

## Supreme Court's Rejection of Debt Relief Leaves Young Lawyers Struggling



The US Supreme Court dealt a blow to the hopes of many young lawyers burdened with student debt. The decision, which struck down President Joe Biden's student debt relief plan, has left aspiring attorneys like Lauren Howell feeling disheartened and worried about their future prospects. Howell, who is set to attend Harvard Law School, fears that her significant student debt may hinder her career goal of advocating for justice in communities of color.

The loans that enabled Howell to obtain degrees from prestigious institutions such as Duke, Stanford, and now Harvard far exceed what might have been forgiven under the proposed debt relief plan. Nevertheless, every bit of relief counts, and Howell and many others feel the Supreme Court's rejection of the plan as a personal setback.

For Howell, the pursuit of education holds deeper significance. As the descendant of a former slave, she is determined to overcome the uncertainty and challenges that come with her educational journey. However, the weight of student debt looms large, impacting major life decisions for young lawyers like Howell.

Josephine Bahn, an associate at Cozen O'Connor in Washington and chair of the American Bar Association's Young Lawyers Division, shares Howell's sentiments. Bahn, a first-generation college student, understands the all-consuming nature of student debt. She worked multiple jobs during her college years, making sacrifices such as walking long distances to class, all to alleviate her debt burden. Even now, Bahn faces the difficult choice between saving for retirement or accelerating her debt repayment.

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The burden of student debt is widespread among law students and early career attorneys. According to a survey conducted by the American Bar Association's Young Lawyers Division, approximately 90% of respondents relied on loans to finance their legal education or prior degrees. The survey further revealed that 80% to 90% of participants felt that student debt negatively impacted their career trajectory, personal lives, or overall financial well-being. On average, law students carried a staggering \$108,000 in loan debt.

Andre Hunter, an attorney in Chicago, had accumulated \$67,000 in student debt as of May 2020. Starting his career with a modest salary, Hunter struggled to manage his loans while becoming his family's primary provider after his father's cancer diagnosis. Hunter emphasizes the significance of the student loan pause during the pandemic, highlighting the relief it provided. He hopes that President Biden will leverage available tools to bring financial stability to individuals burdened by student debt, as millions voted for him based on his loan forgiveness plan.

Shortly after the Supreme Court's 6-3 ruling, Biden pledged to explore alternative legal avenues to address student debt relief. However, opponents argue that the responsibility for debt relief lies with Congress. While some, like attorney Daniel Berkowitz, express skepticism about the prospects of a legislative solution, they commend Biden for his efforts. Berkowitz, who paid off his own loans, acknowledges the imperfect nature of the proposed relief plan but appreciates the intention behind it.

Despite the long-lasting consequences of student debt, Howell remains hopeful for future generations, particularly for individuals of color striving for higher education. She emphasizes the positive impact of debt relief on marginalized communities and looks forward to affordable education and relief becoming accessible to those who need it most.

The Supreme Court's rejection of the student debt relief plan has left young lawyers grappling with financial burdens that hinder their pursuit of justice. The weight of student debt negatively impacts their lives and career decisions, forcing difficult choices and delaying progress. While President Biden aims to explore alternative solutions, the road to comprehensive relief remains uncertain. Nonetheless, hopeful young lawyers like Howell aspire to a future where generations to come can access affordable education and attain relief from the burden of student debt.

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