

Dear House Education Committee,

My name is Megan and I am a student on the Auraria Campus studying Computer Science, I support SB19-02, which would bring more oversight to student loan services, because there is already a massive problem with private lenders taking advantage of the lack of accountability and convincing students to apply for loans at ridiculous interest rates, then providing little to no useful resources for managing the debt they accumulate. Students can't be the future of America if their own futures are already locked into financial slavery. Proper accountability and transparency would start solving this problem by first forcing lenders to fix their practices and be more honest about their policies and actions, which would eventually lead to ~~more~~ better futures for the students themselves, and the country as a whole.

Please support the Student Loan Services Accountability Act for my future and the future of my generation.

Sincerely,

Megan Stanford



911 S Dahlia St.
Denver, CO 80246

My name is Rachel and I am a student at Aurora Campus studying Film + Television. I support SB19-02 which would bring more oversight to student loan servicers because student debt has always been a big concern in my life and the fear of it has hindered me from pursuing things that I wanted. Student debt holds me back from financial stability in my future. Please support the Student Loan Service Accountability Act for my future + my generation's future.

Sincerely,

Rachel



2930 W Rowland Ave

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Dear House Education Committee,

My name is Johnathan Dean, and I am a student on the Aurora Campus studying Psychology. I support SB19-02, which would bring more oversight to student loan servicers because of the abuses and mishaps perpetrated by servicers upon many college students who simply wish to better themselves and their nation.

Please support the Student Loan Servicer Accountability Act for my future and the future of my generation.

Sincerely,

Johnathan Dean

Johnathan Dean

1312 East Dry Creek Place
Centennial Colorado

Hi, my name is Jeff Cayton, and I'm a student on the Auraria Campus. I would like to support SB 19-02 to bring more oversight to the student loan recovery process. I am fortunate enough to be able to pay back my debt early, but I know many who are struggling to do the same. Please make sure we enact a policy that makes collection on loans reasonable and achievable. Thank you! ☺

- Jeff Cayton

Jeff Cayton

127 Pheasant Run
Lafayette, CO, 80027

- Jay Bradley
2525 Elliot St
80211 Denver CO

our progress as people
our education and forward
when focusing on how to better
young adults should deal with
This should not be something
route with her school choices
thoughts on if she want the right
My sister is still paying her
debt ~~off~~ and now she has second

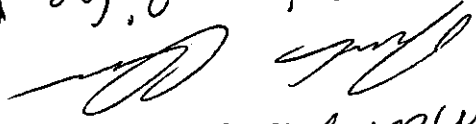
I choose Metro State university
because the tuition allowed me to
not have to take out a loan to go
to school. Metro was not my first
choice but seeing my older sister
and her friends deal with their
loans scared me enough to go to
my other school choices.

Dear House Education Committee,

My name is Derrick Fraser and I'm a student at the Durania campus studying Electrical Engineering. I support SB19-02, which would bring more oversight to student loan services, because student debt is becoming a financial crisis in this country, and we can't ~~continue~~ end up with a society that is crippled with debt from student loans.

Sincerely,

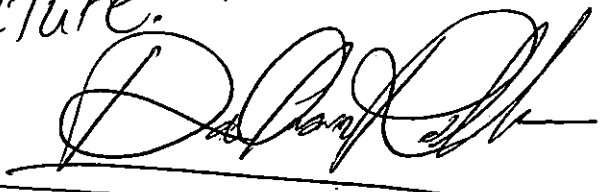
Derrick Fraser



8303 Briar Ridge Dr., Castle Pines, CO.

Dear House Education Committee,

My name is DaQuan Rallen 3.
I am a student on the Auraria Campus
Studying International Business with a
minor in Entrepreneurship. I support
SB19-02 which would bring more
oversight to student loan servicers,
b/c it shouldn't cost to get an education.
Please support the Student Loan
Servicer Accountability Act for my future
& my generation's future.

Sincerely, DaQuan Rallen 
78756 RANDOLPH PL.

As a University student with student loans I believe that the debt should be regulated and monitored to ensure fairness and to look for the best interest of future generation pursuing an education. Debt, especially student loans, have a very bad reputation and creates tension and uneasiness when a student is considering going to college. People with a degree can make about \$30,000 more a year and so helping w/ ~~or~~ repaying this debt and not allowing them to follow you for years a years is a priority.

