

# The Student Loan Handbook for Law Students and Attorneys

Adam S. Minsky



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Getting student loans is remarkably easy – but dealing with student loan repayment can be a nightmare. And as student loan debt continues to grow and repayment programs get even more complicated, it's no wonder that so many borrowers feel lost. The typical college graduate takes on an average of over \$30,000 in student loans, and the numbers are even more staggering for law school graduates. Considering the combined cost of an undergraduate and law school education, the average law school debt burden can easily exceed \$100,000. With the many challenges unique to new lawyers, it can be difficult to create an effective plan for managing student loans while studying for the bar exam, searching for a job, and adjusting to a new work environment.

Adam S. Minsky is an attorney and one of the nation's leading experts in student loan law. He specializes in helping new graduates manage their student debt, and he knows there are no easy, one-size-fits-all solutions. *The Student Loan Handbook for Law Students and Attorneys* is his concise, relatable guide for those struggling with student loan management, and it is the only student loan resource geared specifically to lawyers. He examines everything, from the impossibly bureaucratic loan system to the nuances of specific loan programs. He explores profession-specific repayment strategies unique to the legal field, and provides readers with the information they need to keep their loans in good standing, avoid negative consequences, and achieve debt freedom. Topics include:

- The different types of student loans
- The major players in the student loan system
- Repayment options, including income-driven repayment
- Loan forgiveness programs
- Consolidation and refinancing
- Strategies and tips for optimizing repayment
- Guidelines on avoiding loan default
- Detailed repayment roadmaps for specific law careers including big firm attorneys, nonprofit and government lawyers, solo practitioners, independent contractors, and associates at small and mid-size firms

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