



# Do You Have the Right Student Loan Payment

## What is the big deal about student loans?

Student Loan debt is treated differently from other unsecured debts such as credit cards and personal loans. Both federal and private student loan debt is not dischargeable in bankruptcy except in a rare minority of cases. The federal government can garnish wages or offset tax refunds and certain federal benefits if the borrower is in default, meaning 269 days past due, or 9 payments. Here are some other current facts about Student Loans:

- Federal Student Loan Debt is a record \$1.5T, owed by borrowers to the United States Treasury
- 22% of borrowers are currently in default, and it is estimated that 40% of borrowers will default within the next four years  
<https://www.cnbc.com/2018/08/13/twenty-two-percent-of-student-loan-borrowers-fall-into-default.html>
- Many Americans are paying upwards of 30- 35% of their income to Student Loan Debt
- The Public Service Loan Forgiveness (PSLF) program rejected over 97% of applicants since 2017

## Purpose of this Book

This book is designed:

- To educate borrowers and parents on the different options that may provide a lower federal student loan payment-
- To provide guidance and step-by step instructions for checking federal loans and payment plan eligibility
- Discuss the pros and cons of changing payment plans and having a long term plan to pay off student loans as quickly as possible.

This book is NOT designed:

- To encourage the borrower to add to the length of time loans are paid, with the plan for a balance "forgiveness" in 10-20 years or more
- To provide this information to a borrower who intends to attempt to access or change ANYONE ELSE'S data in violation of federal law
- For the borrower to enter into a program with collateralized interest only to have them exit the program, re-enter, etc., this strategy gets very expensive

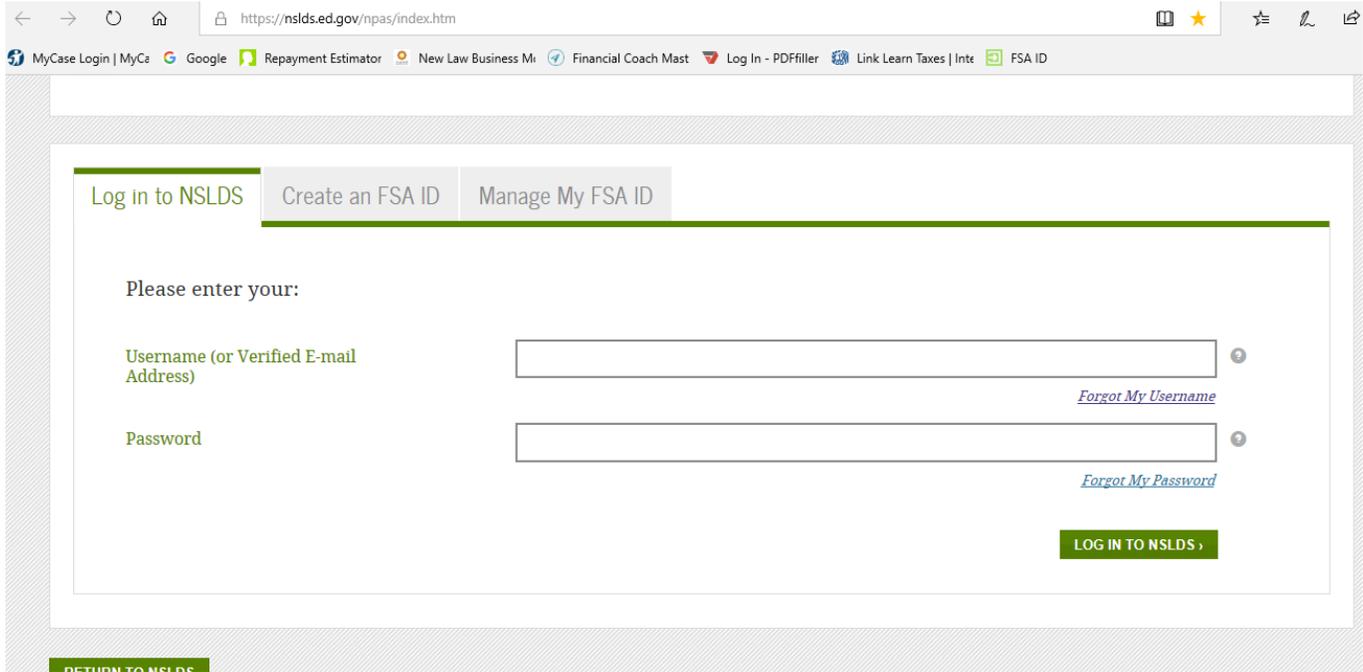
**CAUTION: Read the ENTIRE Booklet to make sure you weigh each option to ensure it is right for your personal situation.**

