

To The Attorney General of Pennsylvania and All of Your Constituents,

I appreciate the email I received from your office in response to my initial inquiry regarding my status in the settlement case with Navient. I am following up, however, because I have more to say and will not stop fighting until I feel I have exhausted all of my options in getting myself added to the list of borrowers eligible for loan forgiveness, if I'm not already on that list. I know I have to wait until at least July to hear from Navient, as was explained in the email your office sent to me, but **please** take the time to read this letter as it further adds to my case for which I wish to have reviewed and considered in this settlement.

From the time I was a first grader myself, the only thing I can ever remember wanting to grow up and do professionally was become a first grade teacher. But I'm not writing to tell you a story about how I worked to make my dream into a reality. I'm writing to tell you a story about not knowing how much it would cost me to achieve that dream. For the record, yes, I got my BA in education, taught 7th grade my first year right after graduation in 2007, and then got my MA in education while teaching first grade- my lifelong dream- in 2011.

I taught for 6 years on and off before I decided I was never going back to the classroom again, and there were a few reasons for that. One reason in particular was how much energy it took going into those classrooms and managing so much emotional and situational grief with high-risk, low-income students each day, only to collect a paycheck that wouldn't even carry me through a week of monthly expenses because the student loan payments I was making each month were so high. It felt like I got the degree, just so I could spend my life paying it off. It's like the last laugh the education system ever had on me, and continues to have.

I'm sure you have heard it said by many teachers before me, but teaching in the inner-city is not for the faint of heart. To have the same educational standards for a group of students with endless resources at home and within certain school districts, as the students without those same resources, in fact with bare minimum resources (sometimes not even a pencil) is a set-up for a continuation of the same socio-economic system they were born into. It was tremendously difficult for me to be a part of a system I didn't agree with, on top of having to deal with the everyday hardships students would come in with. But again, not the point of my story.

Though telling you about the hardships of the job is relevant, the point is this: not only was I not prepared in college for the realities of the inner city classroom, where many new teachers start out, and what it would cost me emotionally, I was not prepared for what it would cost me financially. It was never explained to me as a student what interest was, how it worked, what a good interest rate looked like, what my monthly expenses would be like as an educated adult, nor what the difference was between private and federal student loans. I didn't come from a family who managed money well, and I don't think either of my parents thought about what it was costing me at the time to go to a private university, they just wanted to see me go.

Furthermore, there were counselors at my university who helped me get the loans, but they were just doing a job. Those counselors weren't really there for me, to make sure I understood

the repercussions these student loans would have on me later in life, they were there **because of me**. Their job was to get me financed, one way or another, so that I could pour the money back into the university that employed them. It's a terribly sad, inhumane system of greed and selfishness that so many Americans work within, that perpetuates a class system that is, arguably, a color-coded-caste-system. Having taught history for 3 years, I'm aware of certain realities in this country that I can't ignore and even being on the "white" side of things, causes me to think and feel this way about our American economic system. As a country founded on the idea of freedom, it doesn't feel very free to me at all.

I feel completely trapped, in fact. For years, I have been paying, on average, \$800 per month in student loans with no end in sight due to interest charges. I can't get a mortgage for even a modest home in a decent neighborhood where my son can go to a good school. Between the lack of understanding I had going into my educational career, and my uninformed choices to go to a private university to become a public school teacher in the violence and drug plagued city of Philadelphia, I can only afford to comfortably live in poverty-stricken neighborhoods where many of the students I taught live. The irony just kills me... to become a professional educator wanting to inspire hope and help these beautiful kids find their way out of poverty, the cost for me has caused me to live in poverty myself.

I know the various dangers that live and breed in poverty stricken neighborhoods, so I work 2-3 different jobs just to keep me and my 8-year-old son in a better one. I'm tired. I've lost so much precious time with my son chasing just enough money to live a very basic American life. I know it could be worse and that it very well is in many other places around the world, but for our American standards, I'm struggling badly and I shouldn't be.

Even though I am in a somewhat more stable position now, a highly educated person, a good person, a person with the heart to serve God, shouldn't be living the way I'm living- paycheck to paycheck. The irony there is that one of the main reasons I'm in a more comfortable financial position now is because of the pause the president has put on paying back federal student loans due to the hardships caused by the pandemic. The pandemic did me a favor in that way. And although private student loans didn't get that same pause, the interest only payments that Navient "so generously" offered, allowed me to breathe a little bit each month, while still knowing that the life of the loan was growing.

This whole situation is especially disheartening because going to college, becoming highly educated, and having a family afterwards is an American expectation that was instilled in me at a very young age, the same way it's instilled in the majority of Americans. Why is it that the standard expectations for us as Americans costs so much? Especially when we know that the wealth in this country is not spread out equally. Again, the standards and expectations are the same for all of us, but the resources available to all of us are not the same. It simply just shouldn't be that way and these predatory lenders are at the heart of perpetuating this very unfair system, and the growing debt crisis.

I don't know if you truly have the power to do anything to help me and many others like me, but I'm hopeful that you can. If I'm not already on the list of people who are eligible for forgiveness under the settlement agreement, please review my case and find a way to add me. If you can't cancel my student loan debt all together, at least put a cap on how much interest these private loan companies can charge their customers. **To date I have paid over \$69,000 back towards my Sallie Mae/Navient Private student loan debt, yet only roughly \$20,000 of that total figure has gone towards my principal balance, and I can supply you with evidence of that.** IT'S CRIMINAL!! It should absolutely be illegal how much money I've spent over the years that were only going towards interest. Removing the interest alone would be blessing enough for me, but I truly believe I am entitled, and qualify to be included in the class action settlement against Navient. The company has gotten enough out of me already. It's just not fair anymore. Please... at a pivotal time in this country where the secret reality of our flawed system is not so secret anymore, do something radical to change it for all of us. Cancel student loan debt for borrowers like me who were uninformed, misinformed, and led into unending, unbearable debt. Help me so that I can help rebuild our struggling economy to recover from the aftershocks of the pandemic by spending my money in better ways. As an educated and hard working woman, I'm ready to get my hands dirty and do everything necessary to help rebuild our American way of life from the ground up. But I'll have a lot more time and energy to be of assistance when I'm less financially burdened by student loans and the interest charged on them.

I hope to hear good news from your office soon.

Sincerely,

Samantha Jablon