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## **Tara LeDays Article The Debt Dilemma Gets Top Billing in the State Bar of Texas Bankruptcy Law Section Fall 2023 Newsletter**

**Tara LeDay discusses the complex relationship between student loans and bankruptcy**

December 20, 2023

The intersection of student loan debt and bankruptcy law has been the subject of growing interest and concern as the Biden administration reorganizes the student loan structure and its associated repayment programs. With student loan debt reaching unprecedented levels, lawmakers and legal experts are exploring new avenues to provide relief to borrowers facing financial hardship.

In an article featured in the Fall 2023 Newsletter for the Texas State Bars Bankruptcy Law Section, Tara LeDay, associate in Chamberlain Hrdlickas Bankruptcy & Restructuring practice in Houston discusses the latest developments in bankruptcy law as it relates to student loans and how they impact both debtors and the legal landscape.

With the recent Department of Justice guidance and the synergy between legal developments and legislative efforts, the bankruptcy landscape is actively changing and evolving to simplify the challenges debtors face to discharge their student loan debts, said LeDay. As student loan payments resume, more debtors will be able to take advantage of the revised income-based repayment programs reducing the stress and burden on many individuals. Most importantly, it is essential for individuals facing financial difficulties to consult with a bankruptcy attorney to explore their options and make informed decisions about their student loans and bankruptcy.

LeDay also recently contributed an article on the same topic to the Houston Business Journal Nov. 17, 2023 issue.

Read the full article here:

<https://texasbar.informz.net/texasbar/data/images/Debt%20Dilemma.pdf>

For the Houston Business Journal version of the article, go to:

[https://www.bizjournals.com/houston/digital-edition/issue/39416 \(p. 43\).](https://www.bizjournals.com/houston/digital-edition/issue/39416 (p. 43).)