**Required Disclaimer: *The information in this booklet is provided for general informational purposes only and may not reflect the current law in your jurisdiction. No information contained in this post should be construed as legal advice from The Law Office of Dawn K. Kennedy or the individual author, nor is it intended to be a substitute for legal counsel on any subject matter.***

**Let's Get Started! Go to <https://nslds.ed.gov>**

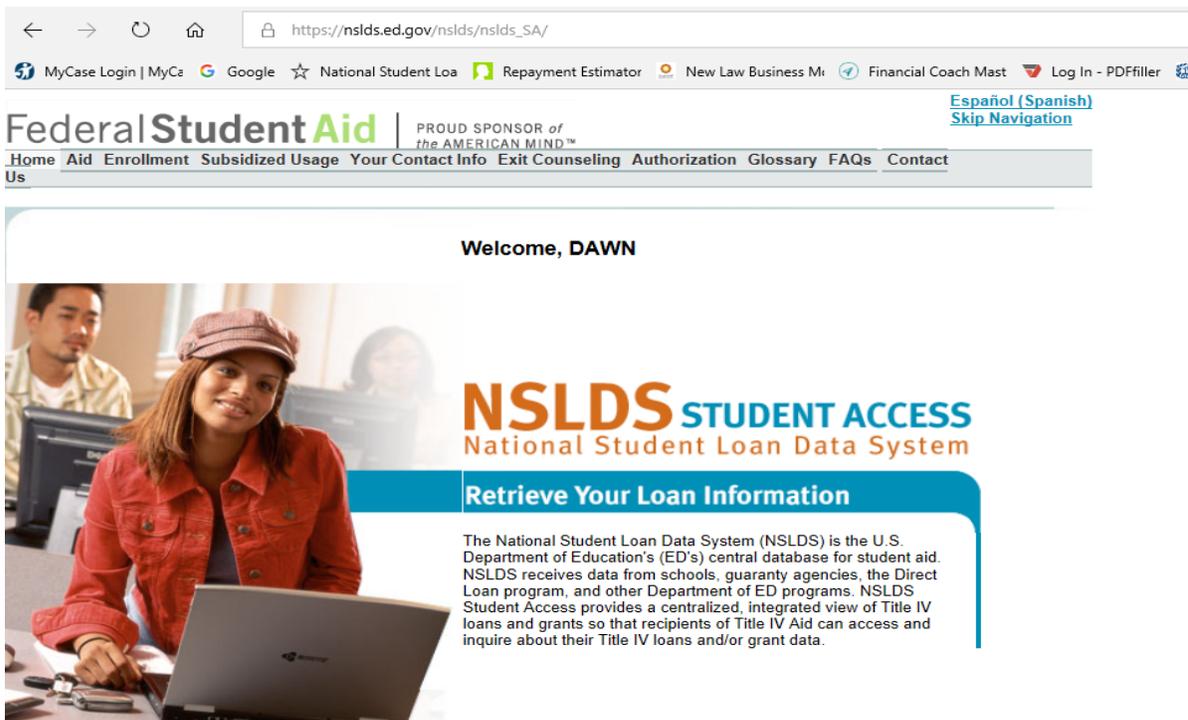
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## Step 1: You Must have an “Federal Student Aid- ID” (FSA ID)



The screenshot shows the NSLDS login page at <https://nslds.ed.gov/npas/index.htm>. The page has a navigation bar with three tabs: "Log in to NSLDS" (selected), "Create an FSA ID", and "Manage My FSA ID". Below the tabs, there is a form with the heading "Please enter your:". The form contains two input fields: "Username (or Verified E-mail Address)" and "Password". To the right of each field is a "Forgot My Username" or "Forgot My Password" link. At the bottom right of the form is a green "LOG IN TO NSLDS" button. A "RETURN TO NSLDS" button is visible at the bottom left of the page.

