

Hundreds of thousands of low-income New Yorkers are unable to repay their student debt. Many are victims of sham trade schools that promised an education or job placement, but failed to deliver anything of value. Advocates can secure discharge of the debt in some circumstances, consolidate, or get the client into an income-based repayment plan. These cases are perfect for transactional attorneys because they require no court filings. Cases usually take no more than 10 hours.

Scope of work for pro bono volunteers includes:

- a. Work with clients and LSNYC attorneys to identify the best forms of relief.
- b. If client eligible for a discharge related to bad acts of a school, fill out relevant DOE form, draft persuasive cover letter, prepare client affidavit, and locate documents establishing that the school has a history of poor behavior. This may include a FOIA request.
- c. If client is eligible for a disability discharge, work with medical providers to ensure relevant form is completed and properly submitted.
- d. While waiting for the above relief, or if client is ineligible for the above, get client's loans out of default and put the client into an income-sensitive repayment plan. These can be achieved online and through negotiations with collectors and DOE. Proof of income will be required.
- e. Identify patterns of bad behavior among collectors and predatory schools for potential future litigation by LSNYC and/or your firm.

Law firms, corporations, law firm lawyers, and in-house counsel who are interested in partnering with LSNYC are encouraged to reach out to learn more. Please contact Adam J. Heintz, Director of Pro Bono Services, at 646-442-3582 or aheintz@legalservicesnyc.org.

[Volunteer Application](#)

[Access LSNYC's Student Debt Database](#)

The [Student Debt Database](#) is designed for legal services attorneys and pro bono volunteers who are helping low-income clients to secure federal student debt relief—particularly for debt accrued to attend for-profit schools that may have acted improperly. The website serves two key functions. First, it contains a library of government materials about for-profit schools and DOE practices gathered through Freedom of Information Act (FOIA) requests, or through parallel state government disclosure laws. Second, it contains training materials for a pro bono student debt project designed to help low-income clients struggling with student debt. The website was created by Legal Services NYC and Pro Bono Net, with a grant from the Legal Services Corporation.