

IN THE SUPREME COURT OF NOVA SCOTIA  
IN BANKRUPTCY AND INSOLVENCY  
**Citation:** Blanchard (Re), 2010 NSSC 42

**Date:** February 4, 2010

**Docket:** B 32731

**Registry:** Halifax

District of Nova Scotia  
Division No. 03 - Sydney  
Court No. 32731  
Estate No. 51-070051

In the Matter of the Consumer Proposal of Wendy Marie Blanchard

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**LIBRARY HEADING**

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**Registrar:** Richard W. Cregan, Q.C.

**Heard:** January 14, 2010

**Written Decision:** February 4, 2010

**Subject:** The Bankrupt, who had outstanding student loans of about \$49,000, applied for relief under Subsection 178(1.1) of the *Bankruptcy and Insolvency Act*.

**Summary:** Her studies had ended in 1996. She had completed a Consumer Proposal being advised that it would discharge these loans, only to find out that it did not. Her family income is modest. To apply her surplus income to these loans would take 12 years just to cover the principal.

**Held:** To continue this burden expecting her to pay these loans would

be inconsistent with the overall objectives of the *Act*. Relief was granted.

***THIS INFORMATION SHEET DOES NOT FORM PART OF THE COURT'S DECISION. QUOTES MUST BE FROM THE DECISION, NOT THIS LIBRARY SHEET .***