## NSLDS Welcome Screen



The screenshot shows the NSLDS Welcome Screen at [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/). The page features a navigation bar with links for "Home", "Aid", "Enrollment", "Subsidized Usage", "Your Contact Info", "Exit Counseling", "Authorization", "Glossary", "FAQs", and "Contact Us". A "PROUD SPONSOR of the AMERICAN MIND™" logo is also present. The main content area includes a "Welcome, DAWN" message, a photograph of a student, and the "NSLDS STUDENT ACCESS National Student Loan Data System" logo. Below the logo is a blue box with the heading "Retrieve Your Loan Information" and a paragraph of text: "The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data."

# Do You Have the Right Student Loan Payment

## Step 2: Accept the Disclaimer, Log in. Here is the NSLDS Data Screen

Authorization Subsidized Usage



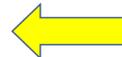
[Click here for Grant Information](#)

### Loans

Please click on numbers in first column to see details including point of contact.

	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	DIRECT CONSOLIDATED UNSUBSIDIZED		01/05/2017		\$0		
2	DIRECT CONSOLIDATED SUBSIDIZED		01/05/2017		\$0		
3	DIRECT STAFFORD UNSUBSIDIZED		02/10/2014		\$0	\$0	\$0
4	DIRECT STAFFORD UNSUBSIDIZED		02/11/2013		\$0	\$0	\$0
5	DIRECT STAFFORD UNSUBSIDIZED		10/26/2011		\$0	\$0	\$0
6	DIRECT STAFFORD UNSUBSIDIZED		07/15/2011		\$0	\$0	\$0
7	DIRECT STAFFORD SUBSIDIZED		07/15/2011		\$0	\$0	\$0
8	DIRECT CONSOLIDATED UNSUBSIDIZED	\$8,666	09/13/2010	\$8,666	\$0	\$0	\$0
9	DIRECT CONSOLIDATED SUBSIDIZED	\$5,169	09/13/2010	\$5,169	\$0	\$0	\$0
10	DIRECT STAFFORD SUBSIDIZED	\$8,500	08/30/2010	\$8,500	\$0	\$0	\$0
11	DIRECT STAFFORD UNSUBSIDIZED	\$1,438	08/30/2010	\$1,438	\$0	\$0	\$0
12	DIRECT STAFFORD UNSUBSIDIZED	\$3,000	06/08/2009	\$3,000	\$0	\$0	\$0
13	DIRECT STAFFORD SUBSIDIZED	\$1,750	06/08/2009	\$1,750	\$0	\$0	\$0
14	FFEL STAFFORD SUBSIDIZED	\$3,500	08/11/2008	\$3,500	\$0	\$0	\$0
15	FFEL STAFFORD UNSUBSIDIZED	\$6,000	08/11/2008	\$6,000	\$0	\$0	\$0
16	FFEL STAFFORD UNSUBSIDIZED	\$2,000	03/06/2008	\$2,000	\$0	\$0	\$0

Authorization Subsidized Usage



Don't Use This Button

### Because

You Will Get THIS (Word Salad)

```

MyStudentData (1) - Notepad
File Edit Format View Help
Loan Canceled Date:
Loan Outstanding Principal Balance:
Loan Outstanding Principal Balance:
Loan Outstanding Interest Balance:
Loan Interest Rate Type:FIXED
Loan Interest Rate:6.50%
Loan Repayment Plan Type:
Loan Repayment Plan Begin
Loan Repayment Plan Schedu
Loan Repayment Plan IDR Pl
Loan Confirmed Subsidy Status:
Loan Subsidized Usage in Years:
Loan Reaffirmation Date:
Loan Most Recent Payment B
Loan Next Payment Due Date
Loan PSLF Cumulative Matched Months:0
Loan Status:RP
Loan Status Description:IN REPAYMENT
Loan Status Effective Date:01/22/2018
Loan Status:FB
Loan Status Description:FORBEARANCE
Loan Status Effective Date:11/22/2017
    
```

# Do You Have the Right Student Loan Payment

## Step 3: Select Any Loan Line to get Loan Details (just click the loan number on the left)



### Amounts and Dates

Loan Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	Outstanding Interest Balance	Outstanding Interest Balance As of Date	Interest Rate Type	Interest Rate	Canceled Amount	Canceled Date
[REDACTED]	[REDACTED]	02/04/2019	\$44	02/04/2019	FIXED	6.50%	\$0	N/A
Most Recent Pay. Eff. Date	01/21/2019	Cumulative Payment Amount	[REDACTED]	Repayment Plan Type	REVISED PAY AS YOU EARN PLAN		PSLF Cumulative Matched Months	0

