\*\*\* FOR  ATTY JOSHUA -- STUDENT LOAN Questions for Help  \*\*\* I had previously written to you and you were very helpful so I am writing to get your help on the Student Loan. Hope you remember me Joshua. I am the almost 68 years old Puerto Rican attorney from CT.

Good Day Attorney Joshua!

How are you and your family doing? Not sure if you remember me, as I last saw you before the Pandemic when you taught a CLE session at the CBA in New Britain on Student Loans, and you were there with your son as you I believe were heading to D.C. for a business trip.

My nickname is Tammy,  and I am the almost 68 years old Senior Citizen Puerto Rican attorney from CT, that you have graciously helped over the years on my Student Loan . You had informed me that I should be on IDR IBR since I have been unemployed and employed over in the past 5 years.

I need your help on the matters that you discussed on your January CBA CLE Webinar.

Questions;

1)  You had mentioned something about if we as a Student Loan borrower are OVER 65 years old, which I am, and a possible solution to I think resolving future student loan payments (but not sure exactly what you said). I thought you said something about a possible type of Student Loan Bankruptcy, but again, not sure exactly what you said.

2)  I went to law school late in life and did not graduate until I was about 52 years of age or so.

and then had on and off employment since then.

3) The last 5 years, I have been employed (with income) at times and unemployed (without income) at other times. Because normally during the time I re-apply for the IDR IBR, I have been waived from paying so the interest has increased substantially over the years and now my student loan, at age nearly 68 yrs old, is over $69 K.

4) How much would you charge to help me on this student loan issues that I am facing.

5) Presently, since January 2023, I have been employed at a JOB THAT IS A TEMP JOB ONLY, working remotely for the SBA as a federal Attorney Advisor, and earning approx. $2,000 every 2 weeks. pprox. $2,000 every 2 weeks and may be working for a month or so more, but we have not been told the length of this temp job yet.

6) Prior to the pandemic, I was able to fully pay for my credit cards, but since the pandemic, my credit card balances have increased to; One credit card near $25,000 and one credit card near $16,000.

7) I would have normally thought of filing Bankruptcy, but my husband is not on my student loan and we file SEPARATELY as you had suggested, so the IDR IBR is only based on my income (which has been on and on again over the last 5 years)

8) Since my husband Quit Claimed the deed to our condo, valued at what I think is approx. $300 K, I am concerned about any type of Bankruptcy that would force my husband to also have to file Bankruptcy, since he WOULD NOT agree to that.

9) I have my own credit cards and banking accts, but I do have one joint checking acct with my husband and one credit card (Capital One) with my name on it along with my husbands, but only he uses it, so I do not have access to an actual physical card to use, as he considers it his own credit card (but I believe my name is still on that credit card).

Joshua, I feel almost totally frozen, in not knowing what to do and embarrassed that I am in this situation at this age of my life.

I have thought of applying for Social Security in 2 years (when I am 70 years old) but also in need of continuing to work, due to the credit cards bills, which are so difficult to bring down since the Interest Rates went up so much.

If I do apply for Social Security and work (since I need to try to pay off my credit cards), my income would be so high and I am afraid that my Monthly Student Loan amount, would also be so high that I would not be able to pay off my credit cards.

In 2000, when my ex-husband, left me, I had to file for Bankruptcy, faced Foreclosure, had to turn in my cars to the car company and was devasted after the loss of my marriage after 25 years (total).

Now, if I have to file for Bankruptcy, I know that my present husband of almost 22 years, would definitely divorce me.

Hoping that you can share the amount that you would need to help me out with this student loan and explain on the Student Loan Bankruptcy that you spoke about in your seminar.

Since I am a cancer survivor, for thyroid cancer, and have been working hard, along with my Diabetes issues, by the time the work day ends, I am totally exhausted, and have not been able to reach out to you for help but I need to face the worst case scenario and reach out to you for help.

Thank you Joshua!

Best regards,

Tammy