Orlando Attorney Now Offers Student Loan Discharge as Federal Court Launches New Program

Juan Burgos Law is now representing Central Florida clients in student loan discharge cases following the U.S. Bankruptcy Court's new 2026 program.


Attorney Juan Burgos

ORLANDO, FL, UNITED STATES, September 20, 2026 / EINPresswire.com/ -- Juan Burgos Law is now representing Central Florida clients seeking to discharge student loan debt in bankruptcy, following the U.S. Bankruptcy Court for the Middle District of Florida's launch of a new Student Loan Discharge Program. The program, established under Administrative Order FLMB-2026-3 (July 16, 2026) and clarified under Amended Administrative Order FLMB-2026-4 (August 4, 2026), creates a standardized process for borrowers to pursue discharge of federal student loans held by the U.S. Department of Education through an existing or new Chapter 7 or Chapter 13 bankruptcy case.

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> *Juan C. Burgos, Juan Burgos Law*

More than 9 million federal student loan borrowers were in default nationwide as of March 2026, according to Federal Student Aid data, representing over 13% of the $1.64 trillion federal student loan portfolio, with another 8.4 million borrowers in forbearance. Under Section 523(a)(8) of the U.S. Bankruptcy Code and the Eleventh Circuit's three-part "Brunner test" — which examines a debtor's current ability to maintain a minimal standard of living, whether that inability is likely to persist, and whether the debtor made good-faith efforts to repay — federal courts may discharge student loan debt for borrowers who can show undue hardship, but only within a bankruptcy case, through a separate adversary proceeding.

"This program gives Central Florida borrowers a real, documented path that didn't exist before,

but it's important to understand what it actually is," said Juan C. Burgos, founder of Juan Burgos Law. "Student loan discharge isn't a stand-alone fix. It only happens inside a Chapter 7 or Chapter 13 bankruptcy case, through a separate proceeding where the borrower has to show the loan creates an undue hardship. We walk clients through whether their situation fits that standard before they file anything."

To help borrowers understand where they stand before scheduling a consultation, Juan Burgos Law has published a free online screener that walks through the same three-factor hardship test the courts use, along with a full explanation of the process available in English, Spanish, and Portuguese.

"A lot of people believe student loans can never be discharged, and that's simply outdated information," said Burgos, who represents bankruptcy clients directly in English, Spanish, and Portuguese. "The right next step depends entirely on the individual's loan type, income, and hardship, which is exactly why we built a free tool to help people get a clearer picture before they ever set foot in a courtroom."

Juan Burgos Law represents individuals in Chapter 7 and Chapter 13 bankruptcy cases, including student loan discharge matters, before the U.S. Bankruptcy Court for the Middle District of Florida. More information, including the firm's free Student Loan Discharge Screener, is available at juanburgoslaw.com/student-loan-bankruptcy-discharge, with a Spanish-language version at juanburgoslaw.com/es/prestamos-estudiantiles-bancarrota. Consultations can be scheduled online or by calling (407) 505-4190.

About Juan Burgos Law
Juan Burgos Law is a bankruptcy and personal injury law firm based in Orlando, Florida, led by attorney Juan C. Burgos (Florida Bar No. 84056). The firm represents individuals and commercial enterprises throughout Central Florida in Chapter 7, Chapter 11, Chapter 13, and Subchapter V bankruptcy proceedings — including student loan discharge matters — before the U.S. Bankruptcy Court for the Middle District of Florida, providing direct counsel in English, Spanish, and Portuguese.

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Disclaimer: This press release is for informational purposes only and does not constitute legal advice. Hiring an attorney is an important decision that should not be based solely on advertising. Past results do not guarantee future outcomes. Juan Burgos Law is a debt relief agency. We help people file for bankruptcy relief under the U.S. Bankruptcy Code.

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