



# EQUAL JUSTICE AMERICA

## Summer 2022 EJA Fellow:



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**Organization:** Public Counsel

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**Update 1:** I just started my summer clerkship with Public Counsel's Consumer Rights and Economic Justice project, here in Los Angeles. As a clerk, I've been conducting intakes with folks in LA who are dealing with predatory lenders, for-profit schools, foreclosures, and other types of consumer issues. I'm also researching and producing memos for my supervising attorneys and learning about California statutory and civil procedure. It has been so rewarding being able to apply my skills alongside real people, real problems, and real solutions. Thank you to Equal Justice America for supporting me this summer!

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**Update 2:** Today marks another update on my summer so far at Public Counsel. Last week, I successfully helped draft a motion to compel further discovery that was filed with the LA court - it took almost 20 hours of time, but I learned a great deal. For example, I learned how granular formatting rules can be - and how confusingly these rules are laid out in statutes. I also learned a great deal about discovery motions and procedures. I continued conducting client intake cases and wrote and sent a letter on behalf of a client to their debt collector, which hopefully will protect them from any future harassment and collection attempts. It felt really cool to have my own words carry legal heft (even outside the court system). I'm realizing the power of a lawyer does not exist only in the legal system. In many cases, clients can and need help before the case ever gets to court. In fact, that is often the most optimal place for a lawyer to conclude their services, as most clients do not want to go to court at all.

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**Update 3:** Wow! I can't believe my summer clerkship is nearly halfway done! So far, I've helped write memos, draft and send correspondences to opposing counsel, draft discovery motions, draft demand letters, and of course, conducted client intake meetings. For me, the most rewarding part of the work so far has been talking to clients and hearing about their lives and their questions. I've been able to close out a few clients already and being able to tell them definitive legal guidance is really rewarding. I'm looking forward to another few weeks of great work!

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**Update 4:** One last update from me while I'm still winding down my summer at Public Counsel with the Consumer Rights and Economic Justice team. These past few weeks, I've continued conducting client intakes - in particular, I've drafted several general denials for clients who are being sued by debt collectors. In the world of debt collection, third party companies often purchase accounts from financial institutions like Chase or



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Citibank, and then will sue individuals over unpaid credit accounts. Because many individuals with these types of accounts are low-income or non-English speaking, over 90% of debt collection lawsuits end up with default judgments in favor of the debt collection companies. Simply put, debt collection companies take advantage of the inaccessibility of the legal system to exploit debtors, who rarely have the capacity to put up a fight in court. However, when clients are able to involve legal aid organizations like Public Counsel, we are able to work alongside them to put up a fight. By drafting and filing general denials, clients are able to stave off default judgments - and more often than not, this action alone is enough for debt collectors to drop their lawsuits or settle for a smaller repayment!

For another client, I was able to walk them through their student loan repayment plans and apply online. I also wrapped up my memos on debt collection causes of action and another memo on acceleration clauses in loan contracts. Lastly, I was able to sit in on a mock motion that our supervising attorneys conducted in preparation for a later court motion. It was really fascinating watching the scenarios and roleplaying that went into the preparation.

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**Update 5:** And with that, my summer with Public Counsel and the Consumer Rights and Economic Justice team is over!

This was an incredible summer to say the least. From meeting and talking to clients with a variety of different economic problems, to collaborating with my fellow summer clerks, and to learning from my wonderful supervising attorneys, I feel so lucky and grateful. Looking back at my summer, there were a few major highlights I vividly remember:

Working on a motion to compel further discovery, including supplementary declarations, which required combing through months of emails and timeline facts. Corresponding with opposing counsel to get extensions for my clients. Drafting and filing general denials with every possible affirmative defense for clients. Talking to a client facing wage garnishment on how to file for an exemption. Drafting demand letters for collection proof clients. Conducting an intake with a client who had won a case against her landlord in the California Supreme Court, and largely represented herself doing so. And so much more...

I walk away from this summer with so much respect and passion for the world of consumer protection and debt defense. I affirmed my desire to work in legal services with clients and am excited to continue to grow my knowledge of the space. Though law school can be at times disheartening, this summer gave me plenty of inspiration and real-world vision to help me through another year of sitting in classes and reading cases.

I'll also, of course, remember the clients I interacted with. I'll carry their stories with me as I continue my legal career and think of them when I need a reminder of why I'm on this path. More than anything, my summer with LAS was a grounding and rejuvenating experience for me, and I'm truly excited to continue working with the organization in the coming months.

Once again, this summer was made possible by the folks at Equal Justice America.