1501 W. Norton.

Chris R.

Dear house Education Committee,

My name is Michaela Boland and I am a student

at the University of Denver studying political

science. I support SB 19-02, which would bring

more oversight to student loan services, because

millions of students are being harmed by

student loan debt. People should not be

indebted for years after graduating for trying

to pursue a higher education. Student debt

deters so many people from pursuing college education.

This issue isn't a partisan one. The future of

of every person who seeks to better themselves

by getting an education can't live and die

by election outcomes. We need action on student

debt now, and this bill is a commonsense

first step to addressing it. Please support

the Student Loan Service Accountability Act for

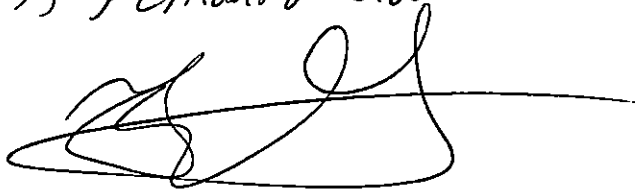
my future and my generation's future.

Sincerely,
Michaela Boland
Michaela Boland
521 Columbine St.
Denver, CO, 80202

Dear House Education Committee,

My name is Fernando Groves & I am a student on the Aurora Campus studying Psych. I support SB19-02, which would bring much more oversight to student loan services because there is too much shady stuff going on with student loans. The process of paying loans should be transparent. This isn't a partisan issue so hopefully you can see the need for this. There is no reason why students should owe so much, when they are just pursuing an education. Please support the Student Loan Servicer Accountability Act for me and my generation's future.

Sincerely, Fernando Groves



10763 Longs Way
Parker, CO, 80138

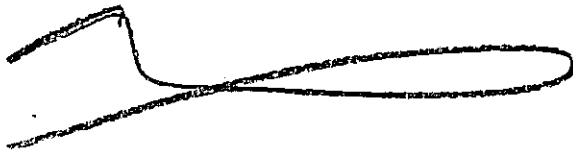
Dear House and Education Committee,

My name is Alex Allen, I'm a student at Metropolitan State University on Aurora campus studying Water Quality and Water Hydraulics. I support SB19-02, which would bring more oversight to student loan servicers because personally I feel rates/pay back is very unclear and unfair to most loanees. Personally, I've felt the inconsistencies in these processes. Please support the Student Loan Servicer Accountability Act for my future and my generations future.

Sincerely,

Alex Allen

9729 E Harvard Ave
Denver CO 80231

A large, stylized handwritten signature in black ink, appearing to be 'Alex Allen'.

Dear House Education Committee,

My name is Amaan Haque and I am a student on the Auraria Campus studying Finance/Risk Management/Information Systems. I support SB19-02, which would bring more oversight to student loan servicers, because the student debt legal freedom to act without restraints is outrageous.

Please support the Student Loan Servicers Accountability Act for my future and my generation's future.

Sincerely,

Amaan Haque



11449 W Burgundy Ave Apt 107 Littleton CO, 80120

Dear House Education Committee,

My name is Michael Gribble and I am a student on

the Auraria Campus studying Design. I support SB19-02,

which would bring more oversight to student loan servicers

because it would greatly help me to cover my

debt reasonably. I already struggle as it is.

Please support the Student Loan Service Accountability

~~Act~~ Act for my future and my generations future.

Sincerely,

Michael Gribble

17311 S. Zeno Ct.

Dear House Education Committee,

My name is Elizabeth Dorado and I am a student on the Aurora campus studying Early Childhood Education. I support SB19-02 would bring more oversight to student loan servicers, because being a first generation student, working two jobs and barely can afford to pay off school and other things outside of school. So having debt is hard on me for trying to continue my education. I would love to have this debt go away to ~~continue~~ continue my ~~education~~ education and to graduate on time. Please support the student loan service accountability act for my future and my generation's future.

