**Hardship form for clients**

**Client name: Ethan Letourneau**

**Hard Luck Story (Describe the hardships that caused the loans to fall behind)**

| I am currently trying to find a job with my recently obtained degree. My monthly payments totaled more than my current monthly income. I enrolled in a 6-month interest only program, only to have several of my loans almost immediately fall out of that program, something the many Sallie Mae reps my cosigner and I spoke to said should not have happened but did not fix. This caused some of loans to fall further behind. |
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**Yearly Income for the previous 2 years**

1. 16,728 (2022)
2. 7,255 (2021)

**Amount of debt from credit report**

1. **Debt from credit report; total dollar amount (minus education debt):** 430
2. **Amount of debt in collections; total dollar amount (minus education debt):** 0
3. **Amount of federal education debt:** 140,000
4. **Amount of private education debt:** 40,000
5. **Medical Debt:** 0

**Monthly income**

1. **Gross monthly income:** 2000
2. **Household size:** 1
3. **Dependents claimed:** 0
4. **Child Support:** 0
5. **Alimony:** 0
6. **Disability:** 0
7. **Current checking account balance:** 2000
8. **Current savings account balance:** 1,500

**Monthly Expenses:**

1. **Mortgage or rent:** 0
2. **Electric:** 0
3. **Gas for home:** 0
4. **Sewage:** 0
5. **Cable:** 0
6. **Water:** 0
7. **Property Taxes:** 0
8. **HOA Fees:** 0
9. **Trash:** 0
10. **Internet:** 0
11. **Cell phone:** 60
12. **Medical bills:** 0
13. **Health insurance:**
14. **Life insurance:** 0
15. **Prescription:** 40
16. **Misc. Utilities:**
17. **Credit card payments** 42
18. **Personal loans:** 0
19. **Car payment:** 0
20. **Home/Renters insurance:** 0
21. **Car insurance:** 290
22. **Gas for vehicle:** 125
23. **Groceries:** 100
24. **Toiletries:** 0
25. **Childcare:** 0
26. **Clothing:** 50
27. **Child support:** 0
28. **Judgement/Wage garnishment:** 0

**Additional Notes**

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