



Student Loan Law (Consumer Credit and Sales Legal Practice)

Deanne Loonin

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The Bad News

Millions of Americans, delinquent on their student loans, feel the full brunt of federal collection: tax refund intercepts, wage garnishment, and seizure of Social Security benefits; shocking collection fees and collector harassment; and limits on bankruptcy discharge and ineligibility for new loans and grants.

The Good News

This one volume details *all* rights of student loan debtors: financial hardship and other loan deferments; affordable repayment plans, income-contingent loan consolidations, and loan rehabilitation; rights to stop tax intercepts, wage garnishments, and seizure of Social Security benefits; loan discharges based on school closure, fraud, failure to make owed refunds, or disability; minimizing collection fees; claims for proprietary school abuses and deception; and challenges to private student loan enforcement.

If ordered through the publisher National Consumer Law Center, this title includes access to the companion website with a wealth of downloadable material, including discharge, deferment, forbearance, and loan consolidation forms; sample pleadings; DOE policy guidance letters; and federal statutes and regulations. Search for documents by category or with a table of contents or various keyword search options. All documents can be downloaded, printed, and copy-pasted into a word processing document. Pleadings are also available in Word format. Web access for this title is free if ordered through NCLC and remains available as long as this title is kept current through NCLC.

"The most important resource available to those of us in the field and the authoritative source on student loan issues."

--Sharon Dietrich, *Community Legal Services of Philadelphia*

"An essential resource for both advocates and consumers."

--Lauren Asher, *President, Institute for College Access & Success*

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