

# PUBLIC OUTREACH: ONGOING PROJECTS AND NOTEWORTHY DEVELOPMENTS

SPONSORED BY THE PUBLIC OUTREACH COMMITTEE OF THE NATIONAL CONFERENCE OF BANKRUPTCY JUDGES

## MISSION STATEMENT OF THE NCBJ PUBLIC OUTREACH COMMITTEE:

The mission of the Public Outreach Committee is to develop and offer a continuous framework of programs and activities that educate and inform the public and the non-bankruptcy judiciary about bankruptcy law including (i) the impact of bankruptcy in the public's lives and livelihood; (ii) the impact of bankruptcy law on non-bankruptcy legal rights and remedies; and (iii) the purpose and need for financial literacy and responsibility.

## YOUR OUTREACH IQ: "ON IT" OR OUTLIER?

**Judges** and **lawyers** can be involved in public outreach in a variety of ways. Are you involved? Take this self-assessment about a few ways to be involved (circle Y for yes, N for no; 1 point for each Y):

### C.A.R.E.

1. My community has a C.A.R.E. program. Y N
  2. I'm a volunteer for our C.A.R.E. program. Y N
  3. I'll help create a C.A.R.E. program. Y N
- See more information about C.A.R.E. in this flyer.

### Pro Se/Pro Bono

1. My court has a formal pro se or pro bono program. Y N
  2. I'm involved in our pro se or pro bono program. Y N
  3. I'll help create/improve upon our pro bono program. Y N
- See more information about pro se and pro bono programs in this flyer.

### Financial Literacy for Elderly

1. I'm aware of resources for teaching elderly people about financial literacy. Y N
  2. I'm willing to share these resources with the NCBJ Public Outreach Committee to help build a website with these resources. Y N
- See more information about ElderCARE financial literacy in this flyer.

### Bench-Bench

1. Our court conducts outreach to state court judges. Y N
  2. I'll help create/improve upon our outreach to state court judges. Y N
- See more information about "Bench-Bench" outreach in this flyer.

### Local public outreach point person

1. My court has at least one judge who is involved in public outreach. Y N
2. Judges only: I'll help with public outreach in my community. Y N

Scoring: 7+, You're ON IT! 2-6, Step it up a notch! 0-1, You're an Outlier.

TURN OVER FOR MORE!

## IMPROVE CIVICS EDUCATION ON COURT WEBSITES

The Federal Judges Association has recognized the need for better civics education as a way to inform the public about the importance of an independent judiciary to a free society. In an effort to improve the quality of civics education resources available to federal judges, an FJA-created task force (including representatives of the NCBJ) commissioned an analysis of civics education features on federal court websites. The paper identifies best practices of access, navigation, labeling, content, etc., and makes recommendations for improvement. Judges may view the paper at the Federal Judicial Center's Bankruptcy Best Practices Discussion Forum ([http://cwn.fjc.dcn/bbp/home.nsf\\_under/SearchResources/Public Outreach](http://cwn.fjc.dcn/bbp/home.nsf_under/SearchResources/Public%20Outreach)).

## IT'S HERE! NEW NCBJ PUBLIC OUTREACH WEBSITE — NO NEED TO REINVENT THE WHEEL!

If you would like more information about financial literacy, pro se and pro bono programs, state court outreach, and community outreach programs, including resources, handouts, and the like, search no more. The Public Outreach Committee has created some new web pages to make public outreach user friendly! Check it out now. Go to [www.ncbj.org](http://www.ncbj.org) and select the "Public Outreach" tab.



## FINANCIAL LITERACY — WHY C.A.R.E.?

Building financial literacy in young people is more important than ever. The C.A.R.E. program ("Credit Abuse Resistance Education") has been engaged in that process for several years now. Active in all 50 states, C.A.R.E. provides high school and college educators with access to volunteer professionals from the bankruptcy community, including judges, to provide instruction in the wise use of credit and sound financial management techniques.

Visit the C.A.R.E. website at <http://care4yourfuture.org/> for more information about the program, including resources such as power point presentations, links, and contacts. To see a collection of other online financial literacy resources and courses, go to [www.flmb.uscourts.gov/announcements/](http://www.flmb.uscourts.gov/announcements/) and then scroll down to "April is Financial Literacy Month."

## PRO SE and PRO BONO EFFORTS: Inventory of resources for pro se filers and pro bono programs

Judge John E. Waites (South Carolina) of the Bankruptcy Judges Advisory Group to the Administrative Office of the United States Courts (AO) has compiled an inventory of sites that are helpful to pro se filers and pro bono providers. Judges may obtain the complete list, which includes restricted, judge-only sites not described below, from the Public Outreach Committee by emailing Chair Judge Laurel Isicoff. Here are some of the *public* sites identified on the list as well as a newly discovered addition on student loans:

