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## **Student Loan Debt**

This section will talk about student loan debt and what to do if you are being sued on your debt.

### Overview

The collection of student loan debt depends on the type of student loan in question: federal or private. The federal government has substantial power to collect student loans, including taking certain federal benefits (including Social Security income), garnishing wages without a court order, and seizing income tax refunds. There is a limit to the amount of amount of Social Security income that can be garnished by the federal government. There is no time limit on the collection of federal student loans.

Private student loans are subject to state collection laws that apply to other unsecured debt, such as credit card and medical debt. Collection of private student loan debt is subject to a statute of limitations and a private lender or debt collector cannot take the borrower's Social Security benefits.

If you have any questions about student loan debt, or are having trouble paying your student loans, please call the Legal Services for Maine Elders Helpline at 1-800-750-5353.

### What to do if you are being sued on your student loan debt

Click [here](#) to get the "[Guide to Debt Collection Actions in Maine Courts](#)", or find the Guide in the Quicklinks menu to the left.

This Guide will give you an idea of what will happen if you are sued for your student loan debt. It provides a brief description of the steps a debtor will face in a typical debt collection case in a Maine court. It covers only debt collection actions for **unsecured** debt, such as credit card and medical debt.

If you are being sued on a debt or if you have any questions about a debt, call the Legal Services for Maine Elders Helpline at 1-800-750-5353 to talk to an attorney for free.

### Resources

#### **Legal Services for Maine Elders**

If you are a Maine resident who is 60 or older and you are having a hard time managing your student loan debt, call the Legal Services for Maine Elders Helpline at 1-800-750-5353 to speak to an attorney for free.

#### **Federal Student Aid Ombudsman Group of the U.S. Department of Education**

The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. For more information, [visit the Ombudsman Group's website by clicking here](#).

#### **National Consumer Law Center's Student Loan Borrower Assistance Project**

The Student Loan Borrower Assistance Project is a helpful resource for borrowers and their

families, and advocates representing student loan borrowers. [For more information, visit the Project's website by clicking here.](#)

**Maine Bureau of Consumer Protection's "Downeaster Common Sense Guide to Student Loans"**

The Downeaster Common Sense Guide to Student Loans has helpful information about student loan debt. [To get the guide \(.pdf\) from the Maine Bureau of Consumer Protection, click here.](#)

**Federal Trade Commission**

The FTC is a government agency that protects American consumers. For more information about your rights with regard to debt collection, [visit the FTC's website by clicking here.](#)

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