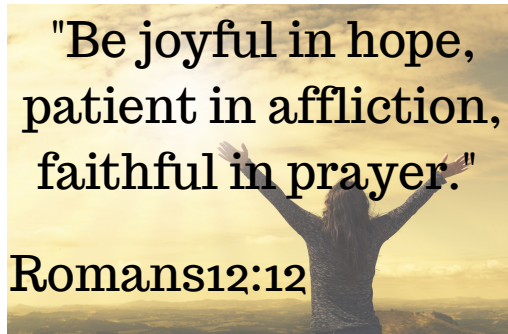




# THE LEGAL ADVISOR

*The official newsletter of Scranton Road Legal Clinic*



## Federal Student Loan Debt Forgiveness

*Written by Lillie Burkons, Esq., Staff Attorney*

President Joe Biden implemented an initiative that will relieve millions of Americans from thousands of dollars in federal student loan debt.

People with student loan debt who earned less than \$125,000 (single) or \$250,000 (married) in \*either\* 2020 or 2021 can receive loan forgiveness up to \$10,000. The amount is based on a person's "Adjusted Gross Income (AGI)" for either of those years and will be non-taxable. Pell Grant recipients can receive up to \$20,000.

All, even those with defaulted federal student loans, are encouraged to apply. Private loans may be consolidated into the Direct Loan program to qualify.

The order in which loan relief will be distributed is: Defaulted Dept. of Ed. loans; Defaulted commercial FFEL loans; Non-defaulted Direct Loan Program and FFEL loans; Perkins loans. If multiple loans exist, their order for distribution is: Loans with the highest interest rate; unsubsidized; subsidized; most recent; lowest combined principal and interest balance.

Once the loan amounts decrease, borrowers can have their monthly payments "re-amortized," or lowered.

While the initiative has been hailed by many, some members of Congress wish to block the plan. The Heroes Act of 2003, however, gave the President of the United States authority to revise student loan programs, especially during times of emergency, such as the COVID-19 Pandemic.

National student loan debt is roughly \$1.6 trillion. The White House states that the cost of private college has tripled, and Pell Grant coverage can now only cover about 30% of college tuition. Reducing the amount owed in student loans can: Decrease families' debt load; make college more affordable; help increase incomes of people who can subsequently afford to graduate from college; relieve financial stress caused or worsened by the 2020 Pandemic.

Federal student loan payments are paused through Dec. 31, 2022. If you need advice or resources to explain your rights, please contact us at 216-861-5323.

## Free Meals for Children - Kids Cafe

Cuyahoga County Public Library and Cleveland Public Library branches, in collaboration with the Greater Cleveland Food Bank, are providing free after school meals for children 18 and under, through next Spring. Check your local CCPL and CPL branch for Kids Cafe times or go to [CuyahogaLibrary.org](http://CuyahogaLibrary.org) or [CPL.org](http://CPL.org) for more information.

Based on data provided by Harvest for Hunger, a campaign that helps raise funds and food for Northeast Ohioans, 25% of Ohio children are at risk of going hungry, but that number is rising.

Food insecurity, according to the National Heart Association, causes uncertainty of having or getting enough food due to financial or resource blocks. People who experience food insecurity have higher heart disease and death and may experience more strokes, high blood pressure, and diabetes. Studies also show that children with access to and can eat breakfast every day have better grades.

In addition, many families in Cleveland struggle to decide between feeding their family or, say, going to the doctor and paying a co-pay.

If you or someone you know faces food insecurity, contact us for more resources.

## Legal Speak 101

**Complaint:** A complaint is the paperwork that starts the legal process in civil suits. A complaint can be filed in small claims, municipal or common pleas courts. A complaint lists reasons why a legal action is being brought by the plaintiff against the defendant. There is usually a fee to file a complaint with the clerk of courts, but in certain instances the fee can be lowered or eliminated.

## UNUSUAL LAWS

### *Strange Laws Around the US - Washington, D.C.*

- It's illegal to wear a ski mask while committing a crime.
- The law forbids you from marrying your mother-in-law.
- You might get a parking ticket for parking in your own driveway.



**IN-PERSON FAMILY LAW ADVICE CLINIC/WORKSHOP CONTINUES IN 2022!  
CONTACT US AT 216.861.5323 TO SIGN UP NOW! SPACE IS LIMITED.  
Also, check out our self-study workshops on our website!**

Formed in 2012, Scranton Road Legal Clinic educates and empowers our neighbors to make educated and prudent legal decisions, while providing the holistic support for the spiritual, emotional and relational problems that often accompany legal concerns. We offer brief advice via our brief advice telephone line at 216.861.5323 or via our online intake form at [www.scrantonroadministries.org/legal](http://www.scrantonroadministries.org/legal). Contact us today to discuss your legal need.