



SDFL STUDENT LOAN PROGRAM AGENDA

9:00-9:20 a.m. **Student Loan Program for the SDFL, tackling a \$1.6 Trillion problem.** Review of Administrative Order Prescribing Procedures for Student Loan Program eligibility, requirements, and benefits. Laurie Weatherford, Chapter 13 Trustee, Middle District of Florida, Orlando Division.

9:20-10:10 a.m. **Sorting the herd.** Federal v. Private, Administrative Discharge, Federal Repayment Plans, Forgiveness Programs, Default Consequences, Deferments, Forbearances, Rehab and updates on COVID-19 relief. Christie Arkovich and Wayne Spivak

10:10-10:50 a.m. **Analyzing federal student loans using Student Loanify.** What you need from your client. Review of necessary data for step-by-step analysis for repayment options using Student Loanify. Tammy Branson and Robert Branson

10:50-11:05 a.m. Break

11:05 to 12:00 p.m. **Use of the Portal for Both Federal and Private Student Loans.** Demonstration of Stretto (fka DMM) Portal to upload information and provide effective communication. Discussion on consolidating student loans. Proper service is key. Private loans-use mediation. What do you do after an approval or settlement is received? Jackie Laverne and Wayne Spivak

12:00-12:45 Break for lunch

12:45-1:25 p.m. **Treating Student Loans as a “separate class” in Chapter 13 Plans.** Discussion on when its ok to treat student loans in a separate class in Chapter 13, review of sample Chapter 13 plan spreadsheets, calculations, and case law. Robert B. Branson Esquire and Tammy Branson

1:25-2:15 p.m. **Adversary proceedings, when to attempt discharge of student loans.** Review of student loan dischargeability case law including what constitutes a student loan and Austin Smith’s theory on cost of education. When you should go forward with a dischargeability action. Christine Kingston, Special Guest from CDCA and Christie Arkovich

2:15-2:30 p.m. Break

2:30-3:10 p.m. **Update on COVID-19 mortgage forbearance and the potential tsunami that is coming.** Mortgage Modification Mediation might be needed more than ever when COVID relief ends. Tammy Branson and Laurie Weatherford

3:10-3:20 p.m. **Question and Answer time**—poll time -review information taught throughout the day.

Speakers:

Laurie K. Weatherford, Standing Chapter 13 Trustee, Middle District of Florida-Orlando Division

Robert B. Branson, Esquire, BransonLaw, PLLC

Tammy Branson, Senior Paralegal, BransonLaw, PLLC

Christie D. Arkovich, Christie D. Arkovich, P.A.

Wayne Spivak, Justin Clark & Associates,

Jacqueline LaVerne, Esquire, Bogin, Munns & Munns, P.A.

Christine A. Kingston, Surf City Lawyers

Note: The event will be held via Zoom. You will be provided the link prior to the event along with a Dropbox link with materials.