

**THE FEERICK CENTER FOR SOCIAL JUSTICE
AT FORDHAM LAW SCHOOL**

and

**THE JUSTICE CENTER OF THE
NEW YORK COUNTY LAWYERS' ASSOCIATION**

cordially invite you to the

New York City Consumer Debt Working Conference:

A Blueprint For Reform

Thursday, June 19, 2008—8:30am

McNally Amphitheatre

Fordham Law School

140 West 62nd Street, New York, NY 10023

**SEATING IS LIMITED—DEADLINE EXTENDED—
PLEASE REGISTER BY JUNE 12, 2008**

To Register please see <http://law.fordham.edu/consumerdebtconference>

For additional information, please contact
Dora Galacatos, Senior Counsel
Feerick Center for Social Justice at
Fordham Law School
At **Galacatos@law.fordham.edu** or **212.636.7747**

CONFERENCE SPONSORS

Feerick Center for Social Justice
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&
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CONFERENCE SUPPORTERS

Coalition for Debtor Education
The Legal Aid Society of New York City
MFY Legal Services
NEDAP
Northern Manhattan Improvement Corporation
Urban Justice Center

About the Conference

The issue of consumer debt is gaining increasing attention—from the public and private sectors to community-based service providers and academia. Although estimates vary, the average consumer carries thousands of dollars in credit card debt and the nation's savings rate is the lowest since the Great Depression. Not surprisingly, debt collection efforts have grown and debt collection actions are on the rise. Here in New York City, the New York City Civil Court has experienced an exponential growth in consumer debt cases. Consumer debt, thus, has become a pressing concern for low- and moderate-income Americans here in New York City and across the country.

The goal of the Conference is to identify concrete and achievable reforms and strategies that can be implemented in the medium term to help low-income New Yorkers stabilize and improve their financial health, build wealth, enjoy the benefits of a fair financial services market, and be better protected against deceptive and abusive practices.

The Conference will bring together opinion makers, policymakers, consumer law experts, community-based service providers, client-debtors, and industry representatives to problem solve around discrete, pre-defined issues. The Conference will produce a short report with recommendations for reforms and improvements.

ABOUT THE KEYNOTE SPEAKER

Tamara Draut has written extensively about major economic issues facing Americans. The Director of the Economic Opportunity Program at Demos, a public policy center based in New York City, she is the author of numerous reports and has conducted research on household debt in America. Ms. Draut's work on debt has been covered by dozens of newspapers, including the *New York Times*, *Washington Post*, *Chicago Tribune*, *Wall Street Journal*, and *USA Today*. She is a frequent television commentator and has appeared on the *Today Show*, *ABC World News Tonight*, CNN's *Lou Dobbs Tonight*, and Fox News. Ms. Draut is also the author of *Strapped: Why America's 20- and 30-Somethings Can't Get Ahead*. In her role at Demos, Ms. Draut oversees the research, policy, and advocacy work on economic security issues. She is co-author of the recent Demos reports: *The Plastic Safety Net: The Reality Behind Debt in America*; *Millions to the Middle: Three Strategies to Grow the Middle Class*; *Retiring in the Red: The Growth of Debt Among Older Americans*; and *Borrowing to Make Ends Meet: The Growth of Credit Card Debt in the 90s*, among others. Ms. Draut holds an M.P.A. from Columbia University and a B.S.J. from Ohio University.

New York City Consumer Debt Working Conference:

8:30 AM	Continental Breakfast & Registration	GINA CALABRESE Professor, St. John's University School of Law
9:00 AM	Opening and Welcome HON. GEORGE BUNDY SMITH Chair, NYCLA Justice Center Advisory Board MATTHEW DILLER Associate Dean, Fordham Law School KEYNOTE ADDRESS TAMARA DRAUT Director of the Economic Opportunity Program, Demos	CAROLYN E. COFFEY Staff Attorney, MFY Legal Services RICHARD A. KLASS Attorney HON. BERNICE D. SIEGAL New York City Civil Court ISAAC N. TUCHMAN Daniels & Norelli, P.C.
10:20 AM	Plenary I—Discussion of the Credit Card, Debt Consolidation, and Debt Collection Industries Moderator SUSAN BLOCK-LIEB Professor, Fordham Law School RAYMOND BELL Vice President Creditors Interchange Receivables Management LLC MINNA ELIAS New York Chief of Staff and Counsel to Congresswoman Carolyn B. Maloney MARK FLEISCHER Deputy Bureau Chief New York State Attorney General's Office, Consumer Frauds and Protection Bureau LAURA GRECO Deputy General Counsel New York State Consumer Protection Board CLAUDIA WILNER Staff Attorney Neighborhood Economic Development Advocacy Project	1:00 PM Lunch 2:15 PM Working Group Break-Out Sessions ● Arbitration and Consumer Debt ● Intersection of Bankruptcy and Consumer Debt ● Civil Court Reform and Practice ● Financial Literacy and Credit Counseling ● Credit Reporting ● Medical Debt ● Post-Judgment Enforcement and Bank Policies and Practices
11:30 AM	Break	4:00 PM Roundtable Discussion—Civil Court Practice and Reform Moderator KENNETH ROSENFELD Director of Legal Services Northern Manhattan Improvement Corporation HON. FERN A. FISHER Administrative Judge of the New York City Civil Court FERN SCHAIR Chair, Advisory Board Feerick Center for Social Justice
11:45 AM	Plenary II—The Civil Court Experience Moderator APRIL NEWBAUER Attorney-in-Charge, The Legal Aid Society Queens Civil Practice	NASOAN SHEFTEL-GOMES Staff Attorney, Urban Justice Center 5:00 PM Wrap-up

