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# About Us

## **WELCOME! We're glad you found us.**

We are the oldest, largest, and only grassroots group in the nation fighting for student loan justice. We've been around for 15 years. We've been featured on 60 Minutes, in the New York Times, Wall Street Journal, CNN, CNBC, PBS, NPR, Fox News, MSNBC, Rolling Stone, VICE news, Fast Company, and many, many other places. We are non-partisan. Spread the word about this group. We are it. Unlike EVERY other loan in the country, student loans have been UNIQUELY stripped of bankruptcy protections, statutes of limitations, and other protections. The result is an unconstitutionally vicious, predatory, and hyper-inflationary lending system.

**THIS IS NOT RIGHT. WE DON'T HAVE TO TAKE THIS.**

We are fighting for the return of bankruptcy protections to student loans. The Founders called for bankruptcy rights in the Constitution. They are on our side. Having the THREAT of bankruptcy back on our side is absolutely KEY to this fight. Getting this right back (as it exists for all other loans in the country) will help you tremendously, whether you file for it or not. Thankfully, we now have two great bills to fight for: S.1414 (Senate), and HR 2648 (House).

***RIGHT NOW, WE ARE PUSHING THE PRESIDENT TO CANCEL STUDENT LOANS BY EXECUTIVE ORDER. WE CURRENTLY HAVE 236,000 SIGNATURES AND GROWING.***

# Student Loans Have Been Stripped of The Most Fundamental

# Consumer Protections.

This includes bankruptcy rights, statutes of limitations, Fair Debt Collection laws, Truth in Lending laws and other protections that exist for every other type of loan. This combined with extremely strong collection powers, has given the industry a strong financial incentive and legal cover to abuse the borrowers, rather than work with them in good faith.

The damage this has done and is poised to do to the country, is incalculable.

1.7

National Student Debt (\$ Trillion)

45

# of borrowers in debt (million)

40

% Default Rate (class of 2004)



# The Grassroots Organization Student Loan Justice

StudentLoanJustice.Org was formed in 2005 because there was simply

no other group in Washington DC or anywhere in the country that was fighting meaningfully to correct this. The established “student advocacy” groups were grossly negligent in their duties to the citizens they claimed to be fighting for.

Many accepted blatant injustices and busied themselves creating things like repayment and “forgiveness” programs- all of which are failing and harming well over 90% of the people participating in them.

Our goal is to enable citizens to fight and get their rights back. This means returning the same bankruptcy rights and statutes of limitations that everyone enjoys for every other type of loan. While no one wants to file for bankruptcy (and few people will need to when this right is returned), this is the only way to put the lenders, which include both private companies and the federal government, in check so that they cannot abuse and oppress the people.

## **Student Loan Justice Receives No Corporate, Institutional, Government or Foundation Support.**

This ensures that the group will not be corrupted or co-opted as normally happens with established groups in and around Washington DC. This group accepts only donations from fellow citizens for it's support.



We have been profiled on 60 Minutes, the New York Times, Rolling Stone Magazine, VICE News, The Chronicle of Higher Education, CNN, Fox News and many other media outlets. SLJ is credited as being the inspiration for multiple pieces of legislation that would solve this problem. With 50 state chapters across the country, you can help us fight. If you feel the weight of this problem on your shoulders, you must help us. We need each other to finally solve this problem!



# Who Is Alan Collinge?

SLJ Founder Alan Collinge is a student loan borrower. His experiences with his own student loans, combined with knowledge of good faith

ending learned over years while he managed a small lending program on behalf of the federal government, made him realize that this is a problem the United State has never seen. He took his research to the media and to Washington and was profiled as top story on 60 Minutes.

Since then, he has authored *The Student Loan Scam* (Beacon Press), has written hundreds of articles in the *New York Times*, *Los Angeles Times*, etc., does frequent television and radio interviews. In 2008, he was chosen as one of 8 “financial heroes” by CNN/Money Magazine. Prior to founding SLJ, Collinge was associate scientist (aeronautics) at Caltech and he earned three degrees in aerospace engineering from the University of Southern California. Now he devotes himself full time to SLJ.

# Join

**Please Join this fight. Get connected with your local [state chapter](#), get regular updates, and participate in our actions and events.**

**JOIN**



# Sign the Petition

**We are petitioning The President to cancel all federally held student loans by executive order. He can do this without needing any tax appropriation from Congress, and without adding anything to the national debt. Please sign and share this important petition!**

**SIGN**

# Donate

**Your financial support is important. We are not supported by corporate, industry, or other interests. We rely only and totally upon donations from regular people like you.**

**DONATE NOW**

# Contact Us

We'll get back to you as soon as we can. We look forward to hearing from you! If this is urgent, please call **(202) 594-1120**, or email us at **[justice@studentloanjustice.org](mailto:justice@studentloanjustice.org)**

**SEND MESSAGE**



**Awareness**  
Digital Media

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