/1985	N/A Explore different repayment options	N/A


Disbursements


Disbursement Date ?	Amount ?
02/05/1985	\$2,500
TOTAL AMOUNT DISBURSED ?	\$2,500 Out of \$2,500


Contact Your Servicer

TEXAS GUARANTEED STUDENT LOAN CORP.

 trelliscompany.org

 trellishelps@trelliscompany.org

 [800-845-6267](tel:800-845-6267)


 PO BOX 83100 ROUND ROCK, TX 78683(3100)



LOAN TYPE

FFELP Parent PLUS

Yale University
OPE ID
00142600



Your loan balance is \$0.

Loan Information as of 02/17/2006

LOAN PERIOD [?]	REAFFIRMATION DATE [?]
09/01/1998 - 05/28/1999	N/A
LOAN STATUS [?]	PSLF CUMULATIVE MATCH MONTHS [?]
Paid-in-Full by Consolidation View loan status history	N/A Learn more about loan forgiveness
INTEREST RATE [?]	
0.00% (variable)	

Repayment Details


NEXT PAYMENT DUE DATE [?]	LAST PAYMENT MADE ON [?]	ENTERED REPAYMENT [?]	REPAYMENT PLAN [?]	IDR ANNIVERSARY DATE [?]
N/A Lower my payment	N/A	01/04/1999	N/A Explore different repayment options	N/A

Disbursements

Disbursement Date [?]	Amount [?]
01/04/1999	\$1,900
10/09/1998	\$1,900
TOTAL AMOUNT DISBURSED [?]	\$3,800 Out of \$3,800

Contact Your Servicer

NAVIENT SOLUTIONS, LLC.

-  [navient.com](#)
-  [888-272-5543](#)
-  220 Lasley Ave Wilkes-Barre, PA 18706



LOAN TYPE

FFELP Stafford Subsidized

University of Texas at Arlington
OPE ID
00365600



Your loan balance is \$0.

Loan Information as of 01/27/2006

LOAN PERIOD ⓘ

08/26/2002 -
05/09/2003

REAFFIRMATION DATE ⓘ

N/A

LOAN STATUS ⓘ

Paid-in-Full by Consolidation
[View loan status history](#)

PSLF CUMULATIVE MATCH MONTHS ⓘ

N/A
[Learn more about loan forgiveness](#)

INTEREST RATE ⓘ

0.00% (variable)

Repayment Details

NEXT PAYMENT DUE DATE ⓘ

N/A
[Lower my payment](#)

LAST PAYMENT MADE ON ⓘ

N/A

ENTERED REPAYMENT ⓘ

12/01/2003

REPAYMENT PLAN ⓘ

N/A
[Explore different repayment options](#)

IDR ANNIVERSARY DATE ⓘ

N/A

Disbursements

Disbursement Date ⓘ	Amount ⓘ
01/03/2003	\$2,750
09/18/2002	\$2,750
TOTAL AMOUNT DISBURSED ⓘ	\$5,500 Out of \$5,500

Contact Your Servicer

EDFINANCIAL SERVICES

✉ customerservice@edfinancial.com

📞 [800-337-6884](tel:800-337-6884)

📍 120 N SEVEN OAKS DR KNOXVILLE, TN 37922



LOAN TYPE

FFELP Stafford Unsubsidized

University of Texas at Arlington
OPE ID
00365600



Your loan balance is \$0.

Loan Information as of 01/27/2006

LOAN PERIOD ?

08/26/2002 -
05/09/2003

REAFFIRMATION DATE ?

N/A

LOAN STATUS ?

Paid-in-Full by Consolidation
[View loan status history](#)

PSLF CUMULATIVE MATCH MONTHS ?

N/A
[Learn more about loan forgiveness](#)

INTEREST RATE ?

0.00% (variable)

Repayment Details

NEXT PAYMENT DUE DATE ?

N/A
[Lower my payment](#)

LAST PAYMENT MADE ON ?

N/A

ENTERED REPAYMENT ?

12/01/2003

REPAYMENT PLAN ?

N/A
[Explore different repayment options](#)

IDR ANNIVERSARY DATE ?

N/A

Disbursements

Disbursement Date ?	Amount ?
01/03/2003	\$2,500
09/18/2002	\$2,500
TOTAL AMOUNT DISBURSED ?	\$5,000 Out of \$5,000

Contact Your Servicer

EDFINANCIAL SERVICES

✉ customerservice@edfinancial.com

📞 [800-337-6884](tel:800-337-6884)


📍 120 N SEVEN OAKS DR KNOXVILLE, TN 37922



LOAN TYPE

FFELP Stafford Unsubsidized

University of Edinburgh
OPE ID
00683900



Your loan balance is \$0.

