

Unacceptable Debt Types for FDR/ARP
Any debt less than \$200
Active Litigation
Agricultural Loans
Any loan with House or Land as collateral, Secured Home Improvement Loans (Construction Loans).
Attorney Fees
Back Rent from Current Residence
Back Utilities from Current Residence
Bail Bonds
Business to Business
Car, Truck, Van, Motorcycle, Jet Ski, Boat, ATV or other vehicle loans
Casino Debt/Gambling
Check Cashing Establishments
Child Support
Current Cell Phone Co
Daycare Bills
Future Income Agreements
Homeowners Association Fees (HOA)
Income Share Agreements
Insurance Policies (e.g. Auto, Medical, Home)
International Creditor For Debt Negotiation: Other countries have debt jail and/or bad legal consequences if they stop paying their banks or creditors. For Dedicated withdrawal accounts: Fees and money exchange is expensive and take longer to process.

Unacceptable Debt Type for FDR
Achieve Personal Loans *Previously F+ Loans* (Unless marked as acceptable in system)
C+ Loans
Loans secured by wage assignment

Judgments, less than 6 months old. Personal judgments. -ARP files CANNOT enroll Judgments
Lease to Own/Rent-a-Center Bills (Collections also ineligible) -Empower Finance is acceptable if it's reporting on the Credit Report
Military Cards/Loans (e.g. AAFES, STAR, etc)
NSF Checks
Overdraft fees (Overdraft protection accounts are acceptable)
Pension Advances, 401K, Accounts tied to a Pension
Speeding Tickets and/or Fines
Student Loans (Federal)
Taxes
Timeshare & Abandoned Timeshares

<i>FDR & ARP Unacceptable Creditor List</i>
Description: Creditors listed here are not eligible at all even if charged off or in 3rd party collections.
Bullcity Financial Services
Bank of Guam
Cross River Bank Loans
Duke Energy
ISPC
Goodleap/Loanpal
Mosaic Inc
National Finance Company

OpenSky
Procollect Services
Online Collections (Online Information Services)
Seedfi
TELECOM SELF-REPORTED
Time Financing
UTILITY SELF-REPORTED

<i>FDR & ARP Unacceptable Student Loans</i>	
CMPPTNRS (Campus Partners)	U S DEPT OF ED/GSC/CHI
CORNERSTONE	U S DEPT OF ED/GSL/ATL
DEPT OF ED	U S DEPT OF ED/GSL/SF
ECMC (Educational Credit Management Corporation)	U S DEPT OF ED/NDL/AT
FED LOAN SERV	U S DEPT OF EDUCATION
GLHEGC (Great Lakes Higher Education Guaranty Corporation)	UHEAA (Utah Higher Education Assistance Authority)
IDAPP (Illinois Designated Account Purchase Program)	UNIVERSITY OF PHOENIX
MDHE (Missouri Department of Higher Education)	UNSTFD (Federal Direct Unsubsidized Stafford Loans)
MOHELA/DEPT OF ED	VSAC FEDERAL LOANS (Vermont Student Association Corporation)
NHHELC/GSM&R (New Hampshire Higher Education Loan Corporation/Granite State Management & Resources)	Dept of ED/AidV
OK STUDENT LOAN	

PHEAA (Pennsylvania Higher Education Assistance Agency)	
PHEAA/CIT NATL BERKELE	
PHEAA/FARMERS TR CO	
PHEAA/MERCHANTS NAT	
SOCIETY NATL/PHEAA	
STFFRD (Stafford)	
STUDENT LOAN MKT ASSN	
TEXAS GUAR STUDENT LOA	
U S DEPT OF ED	
U S DEPT OF ED/FISL/AT	
U S DEPT OF ED/FISL/CH	
U S DEPT OF ED/FISL/SF	
U S DEPT OF ED/GLELSI	

****Not All AES Loans are unacceptable**

"Student Loan Xpress is a member company of New York-based CIT Group Inc.. SLX became a wholly owned subsidiary of CIT Group, Inc in 2005. They ceased originating loans on April 3, 2008. CIT has since closed their student loan servicing organization and has transferred their Loans to be serviced by AES. SLX originated both private and federally backed FFELP loans."