

Resources for Student Loan Borrowers in North Carolina

December 2018

COUNSELING & ONLINE RESOURCES

Federal Student Aid (FSA), The Office of the Department of Education

<https://studentaid.ed.gov/sa/> English version
<https://studentaid.ed.gov/sa/es> Spanish version

National Foundation for Credit Counseling (NFCC)

Provides online counseling for student loan borrowers at
<https://www.nfcc.org/our-services/student-loan-debt-counseling/>
Find a member agency <https://www.nfcc.org/locator/> (also see below)

NFCC Member Agencies in NC <https://goo.gl/aMq56f>

Some NFCC member agencies in NC have NFCC-trained student loan counselors:
Consumer Credit Counseling Service of Greater Greensboro, Financial Pathways of the
Piedmont (Winston-Salem), On Track Financial Education & Counseling (Asheville), and
Triangle Family Services (Raleigh). Agencies usually serve multi-county areas.

Consumer Financial Protection Bureau (CFPB)

<https://www.consumerfinance.gov/ask-cfpb/category-student-loans/>
<https://www.consumerfinance.gov/practitioner-resources/students/>

The Institute for College Access and Success (TICAS)

<https://ticas.org/>

National Consumer Law Center Student Loan Borrower Assistance Project

<https://www.studentloanborrowerassistance.org/>

NC Attorney General, Protecting Consumers

Paying for College

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College.aspx>

Student Loan Repayment Calculator

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College/Student-Loan-Repayment-Calculator.aspx>

What to Know Before You Borrow

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College/What-to-Know/Before-You-Borrow.aspx>

What to Know While in School

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College/What-to-Know/While-In-School.aspx>

What to Know After You Graduate

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College/What-to-Know/After-You-Graduate.aspx>

Helpful Links

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College/Helpful-Links.aspx>

Student Loan Guidebook for Servicemembers and Their Advocates

Prepared by Consumer Financial Transactions Clinic, UNC-CH School of Law, May 2018
Prepared for Michael S Archer, Legal Assistance Director, Marine Installations East
<https://bit.ly/2ATLK4t>

WHERE TO FILE A COMPLAINT

NC Attorney General's Office

<https://www.ncdoj.gov/Consumer/2-2-12-File-a-Complaint.aspx>

Toll-free within NC 1-877-5-NO-SCAM
Outside NC (919) 716-6000
En Espanol (919) 716-0058

Charlotte School of Law Complaint Form

<https://www.ncdoj.gov/Top-Issues/Protecting-Consumers/Paying-For-College/Charlotte-School-of-Law-Complaint-Form.aspx>

Consumer Financial Protection Bureau (CFPB)

<https://www.consumerfinance.gov/complaint/>

Click that you are complaining about a student loan.

LEGAL RESOURCES

NC Bar Association: Resources for Legal Assistance

<https://www.ncbar.org/public-resources/resources-for-legal-assistance/>

Legal Aid of North Carolina

Statewide helpline: 1-866-219-5262 (toll-free)

www.legalaidnc.org

Charlotte Center for Legal Advocacy

Client help line: 704-376-1600

Outside Mecklenburg County: 800-438-1254

Legal Services for the Elderly: 704-334-0400

Spanish line: 800-247-1931

www.lssp.org

Pisgah Legal Services

Offices in Asheville, Brevard, Hendersonville, Marshall and Rutherfordton.

Monday through Friday 8:30am-5:30pm

828.253.0406 or toll free 1.800.489.6144

<https://www.pisgahlegal.org/>

National Association of Consumer Advocates

<https://www.consumeradvocates.org>

The National Association of Consumer Advocates (NACA) is a nationwide organization of attorneys who specialize in consumer protection. On their website, search by topic (Student Loans) and geography:

<https://www.consumeradvocates.org/find-an-attorney>

National Association of Consumer Bankruptcy Attorneys

Find an attorney <http://network.nacba.org/advanced-search>

National Student Loan Defense Network

<https://www.nslndn.org/>

Harvard's Project on Predatory Student Loans

<http://www.legalservicescenter.org/get-legal-help/predatory-lending-and-consumer-protection-unit/project-on-predatory-student-lending/>

If you have suggestions about additional resources to add to this list, please contact

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www.responsiblelending.org