

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

Dear Mr. Ruben:

This summer I worked at East Bay Community Law Center in Berkeley, California, in the Consumer Justice Clinic. There, I served clients with a variety of consumer issues, including debt problems, civil suits for debt collection, identity theft, and buy-here-pay-here car dealers. We worked a weekly drop-in clinic every Thursday, where I was able to do client intake and find solutions to clients' problems under the supervision of an attorney.

I had a client who was struggling to keep her business afloat, and was facing a civil suit for a \$10,000 debt. Although my initial meeting with her was centered around responding to requests for production and interrogatories, her problems grew with each meeting we had. Eventually she was facing the prospect of her business being evicted, which is not a matter that my clinic handled. However, there were not any attorneys that my supervisor or I could refer her to. East Bay Community Law Center's housing department only handles residential tenancies, and the business-focused departments did not handle rental matters. Therefore, we spent several days trying to find a solution to our client's problems. We were able to draft and email to her landlord, disputing the charges that the landlord claimed she owed. Eventually, we were able to get a response from her landlord, and extend her window of time to prove that the alleged charges had already been paid. Through our work, we kept her business from being evicted.

We also helped clients who were targeted by consumer scams. I had a client who was a monolingual Spanish speaker, who had been ruthlessly pursued by scam artists, telling him he owed a \$1,000 debt and had to go to court in New York City. They spoofed numbers from the Oakland Police Department to tell him there was a warrant for his arrest and that his children would be taken from him. Despite this, he handled the situation very even-handedly. He documented times of phone calls, as well as names and numbers. He never paid any of the alleged money owed, and when he came to the office, we helped him file a report with the Consumer Protection Bureau. I was very impressed with this client's perseverance and was glad we could help him before he paid any money to these criminals.

I also had an opportunity to work with a local women's group to organize a "Know Your Rights Day" workshop, centered around teaching young women how to protect their credit and what their rights were regarding debt collectors. The presentation and workshop involved showing women how to check their credit score and how to report errors. We also showed them how to file an identity theft report, which was pertinent to this group of low-income women, who were often put on their parents' utilities or credit card bills when they were minors. Finally, we explained the ways in which debtors can communicate with debt collectors, like sending verification letters, and how to identify violations of the Fair Debt Collection Practices Act. This project was a good way to educate community members about the ways in which they can protect themselves and teach their friends and family about their rights in different contexts.

My work this summer exposed me to the field of consumer justice, which I had previously known little about. I was able to build relationships with clients by working directly with them and seeing their cases through to the end. It was a very rewarding experience, and my Equal Justice America Scholarship helped me have it.

Sincerely,

Sarah Ingles
UVA, Class of 2019