

SESSION DESCRIPTION:

The student loan payment pause officially ended on September 1st. Millions of borrowers will begin receiving their first student loan bills in nearly three years in September. With the end of the payment pause and the Supreme Court decision striking down student debt relief, consumer advocates will need to be prepared to help student loan borrowers who will be returning to repayment this fall. This Intensive will teach advocates the tools they need to begin or expand upon their student loan practice. Advocates attending the Intensive will also be more prepared for the Student Loan Track sessions during the main portion of the conference.

The Intensive will take place on **Wednesday, October 25th**, from **1:00 pm to 5:00 pm**. There will be three sessions with two 15-minute breaks in between. The first two sessions are geared toward beginners and the last session is all levels.

TARGET AUDIENCE:

Both new attorneys and experienced attorneys looking to take more student loan cases

FACILITATORS:

NCLC

Anna Anderson, *Staff Attorney*

Alpha Taylor, *Staff Attorney*

PARTNERS

Josh Cohen, *Student Loan and Consumer Protection Lawyer at Cohen Consumer Law*

Nancy Nierman, *Assistant Director, EDCAP at Community Service Society NY*

Carolina Rodriguez, *Director, EDCAP at Community Service Society NY*

Josh Rovenger, *Senior Attorney, Legal Aid Society of Cleveland*

Robyn Smith, *Senior Director at Legal Aid Foundation of Los Angeles & Of Counsel at NCLC*

Johnson Tyler, *Staff Attorney at Legal Services NYC*

MAIN SESSION SUBJECTS:

1. ABCs OF STUDENT LOANS

1:00 - 2:30 PM / 90 MINUTES

Level: Beginner **Speakers:** Anna Anderson, Nancy Nierman, Carolina Rodriguez

Description: A primer on student loan practice. This session will be broken up into two parts. The first part of the session will focus on teaching advocates the basics of the student loan system, including determining what type of loans a borrower has, what the status of those loans are, and basic issue-spotting for common borrower problems. The second half of the session will cover the basics of what newer student loan advocates need to know about return to repayment and other time-limited relief announced by the Department of Education with more details about how to take advantage of this relief provided in the main conference.

Objectives: Advocates (both legal aid and private attorneys) will walk away with a better understanding of how to start handling student loan cases in the current landscape.
Note that additional resources will be provided with this session.

2. INTRO TO STUDENT LOAN DISCHARGES & OTHER ADMINISTRATIVE RELIEF

2:45 PM - 3:45 PM / 1 HOUR

Level: Beginner **Speakers:** Alpha Taylor, Josh Rovenger, Robyn Smith

Description: This session will provide an overview of the basic student loan discharges and administrative relief, including Closed School Discharge, Borrower Defense to Repayment, False Certification Discharge, Total and Permanent Disability Discharge, Public Service Loan Forgiveness, and Income-Driven Repayment Cancellation. Speakers will discuss screening for eligibility, engaging in investigation and fact-finding, as well as submitting discharge applications.

Objectives: Advocates will learn how to assist student loan borrowers for applicable discharge and relief programs. This course will provide details about the rules for each of the discharge programs, and practical tips about how to help borrowers successfully apply for relief.

3. PRIVATE STUDENT LOANS & OTHER EDUCATION DEBT

4:00 - 5:00 PM / 1 HOUR

Level: All Levels **Speakers:** Anna Anderson, Johnson Tyler, Josh Cohen

Description: The private student loan industry is continuing to grow and evolve. Unfortunately, many private lenders target low-income borrowers attending for-profit institutions. Too many of these risky, high-cost loans fail, leading to disastrous consequences. Other education debt issues are becoming more prevalent as well, including Income-Sharing Agreements (ISAs) and debts owed directly to schools for tuition, fines, and fees. Lenders and schools can sue to collect these debts, and in some cases, they can even use extra-judicial collection tactics such as withholding transcripts and prohibiting reenrollment, causing students to put their academic and professional pursuits on hold.

Objectives: Attendees will learn about strategies available to address private student loan and school-based debt collection, as well as about trends for curbing these practices and the growing research and reporting on these debts.