



AMERICAN STUDENT  
— ASSISTANCE —



South Carolina  
Legal Services

Balancing the Scales of Justice

**Money knowledge for college—and beyond.**

CONTACT: American Student Assistance  
Brad Puffer, Media Contact  
(617) 275-6519  
[bpuffer@greenough.biz](mailto:bpuffer@greenough.biz)

South Carolina Legal Services  
Susan Ingles, Consumer Law Unit Head  
(864) 679-3244  
[susaningles@sclegal.org](mailto:susaningles@sclegal.org)

## **SOUTH CAROLINA LEGAL SERVICES PARTNERS WITH AMERICAN STUDENT ASSISTANCE TO TACKLE STUDENT DEBT**

### ***SALT Program Will Provide Free Financial Literacy Counseling***

**Columbia, S.C. – May 7, 2015** – South Carolina Legal Services (SCLS) has partnered with SALT<sup>®</sup>, a leading financial education program created by the nonprofit American Student Assistance<sup>®</sup>, to offer free guidance to South Carolina residents in financial distress, especially those unable to discharge student debt through bankruptcy. The new partnership will be discussed as part of the 2015 Annual South Carolina Bankruptcy Attorney Conference beginning May 8<sup>th</sup>.

“We believe this innovative partnership can be a national model in our fight against the burden of student debt,” said Andrea Loney, Executive Director of South Carolina Legal Services. “We have witnessed firsthand how student debt has become a roadblock to progress for so many. The financial literacy counseling provided by SALT is critical to ensuring those struggling with debt have the tools to succeed.”

The partnership grew directly out of the efforts by U.S. Bankruptcy Judge John E. Waites, who has seen the increasing role of student debt in bankruptcy proceedings. In October, Judge Waites formed a working group on student debt with a goal to develop and make available educational resources helpful to parties and their counsel.

“The resolution of student loan debt is a significant issue in many bankruptcy cases before this Court,” said Judge Waites. “This partnership will have an immediate impact and I encourage all bankruptcy attorneys to offer this free service to their clients to ensure we keep our residents on the path toward financial stability.”

“Student loans are one debt that never go away, even after bankruptcy,” said Paul Combe, President of American Student Assistance. “Our experience shows we can make a significant difference by simply providing the financial literacy and support that so many never receive. Our personally tailored counseling will empower those in financial distress to tackle debt head-on and take advantage of the many existing remedies.”

Student debt now exceeds one trillion dollars, slowing the economy and becoming an issue of nationwide concern. As many as one in three student loan borrowers are delinquent on payment of 90 days or more — delaying the ability to buy homes, cars or any other consumer purchases typically associated with starting out in life.

The SALT program combines online tools and one-on-one personal interactions to deliver neutral guidance, engaging content and loan repayment support in a simple, useful and motivating experience.

South Carolina residents will have access to counselors via live chat who are specifically trained and sensitive to bankruptcy issues.

SALT features include the “My Money 101™” online personal finance curriculum; a Repayment Navigator to track loans and compare repayment plans; search engines for scholarships and careers/internships; as well as blogs, articles, videos, calculators, tools and apps that teach users how to responsibly pay for and repay college costs while building financial skills for life.

Access to the SALT program will be offered through SCLS attorneys and staff. More information about the partnership and how to access these services can be found on their website at <http://sclegal.org>.

Nearly 300 higher education institutions, nonprofits, and corporate sponsors nationwide currently partner with SALT to bring its resources to approximately 2.5 million students and alumni.

American Student Assistance is providing this service free of charge, but welcomes local sponsors who would like to ensure the program is sustained moving forward. Visit <http://www.asa.org> to learn more about partnership opportunities with SALT.

**About American Student Assistance & SALT:** SALT is a free educational resource that provides money knowledge for college and beyond. With a combination of helpful tools, tailored information, and unbiased expertise, SALT helps young people successfully pay for, and repay, college costs. SALT was created by American Student Assistance, a nonprofit organization with 50+ years’ experience helping people make better decisions about financing their education and repaying student loans. Visit <http://www.saltmoney.org> or <http://www.asa.org> for more information.

**About SC Legal Services:** South Carolina Legal Services provides free legal assistance in a wide variety of civil (non-criminal) legal matters to eligible low income residents of South Carolina. SCLS is a non-profit corporation, funded by grants from the federally funded Legal Services Corporation, the South Carolina Bar Foundation, local United Ways, state court filing fees, and other federal, state and local funding. Visit <http://sclegal.org> for more information.

# # #

American Student Assistance, ASA, SALT, Money Knowledge for College—and Beyond, and corresponding logos are trademarks or registered trademarks of American Student Assistance. Other marks are the property of their respective owners. ©2015 American Student Assistance. All rights reserved.