Loan Information as of 02/17/2006

LOAN PERIOD [?]	REAFFIRMATION DATE [?]
09/15/2004 - 09/14/2005	N/A
LOAN STATUS [?]	PSLF CUMULATIVE MATCH MONTHS [?]
Paid-in-Full by Consolidation View loan status history	N/A Learn more about loan forgiveness
INTEREST RATE [?]	
0.00% (variable)	

Repayment Details

NEXT PAYMENT DUE DATE [?]	LAST PAYMENT MADE ON [?]	ENTERED REPAYMENT [?]	REPAYMENT PLAN [?]	IDR ANNIVERSARY DATE [?]
N/A Lower my payment	N/A	02/17/2006	N/A Explore different repayment options	N/A

Disbursements

Disbursement Date [?]	Amount [?]
08/17/2004	\$10,000
TOTAL AMOUNT DISBURSED [?]	\$10,000 Out of \$10,000

Contact Your Servicer

NAVIENT SOLUTIONS, LLC.

 [navient.com](#)

 [888-272-5543](#)


 220 Lasley Ave Wilkes-Barre, PA 18706



LOAN TYPE

FFELP Stafford Subsidized

University of Edinburgh
OPE ID
00683900



Your loan balance is \$0.

Loan Information as of 02/17/2006

LOAN PERIOD [?]	REAFFIRMATION DATE [?]
09/15/2004 - 09/14/2005	N/A
LOAN STATUS [?]	PSLF CUMULATIVE MATCH MONTHS [?]
Paid-in-Full by Consolidation View loan status history	N/A Learn more about loan forgiveness
INTEREST RATE [?]	
0.00% (variable)	

Repayment Details

NEXT PAYMENT DUE DATE [?]	LAST PAYMENT MADE ON [?]	ENTERED REPAYMENT [?]	REPAYMENT PLAN [?]	IDR ANNIVERSARY DATE [?]
N/A Lower my payment	N/A	02/17/2006	N/A Explore different repayment options	N/A


Disbursements

Disbursement Date [?]	Amount [?]
08/17/2004	\$8,500
TOTAL AMOUNT DISBURSED [?]	\$8,500 Out of \$8,500

Contact Your Servicer

NAVIENT SOLUTIONS, LLC.

 [navient.com](#)

 [888-272-5543](#)

 220 Lasley Ave Wilkes-Barre, PA 18706



LOAN TYPE

FFELP Stafford Subsidized

University of Edinburgh
OPE ID
00683900



Your loan balance is \$0.
Loan Information as of 10/11/2004

LOAN PERIOD ?

09/15/2004 -
09/14/2005

REAFFIRMATION DATE ?

N/A

LOAN STATUS ?

Cancelled

[View loan status history](#)

PSLF CUMULATIVE MATCH MONTHS ?

N/A

[Learn more about loan forgiveness](#)

INTEREST RATE ?

0.00% (variable)

Repayment Details

NEXT PAYMENT DUE DATE ?

N/A
[Lower my payment](#)

LAST PAYMENT MADE ON ?

N/A

ENTERED REPAYMENT ?

03/15/2006

REPAYMENT PLAN ?

N/A
[Explore different repayment options](#)

IDR ANNIVERSARY DATE ?

N/A

Contact Your Servicer

NAVIENT SOLUTIONS, LLC.

 navient.com

 [888-272-5543](tel:888-272-5543)

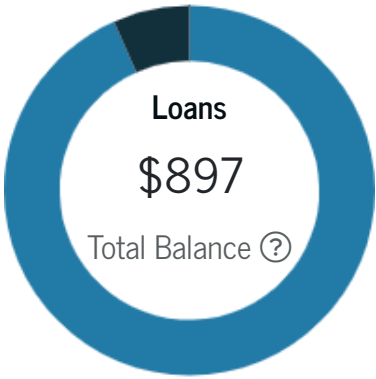
 220 Lasley Ave Wilkes-Barre, PA 18706



LOAN TYPE

FFELP Stafford Subsidized

University of Texas at Arlington
OPE ID
00365600



\$837
Principal
\$60
Interest

Loan Information as of 02/28/2023

LOAN PERIOD

01/17/2006 -
05/12/2006

REAFFIRMATION DATE

N/A

LOAN STATUS

In Repayment

[View loan status history](#)

PSLF CUMULATIVE MATCH MONTHS

N/A

[Learn more about loan forgiveness](#)

INTEREST RATE

0.00% (variable)

