



Graduating with Debt: Student Loans under the Bankruptcy Code

Daniel A. Austin, Susan E. Hauser

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Graduating with Debt: Student Loans under the Bankruptcy Code Daniel A. Austin, Susan E. Hauser
Student loan debt in the U.S. exceeds \$1.1 trillion - more than any other type of consumer debt except for mortgage loans - while new education lending continues at an explosive pace. This book will enable bankruptcy and consumer credit professionals to assist clients in dealing with student loan debt. Written with both borrowers and creditors in mind, *Graduating with Debt: Student Loans under the Bankruptcy Code* introduces readers to the basics of student loan debt, including different types of loans and loan-forgiveness programs, delinquency and default, and administrative and nonjudicial remedies for borrowers having trouble repaying their loans. The book covers Bankruptcy Code provisions governing student loans, relevant case law and judicial precedent in all federal circuits, local practices and policies, partial discharge of student loan debt, and specialized treatment of student loan debt in chapter 13. The book also includes extensive appendices replete with sample pleading and discovery forms. Written by bankruptcy law professors in consultation with practitioners, this book is an indispensable guide for legal, judicial and other professionals who deal with student loan debt.

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