

August 28, 2015

Dan Ruben  
Executive Director  
Equal Justice America  
Building II, Suite 204  
13540 East Boundary Road  
Midlothian, VA 23112

RE: Law Student Fellowship

Dear Mr. Ruben,

This summer I worked as the Bankruptcy Clerk at Neighborhood Legal Services Association (NLSA) in Pittsburgh, PA. NLSA serves low-income clients in the Pittsburgh area on a variety of civil legal issues including consumer rights, unemployment compensation, public housing evictions, and family law issues.

As the bankruptcy clerk, I worked primarily with clients on filing and completing Chapter 7 and Chapter 13 bankruptcy petitions. The clients at NLSA file for bankruptcy mainly to avoid losing their public housing benefits or get essential utilities turned back on, so most of the filings I did were considered emergency bankruptcy petitions. I was responsible for meeting with the clients at the beginning of the bankruptcy process to gather their financial and biographical information. I usually have to meet with clients multiple times before the bankruptcy petitions are completed due to the amount of information need for a bankruptcy filing. I also am responsible for contacting local utilities, sheriff's offices, and landlords to ensure that clients are being given the benefit of the automatic stay after the bankruptcy petition is filed.

I also got experience litigating cases in Common Pleas Court. The cases I got to present in court were exemption hearings. A creditor would get a judgment against an individual who qualifies for NLSA's services and this judgment would lead to the individual's bank account being levied. Most clients have funds in their bank account that can be exempted including worker's compensation and social security. I would present arguments to Common Pleas Court on why the funds in our client's bank account should be exempt.

One of my most memorable clients from this summer was a woman who was having her Section 8 housing terminated and she was being evicted. This woman was elderly and suffering from cancer, she could not handle the stress of being evicted when she had no place to go. We filed a Chapter 7 bankruptcy petition for her to save her Section 8 housing benefits, while she will still have to move out of her current housing, she will be able to remain a Section 8 tenant. She also gets the benefit of the automatic stay, which will allow her time to find suitable housing in a more reasonable time period. I met with this woman just a few days ago to get a few things finished up, at the end of the meeting she cried and thanked me for all of my work on her case. The moment I received that hug and she thanked me was not only one of the greatest moments of my summer but also of my legal career, the ability to know that you truly helped someone in dire need is incredible.

Another bankruptcy I did this summer was for a couple with 3 kids, they were trying to save their home and get their utilities turned back on. These clients were struggling to find a decent paying job and pay for their house and utilities while paying for all the essentials for their children. I was in the early stages of the bankruptcy process, I had met with the clients and got the initial information from them but before I could file the bankruptcy, their water and sewage was shut off without notice of shut off. I was then tasked with getting the emergency bankruptcy filed so that we could get their water and sewage back on immediately, as they had three children to worry about. I got the emergency petition filed the day their utilities were shut off and spent the majority of the afternoon on the phone with their municipalities trying to get the utilities turned back. The local

water and sewage utility companies are usually hard to deal with, as they are not clear on the automatic stay or how they will be paid the back amounts. I was able to finally after two days and constant phone calls get the water and sewage turned back on. The clients are currently in the second month of Chapter 13 Plan. They are still living in their house and all of their utilities remain on. This was a great case for me because these clients were so hard working and seeing them struggle so was difficult for me to experience. I knew how much these clients cared about their children and knowing how hard they worked made me work very hard for them because I wanted to provide the best service I could.

Overall my experience at NLSA has been life changing, it has strengthened my determination to do public interest work. The clients I work with everyday deserve great civil legal service as does every low-income individual, being able to help NLSA provide outstanding legal service this summer was an extremely rewarding experience.

I would just like to thank you very much for the fellowship grant that was provided to me from Equal Justice America.

Sincerely,

Nicole Geyer  
Associate Editor, Pittsburgh Tax Review  
Candidate for J.D., May 2016  
University of Pittsburgh School of Law  
[nicole.geyer31@gmail.com](mailto:nicole.geyer31@gmail.com)