### Disbursement(s) and Status(es)

Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
01/05/2017	[REDACTED]	RP	IN REPAYMENT	01/22/2018
		FB	FORBEARANCE	11/22/2017
		RP	IN REPAYMENT	01/05/2017

### Servicer/Lender/Guaranty Agency/ED Servicer Information

Contact Type	Contact
Current ED Servicer:	DEPT OF ED/NAVIENT PO BOX 740351 ATLANTA GA 30348 800-722-1300 <a href="http://www.navient.com">http://www.navient.com</a>

Once you click to open specific loan details, you can see the school, disbursement dates, servicers, type of loan, repayment status and payment plan.

**Look at these screens carefully.**

Ask the Following Questions:

1. Are there any disbursements for dates or semesters you didn't attend school?
2. Do I have more than one servicer?
3. How many loans do I actually have?
4. How many payments, if any, am I behind? Am I behind on all loans?
5. Is my payment a combination of minimums on 6 different loans, instead of one payment on a consolidated loan?
6. Check your outstanding interest balances. Consolidation "collateralizes" interest and turns it into principal. How much would your balance rise if you consolidated?

# Do You Have the Right Student Loan Payment

If ANY information on loan amounts, disbursement dates, semesters attended, school name, or anything else is incorrect.

***STOP. Do NOT go any further in the process.***

You may be the victim of Identity Theft or your loans may be co-mingled or mixed with another borrower.

Call your servicer, and you may want to speak to an attorney.

Do NOT get a repayment plan on loans you do not owe. It is much harder to fight later on.

## Step 4: How to Check Eligible Repayment Options

https://studentloans.gov/myDirectLoan/repaymentEstimator.action

Federal Student Aid | StudentLoans.gov

REPAYMENT ESTIMATOR

Repayment Plans

Estimate Your Payments

Next Steps

You're currently not logged in

You must log in to complete and submit federal student loan processes.

LOG IN

Repayment Plans

Which loans are included?

When we estimate your payments for each repayment plan, we include only the loans that are eligible for that repayment plan.

If you have consolidation loan(s), as well as other federal student loans that aren't consolidation loan(s), we don't include the consolidation loan balance(s) in the Standard and Graduated repayment estimates. Instead, we display consolidation loan(s) in a separate table below.

You Can Get a general estimate  
(NOT personalized)

**Log In to receive YOUR options**

You must enter:

1. Your tax filing status, single or married filing jointly or married filing separately
2. Adjusted Gross Income for the last tax year,
3. Your current marital status,
4. Current number of dependents.

You need to log in to see YOUR options, based on your federal loans that you just checked in the NSLDS. Using an estimated amount will not consider the types of loans you have.

# Do You Have the Right Student Loan Payment

## CAUTION: The Department of Education Assumptions

1. **What assumptions do we make?**
2. Monthly payment amounts presented here are estimates only and are based on several assumptions that may not apply to you. To discuss actual monthly payment amounts, contact your loan servicer.
3. **Repayment Period** - We assume that you have just entered repayment and estimate your payments assuming that you still have the full repayment period to repay your loans. For example, we estimate your payments under the Extended Repayment Plan using a 25-year repayment period, even if you have less than 25 years remaining. We also assume that you'll pay continuously throughout the repayment period with no breaks for deferment or forbearance.
4. **Discretionary Income** - We assume that your income will grow 5% each year, that your family size will remain the same during the life of the loan, and that the poverty guidelines will increase based on the Congressional Budget Office's estimation of inflation.
5. **Variable interest rates** - For loans with variable interest rates, we assume that the current interest rate won't change during the life of the loan.
6. **Consolidation Loans** - We assume that Direct and FFEL Consolidation Loans don't contain any underlying loans made to parents, which are ineligible for the REPAYE, PAYE, and IBR plans.