Repayment Details

NEXT PAYMENT DUE DATE

N/A

[Lower my payment](#)

LAST PAYMENT MADE ON

N/A

ENTERED REPAYMENT

11/13/2006

REPAYMENT PLAN

N/A

[Explore different repayment options](#)

IDR ANNIVERSARY DATE

N/A

Disbursements

Disbursement Date	Amount
01/30/2006	\$1,830

TOTAL AMOUNT DISBURSED **\$1,830**
Out of \$1,830

Contact Your Servicer

HIGHER EDUCATION SERVICING CORP

[hescloans.com](#)

service@hescloans.com

[800-366-4372](tel:800-366-4372)

4381 W Green Oaks Blvd Suite 200 Arlington, TX 76016

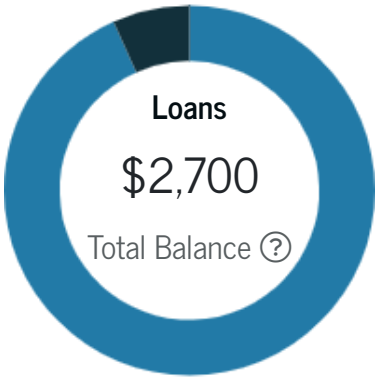
[Next Loan](#)



LOAN TYPE

FFELP Stafford Subsidized

University of Texas at Arlington
OPE ID
00365600



\$2,519
Principal
\$181
Interest

Loan Information as of 02/28/2023

LOAN PERIOD

01/17/2006 -
05/12/2006

REAFFIRMATION DATE

N/A

LOAN STATUS

In Repayment

[View loan status history](#)

PSLF CUMULATIVE MATCH MONTHS

N/A

[Learn more about loan forgiveness](#)

INTEREST RATE

0.00% (variable)

Repayment Details

NEXT PAYMENT DUE DATE

N/A

[Lower my payment](#)

LAST PAYMENT MADE ON

N/A

ENTERED REPAYMENT

11/13/2006

REPAYMENT PLAN

N/A

[Explore different repayment options](#)

IDR ANNIVERSARY DATE

N/A

Disbursements

Disbursement Date	Amount
01/27/2006	\$5,500

TOTAL AMOUNT DISBURSED

\$5,500

Out of \$5,500

Contact Your Servicer

HIGHER EDUCATION SERVICING CORP

[hescloans.com](#)

[service@hescloans.com](#)

[800-366-4372](#)

4381 W Green Oaks Blvd Suite 200 Arlington, TX 76016

[Previous Loan](#)



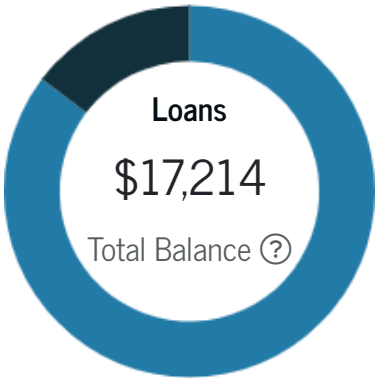


STUDENT AID TIP

Want to opt out of deferment or forbearance? [Consider income-driven repayment.](#)

LOAN TYPE

FFELP Consolidation



\$14,692
Principal
\$2,522
Interest

Loan Information as of 02/28/2023

LOAN PERIOD

N/A

LOAN STATUS

Forbearance

[View loan status history](#)

INTEREST RATE

5.13% (fixed)

REAFFIRMATION DATE

N/A

PSLF CUMULATIVE MATCH MONTHS

N/A

[Learn more about loan forgiveness](#)

Repayment Details

NEXT PAYMENT DUE DATE

N/A

[Lower my payment](#)

LAST PAYMENT MADE ON

N/A

ENTERED REPAYMENT

01/27/2006

REPAYMENT PLAN

N/A

[Explore different repayment options](#)

IDR ANNIVERSARY DATE

N/A

Disbursements

Disbursement Date	Amount
01/27/2006	\$13,636
TOTAL AMOUNT DISBURSED	\$13,636
	Out of \$13,636

Contact Your Servicer

HIGHER EDUCATION SERVICING CORP

[hescloans.com](#)

service@hescloans.com

[800-366-4372](tel:800-366-4372)

4381 W Green Oaks Blvd Suite 200 Arlington, TX 76016



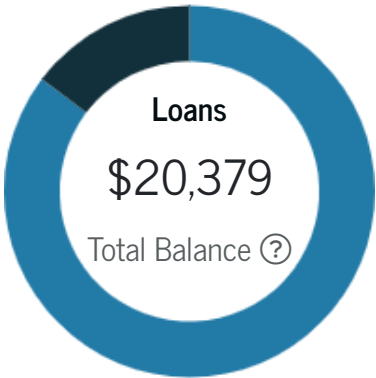


STUDENT AID TIP

Want to opt out of deferment or forbearance? [Consider income-driven repayment.](#)

