Many people, especially those with low income, find themselves in serious debt. The creditors keep calling, but the debt just keeps growing. The bankruptcy laws provide relief and a fresh start for honest but unfortunate debtors who are in financial trouble. They are ordinary folks and most are in need of a bankruptcy because they are unemployed, underemployed, suffering from serious medical problems, etc. This six-credit clinic is a terrific opportunity to learn legal concepts involving commercial, collections, domestic, real property, tort, criminal and other areas of law regarding their application in the federal bankruptcy court system while helping consumers address their financial burdens by filing chapter 7 bankruptcies. In addition to classroom time discussing legal theory and practice regarding chapter 7 and 13 bankruptcies, you will be working closely with an experienced consumer bankruptcy practitioner in their office preparing chapter 7 petitions. The time spent with the practitioner will give you invaluable experience learning how a law practice operates and will hone your attorney-client skills. Additionally, you will be appearing at reaffirmation hearings representing pro se debtors in front of bankruptcy judges in open court. You will also have the opportunity to spend time in one of the chapter 13 trustee’s offices learning about chapter 13 repayment plans and the legal requirements to effectuate a successful chapter 13 bankruptcy.