Sincerely,


Elizabeth Dorado

3110 Broadway st. Apt. 5
Boulder, CO 80304

Dear House Education Committee,

My name is Edward Colburn and I am a student on the Annapolis Campus studying Psychology. I support SB19-02, which would bring more oversight to Student Loan Services because the amount of debt that is basically forced on emerging adults is contributing to the crippling of the economy. The more adults who have to resort to living with their parents or spend all their extra money on loan payments, the less money is being put into the housing market or the economy in general. On a personal level, I took out an \$8,000 ^{Student} loan about a decade ago, and despite my monthly payments of 70 dollars, (higher than the minimum of 50) over ten years, I still owe \$7,200. I've payed more in interest than the initial amount I borrowed, and I still owe almost all the money.

Please support the Student Loan Service Accountability Act for my future and my Generations Future.

Sincerely,

Edward Colburn
9440 Tennyson St
Westminster CO 80031

Dear house education committee,

my Name is Chloé Moreau-Carrera + I'm
Studying Interpretation and translation at MSU
Denver.

I am lucky enough to have my parents
Pay for school, but my privilege doesn't stop
me from feeling empathy for my peers.
my bright-eyed friend Logan is dropping
out because he can't afford to pay for school.
His debt is already \$18,000. That's absurd.

Did you know in France, students can go to
school FOR FREE!? I'm getting my masters
there in a year because I'm a dual citizen.
I wish I could stay in my home country,
but I can't because I can't afford a masters
in the USA.

PLEASE PLEASE support the Student Loan
Servicer Accountability Act for my future.

2688 Bonberry Lane,
Highlands Ranch, Co, 80129

~~Chic~~

Chic_mrcan-carrera

Sincerely,

Dear House Education Committee,

My name is Stephanie Sandoval and I'm a

student on the Auraria campus. I support SB19-02, which would bring more oversight to student loan servicers, because my generation and future generations shouldn't have to worry about election outcomes to continue or pursue a higher education. People that are seeking to better themselves shouldn't be taken advantage of with the growing difficulty of repaying debt. Please make the path for current and future students more clear and certain.

Stephanie Sandoval
Step Sam

80012

Sincerely,
~~Clayton~~ Clayton Knodel

My name is Clayton and I am a student at the auraria campus studying computer science, I support SB19-02, which would bring some more oversight to student loan services because some students like me are working 2 minimum wage jobs to go to school and pay for other necessities. Please support the student loan service accountability act for my future and my generations future

Dear House Education Committee,

my name is Janessa Castillo, & I am a student on the Aurora Campus studying Nursing, I support SB19-02, because how are we supposed to be successful with all this debt hanging over our heads?!

Please support the Student Loan Servicer Accountability Act.

Sincerely,

Janessa Castillo
~~Janessa Castillo~~

~~210~~ S. Teller St.

Denver, CO. 80227

Dear House Education Committee,

My name is Haley Russell and I am a student on the Aurora's Campus studying Film + television, I support SB19-02 which would bring more oversight to student loan services because my generation is preparing for college, in college or recently graduated. we have a staggering amount of debt that puts our futures in jeopardy.

Sincerely,



Haley Russell

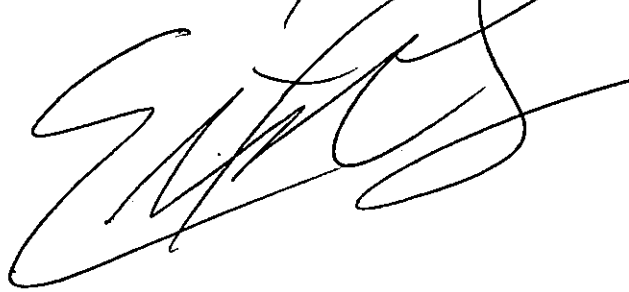
7474 E. Adams Ave. unit 2801 80231

Dear House Education Committee,

My name is Eric Elric and I am a student on the Aurora campus studying technical communication, I support SB19-02, which would bring more oversight to student loan services because I'm broke as hell and yall be making bank off all these other broke-ass kids. Please support the Student Loan Service Accountability Act for my future and my generation's future.

