

# **Student Loan Webinars**

## **2013 Student Loan Webinars**

### **Collection Issues, Including Fair Debt Collection Practices Act Claims and Challenges to Collection Action**

Event date: 2/19/2013 2:00 PM - 03:30 PM Eastern time zone

**Speakers:**

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

The federal government employs draconian collection tactics when attempting to collect on defaulted federal student loans. This session will focus on those tactics and ways to protect the rights of borrowers facing collection. Additionally, this session will address the differences between collection on federal student loans and private loans, as well as ways to address abusive collection tactics by private debt collectors.

To view the recording of the webinar click [here](#).

### **For-Profit School Issues, Including Litigation and Private Student Loan Issues**

Event date: 2/07/2013 2:00 PM - 03:30 PM Eastern time zone

**Speakers:**

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Deanne Loonin, Staff Attorney, National Consumer Law Center (NCLC)

Recently, for-profit institutions have received increased scrutiny in the media due to high profits for wall street companies with high default rates for students. This session will discuss some of the issues seen with for-profit schools. It will also discuss remedies available to student loan borrowers who have been harmed by practices by the school. Remedies for borrowers with federal loans include loan cancellation based upon school closure, false certification of loan eligibility, forgery, and identity theft. This session will also address potential litigation and defensive strategies for borrowers for whom loan cancellation is not an option.

To view the recording of the webinar click [here](#).

### **Repayment Options: Income-Based Repayment and Getting out of Default and Into Repayment**

Event date: 1/31/2013 2:00 PM - 03:30 PM Eastern time zone

**Speakers:**

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Federal loans have several loan repayment options for borrowers to choose from. For many low-income borrowers, the income-based repayment plan is the most affordable repayment option. This

session will describe the steps necessary for enrolling borrowers in the income-based repayment plan. Additionally, for borrowers who are ineligible for income based repayment due to their default status, this session will describe the process for curing a student loan default either through loan consolidation or the loan rehabilitation process.

To view the recording of the webinar click [here](#).

## **Cancellations, Focusing on Disability Discharges**

Event date: 1/17/2013 02:00 PM - 03:30 PM Eastern time zone

### **Speakers:**

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Deanne Loonin, Staff Attorney, National Consumer Law Center (NCLC)

Victoria Jacobson, Director, Center for Excellence in Financial Counseling (CEFC)

Under the Higher Education Act, borrowers have the right to have their federal student loans canceled under certain circumstances. This session will provide a broad overview of the cancellation process and give a more in-depth description of the process for applying for loan cancellation based upon a total and permanent disability - the most common of the discharges.

This webinar is sponsored by the National Consumer Law Center and by the Center for Excellence in Financial Counseling (CEFC) at the University of Missouri-St. Louis. The webinar series is being conducted exclusively to prepare contracted providers of CEFC's Student Loan Borrower Repayment Counseling pilot program. All webinar participants must be officially registered through CEFC. The webinars are copyrighted by NCLC and may not be recorded.

To view the recording of the webinar click [here](#).

## **Overview and How to Understand Different Types of Loans**

Event date: 1/10/2013 02:00 PM - 03:30 PM Eastern time zone

### **Speakers:**

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Deanne Loonin, Staff Attorney, National Consumer Law Center (NCLC)

Victoria Jacobson, Director, Center for Excellence in Financial Counseling (CEFC)

This first session will provide participants with a background in student loan issues. It will cover the importance of providing services to borrowers with student loan issues and the consequences of defaulting on a student loan. It will also provide an overview of the different types of loans and an introduction to the tools necessary to assist borrowers.

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