- Pro Bono Bankruptcy Programs and Resources, Penn State's Dickinson School of Law, The Miller Center for Public Interest Advocacy, [http://law.psu.edu/file/Public%20Interest/probono\\_bkcy\\_programs.pdf](http://law.psu.edu/file/Public%20Interest/probono_bkcy_programs.pdf): Catalog of programs providing pro bono representation across the country, classified by state, circuit, and district. The catalog provides the following information: the program's contact information, income eligibility guidelines, chapters of bankruptcy for which representation is provided, limits on representation, whether representation is provided by lawyers, and any other additional relevant information.
- AO resources — There are almost too many to mention, but check out these two: 1. "Bankruptcy Basics" (text), [www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx](http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx): Basic information for debtors, creditors, court personnel, the media, and the general public on different aspects of bankruptcy. The text also provides individuals who may be considering bankruptcy with a basic explanation of the different chapters under which a bankruptcy case may be filed and answers some of the most commonly asked questions about the bankruptcy process. (Elsewhere in this flyer is information about a companion video.) 2. Filing for Bankruptcy without an Attorney, [www.uscourts.gov/bankruptcycourts/prose.html](http://www.uscourts.gov/bankruptcycourts/prose.html): This site provides useful information for those considering filing for bankruptcy without an attorney.
- National Consumer Law Center, [www.nclc.org/for-consumers/for-consumers.html](http://www.nclc.org/for-consumers/for-consumers.html): This website provides background information and resources for pro bono attorneys representing low-income clients in bankruptcy cases and information for consumers, including brochures on common bankruptcy questions, how to use credit wisely after bankruptcy, a debtor's legal rights during and after bankruptcy, and information relating to reaffirmation agreements. In addition, the NCLC's Student Loan Borrower Assistance Project, provides information on dealing with student loan obligations: [www.studentloanborrowerassistance.org/](http://www.studentloanborrowerassistance.org/).
- United States Financial Literacy and Education Commission, [www.mymoney.gov](http://www.mymoney.gov): This website is the government's website dedicated to teaching all Americans the basics about financial education. This website is also available in Spanish.
- American Bar Association resources: 1. Business Law Section Pro Bono Project, [www.abanet.org/legalservices/probono/businesslaw/bankruptcy.shtml](http://www.abanet.org/legalservices/probono/businesslaw/bankruptcy.shtml): This site has resources for programs offering pro bono bankruptcy services to persons of limited means or to pro bono programs considering offering such services. 2. Consumer's Guide to Legal Help, [www.abanet.org/legalservices/findlegalhelp/home.cfm?ptc=global\\_publicresources](http://www.abanet.org/legalservices/findlegalhelp/home.cfm?ptc=global_publicresources): At this site find links to local, state, and national foreclosure resources and a general state-by-state list of resources. 3. ABA's How to Begin a Pro Bono Program in Your Bankruptcy Court: A Starter Kit for Lawyers and Judges, [www.abanet.org/legalservices/probono/publications/bankruptcy\\_starterkit.html](http://www.abanet.org/legalservices/probono/publications/bankruptcy_starterkit.html): This site provides instructions and resources for designing a pro bono program.



### OUTREACH TO STATE JUDGES

The partnership between the NCBJ and the American Bankruptcy Institute to provide training to state court judges and court personnel about bankruptcy law and procedure continues. Free publications produced by the American Bankruptcy Institute (*When Worlds Collide: Bankruptcy and Its Impact on Domestic Relations and Family Law and Bankruptcy Issues for State Trial Court Judges*) and the National Association of Women Judges (*The Bankruptcy Card and How to Play It*) are available for distribution, under the auspices of those organizations, in conjunction with a presentation.

For more information, including a Bench-Bench News handout for informing state court judges of the program (see image excerpt above), visit the NCBJ website [www.ncbj.org](http://www.ncbj.org) and select the "Public Outreach" tab, then "Outreach to State Court Judges."

### UPDATE ON ELDERCARE — FINANCIAL LITERACY FOR SENIORS

Last year, the Public Outreach Committee issued a "Call for Info" requesting resources relating to financial literacy for the elderly. Thanks, in part, to information provided by you, the Committee is in the final stages of its formulation of a financial education program for senior citizens. The materials are being designed to be "user friendly" for members of an aging population who are unencumbered by the internet, tweets, facebook, and the like. The program is designed to identify common financial scams aimed at elders and provide education on how to avoid becoming a victim. Examples include schemes that target seniors' identities, personal information, homes, and credit. Following sample population testing, the Committee intends to make the model materials available to the NCBJ in a format that can be supplemented with local resources. For those of you with senior citizen family and friends, stay tuned . . . .

#### Did you know?

- The AO maintains a "Bankruptcy Basics" webpage featuring informational materials and an outstanding video series at [www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx](http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx) to aid bankruptcy filers unassisted by an attorney. Spanish and Creole versions of the video are available at [www.flmb.uscourts.gov/bankruptcybasics/](http://www.flmb.uscourts.gov/bankruptcybasics/) and [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov).
- The mission of the Consumer Financial Protection Bureau (CFPB) is to make markets for financial products and services work for consumers — whether they are applying for a mortgage, choosing a credit card, or using other consumer financial products. The CFPB is working to educate consumers about abusive lender tactics and to enforce consumer financial laws. A consumer can file a credit card complaint and get help with mortgage and other products by going to [www.consumerfinance.gov/](http://www.consumerfinance.gov/).