Administrative disability discharge and bankruptcy are two important ways for borrowers experiencing hardship to eliminate their student loan debts. It is very difficult, but not impossible, to discharge student loans in bankruptcy. Most of the webinar will focus on the threshold questions to ask in considering whether to pursue bankruptcy discharge and tips for proving undue hardship. We will first review the basics of disability discharges. For those borrowers who qualify, this is often a more efficient route to student loan discharge than bankruptcy. Learn how to navigate these two options, the pros and cons to each, and when to use one method over the other.

**Speakers:** Deanne Loonin, Staff Attorney (National Consumer Law Center), Geoff Walsh, Staff Attorney (National Consumer Law Center), Persis Yu, Staff Attorney (National Consumer Law Center)