

## **STUDENT LOAN**

### **QUESTION**

**Is my Student Loan included in the Bankruptcy**

### **ANSWER**

The straight answer is NO this is not included in your Bankruptcy

You can continue to make direct payments

See Additional Information sheet for the Insolvency Service Guidelines

## ADDITIONAL INFORMATION

Insolvency Service Guide to Bankruptcy 21 July 2016

<https://www.gov.uk/government/publications/guide-to-bankruptcy/guide-to-bankruptcy>

There are some exceptions to the payment rules. You can make direct payments for:

- secured creditors, like a mortgage lender
- debts which are not included in the bankruptcy (like court fines, maintenance payments and student loans), these are called “non-provable debts”
- money owed after 19 March 2012 to the Department for Work and Pensions for budgeting or crisis loans

You must keep paying rent and any new debts after the bankruptcy. You may not need to pay bills that are unpaid at the date of your bankruptcy order. You may have to pay a deposit for future supplies of gas, electricity or other utilities. Or your utility accounts may be transferred to a spouse or partner.