**Karen Bentley, Esq.**

karen.bentley@guidant.law
(602) 888-9229

Karen Bentley is a distinguished attorney who focuses her practice on bankruptcy, student loan debt discharges, debt resolution, and litigation. She established herself as a prominent advocate, working tirelessly to assist clients in finding relief from debt burdens.

Karen’s legal experience spans both private practice in Arizona law firms and public service with the Arizona Office of the Attorney General, giving her a broad perspective on complex cases. Notably negotiating multiple settlements for student loan discharges and debt resolution in excess of $1,000,000, Karen guides clients through adversary proceedings and litigation, from complaint through trial.

As a nationally recognized expert in student loan law as well as a former teacher and principal, Karen has a unique expertise in guiding people through the intricacies of student loan discharge, particularly within the context of bankruptcy. While student loans are not automatically dischargeable, unlike other forms of debt, Karen understands when exceptions are possible and knows how to maximize these opportunities for her clients.

### **Activities & Memberships**

* National Association of Consumer Bankruptcy Attorneys
* Arizona Consumer Bankruptcy Counsel
* Arizona Inn of Court (2022–present)

**Publications**

* Author, “What You Need to Know about Discharging Student Loan Debt through Bankruptcy,” AZ Big Media (May 2024)
* Quoted, “Discharging Student Loans in Bankruptcy Is Supposed to Be Easier Than Before,” New York Times (August 2023)
* Quoted, “Discharging Student Loans in Bankruptcy Is Supposed to Be Easier Than Before,” The Seattle Times (August 2023)

**Presentations**

* Presenter, “Balancing the Scales of Justice in Bankruptcy,” State Bar of Arizona 2024 Convention (Jun. 2024)
* Presenter, “Student Loan Bankruptcy Litigation: New Guidance from the Department of Justice,” *State Bar of Arizona* (2023)
* Presenter, “Let’s Get Ethical: Bankruptcy Style,” *State Bar of Arizona Convention* (2023)
* Faculty, “Bankruptcy in a Post-Covid World,” *State Bar of Arizona Convention* (2022)
* Featured Speaker, “How to Discharge Student Loans in Bankruptcy,” *720SystemStrategies* (2022)

**Education**

* J.D., Arizona Summit Law School
* M.Ed., Leadership, Northern Arizona University
* B.A., University of Arizona

**Bar Admissions**

* State Court of Arizona
* District Court of Arizona
* District Court of Nebraska