A Blueprint For Reform

WORKING GROUP BREAK-OUT SESSIONS— DESCRIPTIONS

• Working Group 1—Arbitration and Consumer Debt.

The use of binding mandatory arbitration by the credit card industry is widespread and affects tens of thousands of consumers nationally. Binding arbitration presents significant issues for consumers, especially for victims of identity theft, and industry practices are being examined by national consumer protection organizations. This Working Group will explore the current issues in this area and local and national developments by private sector companies, regulators, and advocates.

• Working Group 2—Intersection of Bankruptcy and Consumer Debt.

The connection between the expansion of consumer credit card debt and rising bankruptcy filings is well established. This Working Group will explore many of the issues that arise in this area, including the service needs of low- and moderate-income New Yorkers facing significant debt and considering filing bankruptcy, as well as collection of discharged debts.

• Working Group 3—Civil Court Reform and Practice.

The Working Group will explore more fully issues that will be raised and discussed in the morning's second plenary session, including concerns related to the processing of cases, the service of debtor-defendants, and default judgments. In addition, the Working Group will examine the current capacity to serve pro se litigants and their legal and social services needs.

• Working Group 4—Financial Literacy and Credit

Counseling. A great need exists for consumers to access high quality and appropriate financial literacy and financial counseling services. Access, delivery, and quality assurance of these important services to the communities that most need them present many challenges. In addition, the oversight and regulation of financial literacy and counseling providers have been stepped up in light of abuses. Concerns, however, persist. This Working Group will explore these issues.

• Working Group 5—Credit Reporting.

Credit reporting wields extraordinary influence over the lives of American consumers, determining their eligibility for financing and increasingly influencing consumers' ability to obtain employment and housing. This Working Group will explore how credit reporting affects New Yorkers of low and moderate means and what service providers should know to help address clients' problems with credit reports. The Working Group will also consider opportunities for advocacy in this area.

• Working Group 6—Medical Debt.

Medical debt is a significant and critical source of debt for many low- and moderate-income Americans. This Working Group will explore issues such as: the extent to which medical debt drives consumer debt rates, medical debt collection practices, service needs of consumers affected by medical debt, and education and reform efforts to address the problem.

• Working Group 7—Post-Judgment Enforcement and Bank Policies and Practices.

A significant number of very low-income and low-income debtor-defendants have income that is exempt from judgment and cannot be garnished or seized. Legislative reform efforts underway will provide additional protections to such litigants. The Working Group will examine the proposed legislation and its impact on banking institutions and consumers.

Registration Form

New York City Consumer Debt Working Conference: A Blueprint For Reform

SEATING IS LIMITED—DEADLINE EXTENDED—PLEASE REGISTER BY JUNE 12, 2008

For additional information, please contact **Dora Galacatos**, Senior Counsel, Feerick Center for Social Justice at Fordham Law School at **Galacatos@law.fordham.edu** or **212.636.7747**.

To register, please visit **<http://law.fordham.edu/consumerdebtconference>** or complete and submit this form as instructed below, including your preferences for Working Group Break-Out Sessions. This form can be emailed back to **feerickcenter@law.fordham.edu** or faxed to **646.312.8238**.

Name _____

Title _____

Affiliation _____

Address _____

City/State/Zip _____

Telephone/Fax _____

E-mail _____

You will have an opportunity to participate in one Working Group Break-Out Session during the conference. Please indicate your 1st, 2nd, and 3rd choice below. Please see descriptions of the various sessions on the opposite page.

- | | |
|---|--|
| <input type="checkbox"/> ___ Arbitration and Consumer Debt | <input type="checkbox"/> ___ Credit Reporting |
| <input type="checkbox"/> ___ Intersection of Bankruptcy and Consumer Debt | <input type="checkbox"/> ___ Medical Debt |
| <input type="checkbox"/> ___ Civil Court Reform and Practice | <input type="checkbox"/> ___ Post-Judgment Enforcement & Bank Policies & Practices |
| <input type="checkbox"/> ___ Financial Literacy & Credit Counseling | |

The facility is wheelchair accessible. Please indicate any special needs:

Dietary _____

Other _____

The Conference is free of charge.