LOAN TYPE

FFELP Consolidation



\$17,393
Principal
\$2,986
Interest

Loan Information as of 02/28/2023

LOAN PERIOD

N/A

LOAN STATUS

Forbearance

[View loan status history](#)

INTEREST RATE

5.13% (fixed)

REAFFIRMATION DATE

N/A

PSLF CUMULATIVE MATCH MONTHS

N/A

[Learn more about loan forgiveness](#)

Repayment Details

NEXT PAYMENT DUE DATE

N/A

[Lower my payment](#)

LAST PAYMENT MADE ON

N/A

ENTERED REPAYMENT

01/27/2006

REPAYMENT PLAN

N/A

[Explore different repayment options](#)

IDR ANNIVERSARY DATE

N/A

Disbursements

Disbursement Date	Amount
01/27/2006	\$18,583
TOTAL AMOUNT DISBURSED	\$18,583
	Out of \$18,583

Contact Your Servicer

HIGHER EDUCATION SERVICING CORP

[hescloans.com](#)

service@hescloans.com

[800-366-4372](tel:800-366-4372)

4381 W Green Oaks Blvd Suite 200 Arlington, TX 76016



My Aid

LOANS GRANTS

[Download My Aid Data](#) ?

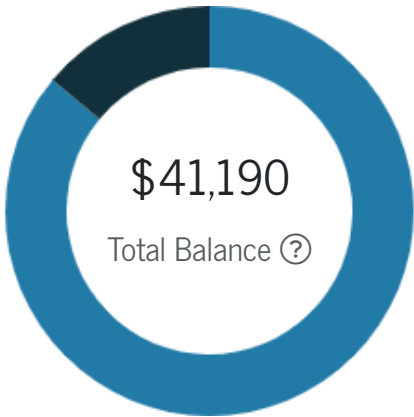


STUDENT AID TIP

Making payments while you are in a deferment or forbearance can save you money in interest.

12 Loans [View Breakdown](#)

4 Servicers | Total original amount awarded: \$56,349



\$35,441
Principal ?

\$5,749
Interest ?

Loan information as of 02/28/2023

HELPFUL LINKS

[Explore Repayment Options](#)

[Try the Loan Simulator](#)

[Learn About Public Service Loan Forgiveness \(PSLF\)](#)

[Explore Income-Driven Repayment Options](#)

[Learn About Loan Consolidation](#)



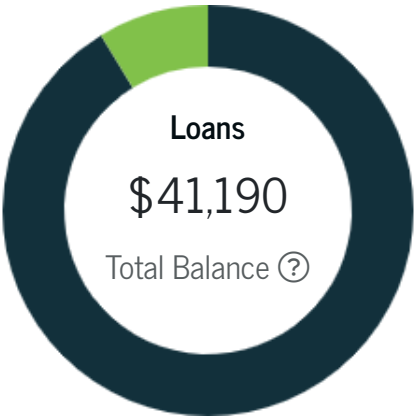
Student Aid Tip

At least one of your loans is not a Direct Loan. If you're interested in the Public Service Loan Forgiveness Program and/or certain income-driven repayment options, consider [consolidating your loans](#).



Loan Types

2 Consolidation Loans	\$37,593	⌵
1 Parent PLUS Loans	\$0	⌵
6 Subsidized Loans	\$3,597	⌵
3 Unsubsidized Loans	\$0	⌵
TOTAL BALANCE		\$41,190



Loan Breakdown

LOANS SERVICED BY

HIGHER EDUCATION SERVICING CORP [↗](#)

TOTAL BALANCE

\$41,190

[View Loans](#) ⌵

NEXT PAYMENT ON

N/A

[Pay on Servicer Website](#) [↗](#)

LOANS SERVICED BY

NAVIENT SOLUTIONS, LLC. [↗](#)

TOTAL BALANCE

\$0

[View Loans](#) ⌵

NEXT PAYMENT ON

N/A

LOANS SERVICED BY

EDFINANCIAL SERVICES

TOTAL BALANCE

\$0

[View Loans](#) ⌵

NEXT PAYMENT ON

N/A

LOANS SERVICED BY

TEXAS GUARANTEED STUDENT LOAN CORP. [↗](#)

TOTAL BALANCE

\$0

NEXT PAYMENT ON

N/A

