

# LA LAW LIBRARY

# PRO BONO WEEK 2022

October 24 - 29 • FREE Legal Classes, Workshops & More  
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## Federal Student Loans: Repayment and Cancellation Options

Tuesday, October 25, 2022 – 3:00pm – 4:00pm

---ZOOM INFORMATION WILL BE EMAILED TO REGISTRANTS PRIOR TO CLASS START TIME---

What kinds of student loans do I have? What rights, responsibilities, and risks come with them? What options might be available for working toward cancellation of my federal student loans, and what actions do I need to take NOW to take advantage of them?

It is important to understand how student loans work so you can avoid problems in the future and work toward repayment or cancellation. This class will provide information on how to identify what kind of student loans you have and how to assess your repayment and cancellation options. It will also provide an overview of several time-limited initiatives the federal government has announced for federal student loan borrowers including cancellation, Fresh Start, the Public Service Loan Forgiveness (PSLF) waiver, and the Income-Driven Repayment (IDR) account adjustment.

### Class covers:

- Federal vs. private student loans
- Types of federal student loans
- The repayment process and federal student loan repayment plans
- Consequences of not paying back student loans
- New rights for federal student loan borrowers and actions to take NOW to benefit from them
- How to identify student loan scams
- Legal assistance services
- And much more!

Presented by: Cara McGraw, Attorney, Legal Aid Foundation of Los Angeles (LAFLA) (<https://lafla.org/>)

Registration Fee: FREE, registration reserves spot. Visit [probonoweb.lalawlibrary.org](http://probonoweb.lalawlibrary.org) to register

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