

Student Loan Debt Project

The working group's first goal was to identify information and resources which would assist the bankruptcy bar, *pro se* filers, and the public in addressing student loan debt issues and to understand non-bankruptcy procedures and remedies.

Towards that end, the Court is pleased to announce the publication of the Student Loan Primer as a product of that initiative. The Primer, to be available on the Court's website, provides a concise and helpful summary describing the different types of student loans and includes hypertext links and citations to guidance on managing student loan debt. It outlines non-bankruptcy laws and regulations that apply to student loans, how to obtain accurate information on your student loans, and the various repayment options available.

In addition, as a result of the working groups' efforts to provide ongoing student loan debt advice in bankruptcy cases, American Student Assistance (ASA), a 56-year old nonprofit that helps members manage their student loan debt and equips them with money skills, expressed an interest in working with the project. ASA has a long history of contracting with schools, universities, and organizations across the country to provide this service to student loan debtors. With the support of the Court, South Carolina Legal Services has teamed up with ASA to provide a free lifetime membership for South Carolina debtors to www.saltmoney.org/SCLS, ASA's dynamic website which provides resources and guidance regarding student loan debt to its members. To activate a free individual SALT membership, South Carolina debtors can visit www.saltmoney.org/SCLS.

The Judges of the Court would like to thank the members of the student loan working group: Beth Atkins, Ann Bell, Susan Ingles, Lex Rogerson, Lisa Sumner, and Jimmy Wyman.

CARE – Financial Literacy Outreach Program

The Court is also pleased to report news on its initiative to reorganize and expand the reach of the CARE (Credit Abuse Resistance Education) Program, which it has sponsored in South Carolina since 2006. The CARE program is a national education initiative sponsored in bankruptcy courts and by the American Bankruptcy Institute, designed to provide information about money management and the consequences of consumer credit use to high school and college students. Since the Court began sponsoring the program, bankruptcy judges, trustees, and lawyers have volunteered and made presentations across the state of South Carolina to students and community organizations.

In order to modernize its operations, beginning May 8, 2015, volunteers can come together with schools and organizations to facilitate the process of scheduling CARE presentations through a website provided by SC Legal Services in partnership with the Court and the South Carolina Bankruptcy Law Association (SCBLA). The website is powered by ProBono.net. Volunteers who register will receive email alerts when schools and organizations request a presentation on the website. The website also contains a library of presentation materials and forms to be used by volunteers created by the Court's CARE working group, which will continue to solicit interest in and make presentations. To register as a school or community organization or as a volunteer presenter, visit www.probono.net/sc/care.

The Judges of the Court would like to thank the members of the CARE working group: Jane Downey, Marilyn Gartley, Janet Haigler, Susie Ingles, Kathleen Muthig, Lauren Schumann, Bill Short, Pamela Simmons-Beasley, and Dan Stone, and especially express their appreciation to the Board and members of the South Carolina Bankruptcy Law Association for its adoption of the program as its public service initiative.