

August 31, 2018

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

Dear Mr. Ruben,

I wanted to express my thanks for Equal Justice America's funding this past summer. As a rising second-year student at Columbia Law School, EJA's grant allowed me to spend this summer at the New York Legal Assistance Group's Consumer Protection Unit and participate in NYLAG's Volunteer Lawyer for a Day ("VLFD") program.

EJA's grant enabled me to work on issues of economic justice affecting low-income and working-class New Yorkers and allowed me to help provide legal advice concerning medical debt, student loans, and consumer bankruptcy. On a typical day this summer, I would research and write memoranda of law on debt, lien, and loan issues. I helped to draft motions and other court documents that NYLAG lawyers later used to successfully argue in court. Additionally, I was afforded the opportunity to conduct client meetings and intake interviews and was able to meet and talk with many New Yorkers throughout the summer.

Through the VLFD program, which provides pro bono legal representation for indigent defendants in debt collections cases, I was able to assist in the legal defense of many poor, elderly, and non-English-speaking clients from abusive and predatory debt collection suits under the supervision of a volunteer attorney.

For a good deal of these cases, I advised clients on their legal rights and helped to negotiate reasonable settlement plans for defendants. We were often able to settle cases for as little as half of what plaintiffs would allege, greatly easing their financial burden. However, I was alarmed to learn that, for every meritorious case I participated in, there were many more collection cases where the plaintiff's claim was meritless, unsupported, outside of the statute of limitations, or otherwise defective. These sorts of cases gave me the opportunity to zealously advocate for my clients before the Court, and throughout the course of the summer we were able to get most of these meritless claims dismissed or discontinued. The relief and peace of mind that these victories gave my clients were incredibly rewarding.

One experience I had at the VLFD program is indicative of the sort of impact NYLAG's work has, and has stayed in my mind for the past few months. On one occasion at the Bronx County Civil Court, I was assisting with the case of a Hispanic client who spoke no English. Through a court interpreter, she explained to me that she was willing to pay whatever the plaintiff wanted because she feared the lawsuit would lead to her or her family being deported. I reassured my client that that would not come to pass, and that she in fact had a strong defense and likely

wouldn't need to pay at all. Knowing the flaws in the plaintiff's case, we were able to convince the plaintiff to discontinue their action against our client entirely. That day was one of the first times I was able to use my legal training to not only get a favorable outcome for my client well beyond what they expected, but to also reassure my client that I was working capably in their best interest.

In short, I found my time at NYLAG this summer to be an incredibly enriching and educational experience. I think it will shape my outlook on the law and my growth as a lawyer for many years to come and am deeply grateful to EJA for enabling this opportunity.

Cordially,

/s/ Zachary Barker

Zachary Barker

J.D. Candidate, Columbia Law School, 2020



*By Email*

August 8, 2018

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

**RE: Zachary Barker, EJA Fellowship Recipient**

Dear Mr. Ruben:

My name is Sarah Rosenthal and I am a senior staff attorney in New York Legal Assistance Group's Consumer Protection Unit (CPU). I was Zack Barker's supervising attorney this past summer during his internship.

NYLAG Consumer Protection attorneys advocate on behalf of clients who are victims of subprime lending scams, illegal debt collection practices, and harassment. We work not only to resolve the immediate problem, but also to advocate for long-term security for victims and their families. The Unit has several innovative sub-projects that are tailored to help vulnerable populations, including a comprehensive foreclosure prevention program, representation of litigants summoned by debt collectors to New York City's Civil Courts, and services for individuals facing a range of financial crises.

Zack assisted in all aspects of CPU's work. He worked on individual cases by doing legal research and writing for individual client cases, and by conducting intake by returning calls to clients, finding out what their issues were, and by gathering documents. He also participated in the Consumer Debt Volunteer Lawyer for a Day by representing (through a student practice order) pro se litigants in the Bronx and Staten Island on a "for-the-day" limited-scope basis. This program provides legal representation and legal services for litigants who otherwise do not have access to an attorney to assist in their consumer debt collections action. Zack is diligent, hard-working, and demonstrated a great deal of compassion and care for NYLAG's client. He brought a sense of humor to work that is often difficult and frustrating. His research and writing skills are excellent, and he volunteered to take on challenging projects. Zack showed a great interest in learning about economic injustice and the systematic ways that lower income individuals are pushed into poverty.

I thank Equal Justice America for providing the fellowship funding to make it possible for Zack to provide support to organizations like NYLAG so that clients can get the support they need to achieve financial security. Please feel free to contact me if you require additional information.

Thank you,

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