

Student Loan Debt Collection and Seniors

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The Treasury Offset program provides for collection of Federal debts through offset of Social Security benefits. One of the more common scenarios for hotline advocates involves clients who are facing garnishment of their Social Security benefit due to default on a student loan. In many cases, the senior may have guaranteed the loan for a child. The National Consumer Law Center, Justice in Aging, and the Center for Elder Rights Advocacy present a webinar regarding how to advise clients who are facing this significant problem. These cases present unique challenges for hotline attorneys due to the complexity of the rules governing beneficiaries seeking forgiveness of a Federal debt due to disability or other reasons. The webinar is particularly directed toward legal hotline advocates and managers.

This webinar addressed:

- A review of the rules for treasury offset and forgiveness of student loan due to disability.
- A review of recent changes in Federal policy and proposed changes to the law.
- A discussion of other remedies that may be available to a senior threatened with garnishment of Social Security due to a student loan debt.
- Giving competent advice to clients faced with a potential garnishment who call a senior hotline



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