



Civil Justice, Inc.

Student Loan Borrower Protection Project

FREE LEGAL ADVICE AND ASSISTANCE FOR STUDENT LOAN ISSUES

Civil Justice, Inc. provides **FREE** legal advice and assistance to low-income borrowers in Baltimore facing problems related to a student loan. This includes:

- Student loan collection actions including wage garnishments, federal benefit offsets, tax-refund offsets, and lawsuits.
- Borrowers entitled to a cancellation of their federal student loans due to certain serious problems with the school they attended, or a total and permanent disability.
- Borrowers who are in default or at risk of defaulting on their student loans.
- Harassment or abuse by debt collectors attempting to collect student loans.
- Disputes with lenders or loan servicers.
- Other issues.

For Maryland residents outside of the Baltimore area, Civil Justice can provide referrals to Civil Justice Network attorneys and other organizations that may be able to assist.

To reach our intake staff, call **410-706-0174** or go to our website, www.civiljusticenetwork.org, and complete an intake form.