Summary

Collections, Intercepts, Deferments, Discharges, Repayment Plans, and Trade School Abuses

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
- Shoddy and misleading student loan servicing
- Shocking collection fees and collector harassment
- Limits on bankruptcy discharge and ineligibility for new loans and grants.

The Good News
Student Loan Law, updated continuously in its digital format, details all the latest rights of student loan debtors, including:

- Loan forgiveness for the schools' deceptive practices
- 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
- Challenges to private student loan enforcement
- Litigation tactics and pointers

Coverage of Multiple Types of Student Loans

- Federal Direct Loans, including Consolidation and PLUS Loans
- Old Guaranteed Student Loans (FEEL/Stafford)
- Private student loans

Praise

"The most important resource available to those of us in the field and the authoritative source on student loan issues. Many Philadelphians have received student loan help because of this manual.” — Sharon Dietrich, Litigation Director, Community Legal Services of Philadelphia

Related Titles

1. Consumer Bankruptcy Law and Practice
2. Truth in Lending

Source URL: https://library.nclc.org/sl