Sincerely,

Eric Elric



171st E Atlantic Pl.
Aurora CO, 80013


Debt House Education Committee, My name is Scott Alfaro and I am an accounting major at MSU Denver. I agree with many other Coloradans need you to support the loan services Act. Most if not anything that provides and handles money and loans are licensed. To myself and others when first learning that loan services are not licensed it is a shocking fact. Especially because Colorado's Attorney General is already overlooking loan services that handle mortgages, car loans and payday loans. The question I am asking is why isn't Colorado's Attorney General also overlooking student loan services? If loan services are licensed, they cannot get away with misconduct and making people pay the longest way. As a student who has \$3,000 in student loan debt at the moment, any debt is stressful enough for myself and for anyone with debt, the stress debt brings is bad enough, and no one should have to worry about unlicensed loan services. Overall, students and all Coloradans win with the Loan Services Act if it is passed. Thank you ~~Scott~~ Scott Alfaro
9767 Goldfinch Lane,
Highlands Ranch, Colorado

Dear House Education Committee,

My name is Alexis Gandavilla and I am a student at Metropolitan State University of Denver studying Management, I support SB19-02, which would bring more oversight to student loan services. It isn't fair for students like me to take on loans from student loan services that don't receive the same oversight as credit card companies. My generation is facing an increase of student loan debt that is unprecedented. This bill will help college student receive the right services and support that they need

Please support the Student Loan Servicer Accountability Act for my future & my generation's future

Sincerely,

 Alexis Gandavilla

11774 Lincoln St., Northglenn, CO, 80233

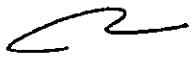
Dear House Education Committee,

My name is Matthew Seydol and I am a student on the Aurora Campus studying Accounting. I support SB19-02 which would bring more oversight to student loan services because complaints against loan services have gone up 78% in the past year.

Please support the Student Loan Services Accountability Act for future generations.

Sincerely,

Matthew Seydol



730 S Tejon
Denver CO 80231

Dear House Education Committee,

My name is Ian Dwyer and I am a student at

Avonia Campus studying electrical engineering. I support

SB19-02 which would bring more oversight to student loan

services because I have racked up a large amount of

debt due to withdrawing due to a severe disability.

This put me on financial aid probation due to the

withdrawal rate making it incredibly stressful to

finish with an acceptable score even though it is easily

achievable. If I do fail, I am thousands in debt with

no education unless I pay out of pocket in which neither

me nor my low income family can afford. Furthermore,

a fail is as easy as needing to withdraw again or

a 75% after all my efforts. This puts far too much

pressure where more affordable schooling and more quality

oversight may ease this stress by making the repayment

upon success or failure more reasonable.

Please support the Student Loan Service Accountability Act

for my future and my generation's future.

Sincerely,

Ian Dwyer

14057 W 84th Cir
Avonia CO 80005

Dear House Education Committee,

My name is Noah Valencia and I am a student on the Aurora campus studying Cyber Security, I support SB 19-02, which would bring more oversight to student loan services, because complaints against loan services have gone up 78% in the past year. Please support the student loan servicer accountability act for my future and ~~for~~ my generations future.

Sincerely,

 Noah Valencia

6284 N. Ensenada Ct Aurora 80014 CO.

Dear House Education Committee,

My name is Larson and I am a student on the
Arizona Campus studying Film & Television, I support
SB19-02, which would bring more oversight to
student loan services, because I am a full time student
and a full time worker in Denver, Colorado and yet I
still do not make enough to cover all the bills with living
inflation and on top of that kitchen and other loans.
If I can't pay it now, with a full-time job how can
I do it once I've graduated. It's a crippling
process and I'm sure you are aware of this. People
often say that you'll get a degree and get a higher
paying job, but honestly that's not true for everyone
at all and feels like an excuse to ignore this ethically.

The fact that this debt affects my credit as well is
also unfair, at say 10. how am I really supposed to be
ready to deal with a crippling debt and more on my
credit at such a young age? People want to say you're
parents will help, but that is not fair to them as they are
struggling as well. It's a gamble to even think that parents
can take on this burden at all. Anyway, this whole
system really needs a re-work, I hope you
consider this.

Please support the Student Loan Service Accountability Act
for my future and my generation's future.

Sincerely,
Larson Curtis
89060