

Helping Students Harmed By Predatory Schools: Overview of Rights and Options

San Francisco & Live Webcast, October 17, 2016

Why You Should Attend

Nationally, student loan debt exceeds \$1.2 trillion. A significant number of students, disproportionately from low-income communities and communities of color, attended for-profit colleges such as the now closed Corinthian and Marinello schools that promised a path to a better future but delivered only crippling debt. This session will provide an introduction to the rights and options of students who have been targeted by these schools, and a guide to discharge and repayment options for federal student loan debt, including the Department of Education's proposed defense to repayment discharge rules. We will also discuss claims and defenses relating to private student loan debts.

What You Will Learn

- Adjudicating claims against for-profit schools
- Applying for discharge of federal student loans
- Repayment options for federal student loans
- Claims and defenses in private student loan cases

Who Should Attend

Practitioners who represent higher-ed students on consumer law issues or are considering doing so. The program is intended as an overview in particular for those who represent former students of predatory for-profit schools.

Program Schedule

9:00

Program Overview and Introductions

Noah Zinner

9:15

Adjudicating Claims Against Predatory Schools

- I. Case assessment
- II. Types of claims
- III. Typical defenses
- IV. Damages
- V. Ethical considerations
- VI. Arbitrating claims

Harry Shulman

10:15

Federal Student Loan Discharges and Repayment

- I. Discharge
 - a. Statutory discharges: Total and permanent disability; closed school; and false certification.
 - b. Defense to Repayment discharge
- II. Repayment
 - a. Consequences of default
 - b. Rehabilitation and consolidation
 - c. Income-based repayment

Megumi Tsutsui, Noah Zinner

11:15

Networking Break

11:30

Claims and Defenses for Private Student Loans

- I. Structure of private student loan industry
- II. School related defenses-FTC holder rule
- III. Private student loan defense

Juliana Fredman

12:30

Adjourn

Faculty

Chairperson

Noah Zinner

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