## Get Your Options!

- Repayment Plans
- Estimate Your Payments**
- Next Steps

<b>Standard</b> You will pay a total of <b>\$32,585</b> over 120 months	<b>\$272 - \$272/month</b>	<b>+</b>
<b>Graduated</b> You will pay a total of <b>\$33,979</b> over 120 months	<b>\$152 - \$455/month</b>	<b>+</b>
<b>Revised Pay As You Earn (REPAYE)</b> You will pay a total of <b>\$37,939</b> over 300 months	<b>\$0 - \$412/month</b>	<b>+</b>
<b>Pay As You Earn (PAYE)</b> You will pay a total of <b>\$17,475</b> over 240 months	<b>\$0 - \$245/month</b>	<b>+</b>
<b>Income-Based Repayment (IBR)</b> You will pay a total of <b>\$40,467</b> over 300 months	<b>\$0 - \$272/month</b>	<b>+</b>

Now you have verified that your outstanding loans are correct, and have the options for the estimated payments you may be eligible for, powerful info to have before you engage your servicer.

Armed with this information, read below for things to consider when you weigh the payment that is right for you now, accounting for where you are in payments or missed payments, and your long term financial goals. Best approach? Don't let your loan hang around so long it needs its own bedroom.

## Are you in Danger of Default?

If you are reading this book because you have missed payments:

Federal Student loans "default" after 269 days without a payment, or 9 missed payments. A default will put you in danger of a collection action by the Department of Education, or administrative wage garnishment. If you received a collection notice, or are sued on a federal student loan, talk to a lawyer. Garnishment is simply a "forced" withholding of part of a consumer's income in response to a debt. Federal Student Loans are subject to "administrative wage garnishment" and will not need a court order if the borrower is in default. This can be a much more effective tool than collection actions. The current percentage of wages which is subject to administrative wage garnishment is 15% of a borrower's "disposable income", defined as the net check, or income after withholding taxes and other deductions. But this 15% is after mandatory minimum amounts that are protected from any garnishment. I will cover both consumers earning regular wages, and then consumers on fixed Social Security income.

**For Consumers Earning Wages** The rule is 15% of wages after deductions, but what exactly does that mean? First of all, there are minimum amounts that are "exempt from levy" meaning, that amount cannot be touched for any reason by federal student loan garnishment. The current amount, as of this article, is 30 times the minimum wage after deductions. This means, at the current minimum wage, which is at \$7.25 an hour (15 USC §1673), the consumer "keeps" the first \$217.50 per week. That is the amount "exempted" from any garnishment calculation. The government can then take the LESSER of either the amount that is left after the \$217.50, OR 15% of the consumer's total income. It can be confusing, so a few examples are in order.

A. Consumer's net income is \$300.00 per week. After the exempted \$217.50, the consumer has \$82.50 left over. 15% of the \$300.00 is \$45.00. The government can take the LESSER amount, or \$45.00 per week. In perspective, out of \$1200.00 net income per month, the government can take \$180.00. (This is why us student loan/ consumer law types want to do everything possible within the law to prevent garnishment for student loan delinquency.)

B. Consumer's net income is \$500.00 per week. After the exempted \$217.50, the consumer has \$282.50. But, 15% of \$500 is \$75.00, so the LESSER is \$75.00 a week, or \$300.00 per month. Another ouch. This is one reason that over a certain threshold, the calculation is almost always just 15% of disposable income. One more thing, both Federal Pension and Private Retirement payments that are exempted from garnishment for debts in most states, is also subject to garnishment for delinquent student loans.

### For Consumers on Social Security Retirement and Social Security Disability

Unfortunately, most of the time when I run into the "offset" (garnishment) of social security payments, it is because the consumer co-signed someone else's student loan. If the borrower becomes permanently disabled, there are administrative actions that can be taken towards forgiveness of the federal loan debt. This is true for federal loans where the student passes away as well. But there are many cases where the Department of Education is offsetting Social Security Retirement Income (SSRI) and Social Security Disability Income (SSDI) payments. SSI, the program for the indigent, is exempted from "offset". Social Security Retirement and Disability are subject to an "offset" to recover federal debts since 2001 under the "Debt Collection Improvement Act of 1996."

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The Department of Education can offset up to 15% (31 USC §3716). The amount offset is the LESSER of 1. The total amount of the debt 2. The amount that exceeds \$750.00 per month, OR 3. 15% of the total benefit amount. Here are the actual examples from the legislation:

Example 1: A debtor receives a monthly benefit payment of \$850. The amount that is offset is the lesser of \$127.50 (15% of 850) or \$100 (the amount by which \$850 exceeds \$750). In this example, \$100 would be offset.

