



Discharge Student Loan

Name: _____ Phone: _____

Federal Loans: None

Potential Discharge: Disability Death

Date: _____ E-mail: _____ Balance: _____

Closed School Unpaid Refund False Certification

Status	Goal	Method
<input type="checkbox"/> Current	More affordable payment	Review IBR and other repayment plans
<input type="checkbox"/> Delinquent	Get current, stay current with affordable payment	Review deferment/forbearance options, and repayment plans
<input type="checkbox"/> Deferment <input type="checkbox"/> Forbearance	Stay current with affordable payment	Review reason for deferment/forbearance, review repayment plans
<input type="checkbox"/> Default	Cure default, stay current with affordable payment	Review cure methods: <input type="checkbox"/> Consolidation <input type="checkbox"/> Rehabilitation Review repayment plans
<input type="checkbox"/> Collection Calls	Stop calls	Name of DC: Get narrative of collection conduct, have all options been presented properly?
<input type="checkbox"/> AWG	Stop AWG	Review options: <input type="checkbox"/> Hardship hearing <input type="checkbox"/> Temporary cease for consolidation <input type="checkbox"/> Negotiate to cease after certain rehabilitation payments <input type="checkbox"/> Allow w/full rehabilitation
<input type="checkbox"/> SS Offset	Stop offset	Apply for hardship determination while curing
<input type="checkbox"/> Tax Refund Intercept	Stop intercept	Delay filing taxes until fully cured

Status	Goal	Method
<input type="checkbox"/> Lawsuit	Defend and negotiate best outcome	Review pleadings, facts, and client's individual circumstances <input type="checkbox"/> Stipulated agreement <input type="checkbox"/> Defend on the merits (legitimate dispute)

If client is unsure of status or parties involved, send to www.NSLDS.ed.gov. Attach copies of printout to this form.

If debt collector involved, attach letters and narrative of collection conduct to this form.

If client has multiple federal loans in different status, use additional forms.

Private Loans: None Balance: _____

Status	Goal	Method
<input type="checkbox"/> Current	More affordable payment	Counsel on lack of options
<input type="checkbox"/> Late <input type="checkbox"/> Deferment / Forbearance	Get current, stay current	Review client's budget, is default eminent? Counsel on potential of default. Discuss potential to negotiate better payments, but not always possible.
<input type="checkbox"/> Default	Cure default or learn of other options	Counsel client on what could happen under State law – lawsuit and post judgment remedies, and prepare for debt collection conduct, etc. Treat as credit card default without bankruptcy option.
<input type="checkbox"/> Client has ability to put money aside for potential settlement.		