



**Filing bankruptcy
DOES NOT
automatically eliminate your student loans?**

You **will definitely have to repay** your student loan(s), and any student loans that you co-signed for someone else, if:

- A) You do not qualify for and obtain a hardship exception (very difficult and almost impossible to do); *and*,
- B) You have no non-bankruptcy defenses to repayment.

***Unless we advise you in writing
that your student loan is dischargeable,
you should assume that you will have to repay it.***