Example 2: A debtor receives a monthly benefit of \$1250. The amount that is offset is the lesser of \$187.50 (15% of 1250) or \$500 (the amount by which 1250 exceeds 750). In this example, the offset amount is \$187.50 (assuming the debt is \$187.50 or more). If the recipient receives \$750 or less, nothing will be offset. (from: 31 C.F.R. § 285.4(e)(3)(i), 31 C.F.R. § 285.4(e)(3)(ii), & 31 C.F.R. § 285.4(e)(3)(iii))

Please note that PRIVATE student loans require a court order and a judgement against the borrower before the lender can garnish. Also note that the total amount of garnishment for debt allowed by law is 25% of the debtor's wages... meaning, I am going to talk at the 15% rate in this book, but if the consumer already has a garnishment from somewhere else, the total garnishment cannot exceed 25%, so the federal student loan garnishment may be less than the full 15%.

**If you have missed payments and are in danger of default, call your servicers NOW, change payment plans to get current.  
If you are already in Default- call your servicer about either a consolidation or a rehabilitation plan "out of default" or  
contact an attorney or other legal service provider for assistance**

## If You Are Struggling With Your Monthly Payment and Need Options

Many people who are struggling with consumer debt, are unable to make the requested student loan payment. This is because they are unsure what the other options are. The 120 payment option (10 year standard plan) is often too much on the monthly budget. And because other creditors, such as credit cards and car loan lenders will contact the consumer much sooner than the Student Loan Servicers, these loan payments are not prioritized above other debt. As you read above, administrative wage garnishment is a danger of ignoring your student loan obligations. If you are facing a life change that will put you in the danger of default if you do not change payment plans now- then it's better to change plans, take care of "life" and come back to it later, and interest is not your biggest worry. But please come back to it as soon as you are able, making sure it doesn't end up in a closet.

But the rush to just lower your payment now can have extreme financial consequences in the long run. Many servicers will offer a "hardship" or other forbearance, meaning no payments are due for a period of say six to twelve months, but the interest is still accruing, and when you come out of forbearance, back into a repayment status, the interest is collateralized, or turned into principal. And the balance balloons.

If you take the lowest payment option you are eligible for, you may find that you aren't making much progress above the interest accruing with each payment- if you are even paying the full amount of interest. In fact, you could be getting further and further behind. If, in the future, you no longer qualify for the plan you are on, say Income Driven Repayment, your new payment is on a higher balance than when you started! And the interest capitalized AGAIN when you exited the program!

# Do You Have the Right Student Loan Payment

To defeat student loan debt, you need a strategic plan to pay it off as soon as possible, and as daunting as this may seem when you are facing thousands and even hundreds of thousands of dollars, the current track record of loan forgiveness programs is awful.

Back in 2007, the Public Service Loan Forgiveness (PSLF) program promised forgiveness after 10 years working at a non-profit or public service employment and 120 on-time payments. In 2017 the first eligible borrowers under PSLF applied for forgiveness. Over 97% of applicants were rejected, and it hasn't gotten better. Lawsuits to enforce the program have been filed against the Department of Education and the Servicer managing the PSLF Program. Upwards of 30,000 borrowers were enrolled in the program, and made 10 years of on-time payments while working in "eligible" jobs paying way under private industry wages. As of October 10, 2018, only 96 borrowers received forgiveness. LESS THAN 100 borrowers out of 30,000.

<https://www.cnn.com/2018/10/10/heres-what-can-go-wrong-on-your-way-to-student-loan-forgiveness.html>

This should somewhat scare you. Think about it. If you enter a repayment plan, such as Pay as You earn (PAYE), Repay As You Earn (REPAYE) or the PSLF because there promise of a "forgiveness" of your student loan balance after 20 years or more, consider:

**1. A loan for 20 or 25 years is a mortgage length commitment**

**2. The government has already botched one "forgiveness" program.**

The other consideration is that legislation changes at the speed of Congress. Ok, That was a joke, but the student loan programs, such as the Family Federal Education Loan (FFEL) are no longer available. Neither is the Health Education Assistance Loan (HEAL). The "Perkins" Loans expired last year. Federal student loans are now disbursed under the Stafford Direct Loan Program, also known as the Gerald Ford Student Loan Program.

What does this all mean? Well, administration of these different loans, the treatment of them in eligible payment plans, etc. are constantly changing. The push to Parent PLUS loans- getting parents to take out loans to the max "Estimated Family Contribution" before the student is eligible for anything over the cap (based on what year they are in school) has threatened the retirement of thousands of families. These PLUS loans are not eligible for ANY forgiveness program, and are only eligible for a slight reduction in payment under an "Income Contingency Repayment" (ICR) Plan. Unfortunately for many parent borrowers, they didn't understand the vast difference in the treatment of these loans compared to the ones they may have personally held years ago. Time to get out from under these obligations, quickly and for good.

