

Unacceptable Debt Types for FDR/ARP	Unacceptable Debt Type for FDR
Any debt less than \$200	Achieve Personal Loans *Previously F+ Loans* (Unless marked as acceptable in system)
Active Litigation	C+ Loans
Agricultural Loans	Loans secured by wage assignment
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.	

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

FDR & ARP Unacceptable Creditor List
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

FDR & ARP Unacceptable Student Loans	
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/NDSL/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."	