1.4.1 Type of Debt

- Debt reduced to judgment—§ 1.4.3 [1], infra
- Debt incurred by those presently in the military or their dependents—Chapter 7 [2], infra
- Credit card, cell phone, other general consumer debt—§ 1.4.2 [3], infra
- Medical debt—Chapter 9 [4], infra
- Federal student loan debt—NCLC’s Student Loan Law [5]; see also Chapter 10 [6], infra
- Private student loan debt—§ 1.4.2, [3], infra; see also NCLC’s Student Loan Law [5]
- Federal or state criminal justice debt—Chapter 11 [7], infra
- Other debt owed the federal government—Chapter 10 [6], infra
- Criminal and civil proceedings for dishonored checks—Chapter 8 [8], infra
- Utility debt—§ 1.4.2 [3], infra; see also NCLC’s Access to Utility Service [9]
- Mortgage debt prior to foreclosure—NCLC’s Mortgage Servicing and Loan Modifications [10]
- Mortgage deficiency debt after foreclosure—§ 1.4.2 [3], infra; see also NCLC’s Home Foreclosures [11]
- Motor vehicle, manufactured home debt prior to repossession—NCLC’s Repossessions [12]
- Motor vehicle, manufactured home deficiency debt after repossession—§ 1.4.2 [3], infra; see also NCLC’s Repossessions [12]


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