What is you are ALREADY in a program such as PSLF or PAYE or REPAYE? Never fear. Take these steps:

1. Remember to requalify for the PAYE or REPAYE program EVERY year. if they "drop" you because you didn't requalify, you will be automatically put into the 10 year "Standard Plan" and all of the interest will capitalize.

If you are in PSLF, GET PROOF of your employment, and check your payments regularly. They need to be made on time. If you are so much as 30 days late, you will be dropped from PSLF- or, they leave you in it, and you won't get forgiveness, owing the rest of the loan.

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2. If you are within the first THREE years of PAYE or REPAYE any extra money you can find, mean ANY needs to be thrown first at the "unsubsidized" loan FIRST, it has the biggest interest potential. After three years, both subsidized and unsubsidized loans will accrue interest at the same rate. At that point, you can hit the highest dollar loan first until it is gone, then the next, etc.

## How to Defeat Debt- and Snowball Student Loans

So what IS the right thing to do with student loans when you cannot afford the current payment?

Ask Yourself:

Where am I on my "debt-free" journey? If lowering your student loan monthly payment, temporarily, will allow you to clear all of your other consumer debts, it may be a good plan. Particularly if you are struggling to make the current payment. But you need to have a plan if you choose to enter some of these programs.

First, you should try to go with the program that has the "highest" monthly payment you can afford. If you are currently knocking out debt with a debt "snowball" then calculate the payment as one you can comfortably fit into your snowball for the next 18-24 months, understanding that when your student loan is the only thing left, you are committed to that final payment amount until the Department of Education Servicer is at ZERO.

If you MUST go with the lowest payment, meaning an Income Driven Repayment, such as PAYE and REPAYE, remember you must qualify EVERY year. In these programs you may get a bit behind as interest accrues fast than your monthly payment amount. These programs need to "supplement" your snowball. When your student loan is the last consumer debt standing, if you still qualify by income LEAVE THEM THERE. Otherwise, your interest will capitalize. Pay your monthly payment, then pay ALL of your snowball payment to the highest dollar loan. For "snowball guidance" you can visit: <https://www.daveramsey.com/blog/get-out-of-debt-with-the-debt-snowball-plan/>

Finally, avoid forbearance as much as possible, remembering that you have a total of 36 months available for the life of the loan. Six months here, 12 months there... and you will no longer qualify for forbearance for any reason, and your student loans balances will probably skyrocket. If you currently are in school, and have a "student forbearance" you can still make monthly payments. Pay the OLDEST loan first. And try to cash flow the rest of your education. If you decide to return to school later on, do not put your loans in deferment. Continue to make payments, and do not take out any more loan debt.

Federal student loan debt is, for many families, a force unto itself, disrupting budgets, delaying life plans, and viewed so often as a big burden that is best ignored. But do not ignore your student loans. There is help available if you need it, but the steps in this book will take you a long way in managing your loans for yourself, by yourself. If you are having trouble handling it alone, or have one of the issues below, contact a consumer or student loan lawyer in your area. Thanks for reading!

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*Required disclaimer: The information in this book is provided for general informational purposes only and may not reflect the current law in your jurisdiction. No information contained in this post should be construed as legal advice from The Law Office of Dawn K. Kennedy or the individual author, nor is it intended to be a substitute for legal counsel on any subject matter.*

## You Probably Want to Contact a Student Loan or Consumer Lawyer if:

1. You have taken all of the steps that you can do by yourself, or with your servicer, and are still having issues
2. You are being sued on your student loans, or in collections
3. You are in wage garnishment or a benefits offset
4. You have problems with your credit reports or collector harassment

## About the Author:



Attorney Dawn K. Kennedy's Consumer Law practice focuses on helping families address their debts and financial crisis to achieve the peace of mind they desire. She excels in navigating the mass of federal regulations that guide debt collections, student loans, and other financial areas such as taxes and credit reports. She is also a financial coach with a mission to assist families with budgeting, getting out of debt, and setting up their long term financial future. She can be reached via her website [www.dawnkennedylaw.com](http://www.dawnkennedylaw.com)