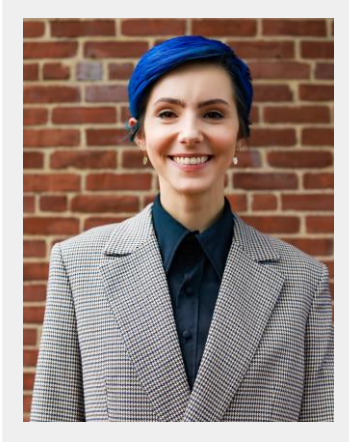




EQUAL JUSTICE AMERICA

Summer 2023 EJA Fellow:



Name: Rae Fanella

Law School: University of Pennsylvania Carey Law School

Organization: Greater Boston Legal Services

Update 1:

This summer, I am excited to announce that I will be interning with Greater Boston Legal Services (GBLS) as an Equal Justice America Fellow. GBLS is a civil legal aid organization that provides critical, free legal assistance and representation to hundreds of low-income families and individuals to help secure the basic necessities of life.

At GBLS, I will be working in its Consumer Rights Unit (CRU). The CRU utilizes direct legal services and impact advocacy to help community members with financial issues such as fraud, economic abuse, and unlawful forms of debt collection.

I was drawn to consumer rights because this work is fundamental to a career in public interest. So many areas of the law aim to protect the “right to” something. However, I found it key to explore how helping people secure financial “means to” a right. A notable example is how gender affirming care is legal in certain states, yet the financial accessibility to this care can be a significant obstacle. At GBLS, I aspire to become a holistic public interest advocate by learning more about how consumer rights issues can prevent access to legal rights in other areas of law.

Throughout my time here, I will learn from the attorneys who are at the forefront of advocacy for their clients facing debt. I look forward to sharing more about my experience later this summer.

Source:

[LGBTQ Economics](#)



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Update 2:

Think about going through your mail. On the return address, you spot a company name but have never heard of them. Probably junk or some kind of scam. This suspicion is not only normal but backed by increasing threats of mail fraud. Instead, this is a corporation that bought your debt from a creditor such as Chase or Capital One.

Every year, hundreds of thousands of people in the U.S. are sued by these debt buyers in small claims court. All too often, debtors show up to small claims and do not recognize who is suing them, while others do not show up at all for that very reason. Over and over again, I have seen dozens of names called in a small claims court with maybe five debtors present. Without appearing, a default judgment is automatically entered against them without proof that the debt buyer actually owned their account. A suit in small claims rarely surpasses a few thousand dollars, yet those thousands can devastate someone's ability to pay for necessities such as childcare, groceries, and rent. From these small claims cases, debt buyers have and continue to generate over \$1 billion in a single year.

At Greater Boston Legal Services, I have the privilege to help the Consumer Rights Unit combat these default judgments against thousands of Bostonians. Every week, our attorneys appear in small claims court to offer free legal representation and advice to people who are sued by debt buyers. Our team of diligent paralegals mails letters to debtors to encourage them to show up in court and prevent a default judgment against them. I look forward to sharing more about my experience in small claims court.

Sources:

[USPS News](#)

[Human Rights Watch: Rubber Stamp Justice](#)

Update 3:

I cannot believe that it is already halfway through the summer and my internship at Greater Boston Legal Services. Already, I have worked on many incredible projects with the Consumer Rights Unit, from composing deposition questions for a federal case to researching the appeals process for a small claims case and calling a debt collector to halt unlawful collections after a judgment was decided in our client's favor.

One part of my internship will stick with me forever—Lawyer for the Day. Every week, I help the attorneys in the Consumer Rights Unit save people hundreds, and sometimes thousands, of dollars. In small claims courts across Boston, our attorneys meet with people who are being sued by corporations. These corporations, known as debt buyers, purchase debts “charged off” from banks that are no longer trying to collect money from those in debt. Debt buyers are heavy users of the court system, filing hundreds of thousands of suits every year in the U.S. For example, in Boston, debt collection suits compromise 85% of the civil docket. Because defendants do



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not have a legal right to an attorney in civil cases, unrepresented defendants are up against experienced collections attorneys.

This is where the attorneys at Greater Boston Legal Services step in. Facing corporate attorneys, Lawyer for the Day levels the playing field. Together with our clients, we look over the debt buyer's paperwork, which often does not identify our clients' names nor meet the legal requirements to prove that they own their accounts. Often, debt buyers attempt to collect our clients' debts through protected income: money that, legally, is exempt from debt collection, such as social security. With each day in court, I help our attorneys stop debt buyers from unlawfully taking money from the Boston community.

Sources:

[Human Rights Watch: Rubber Stamp Justice](#)

Update 4:

I'm thrilled to update you on one of my last projects as an Equal Justice America Fellow at Greater Boston Legal Services (GBLS).

On September 1st, interest will start accruing for 45 million federal student loan borrowers across the U.S. In October, payments will be due. With all of these massive changes, I along with an attorney from the Consumer Rights Unit will host an organization-wide presentation about student loan basics, changes after the COVID-19 Payment Pause lifts, and student loan borrower rights following the Supreme Court case, [Biden v. Nebraska](#). Many of our clients come to the Consumer Rights Unit with questions and legal issues surrounding student loans and most likely, those will increase in the fall. I am excited to help educate the legal advocates at GBLS on new income-driven repayment plans, time-limited loan flexibilities, and expanded rules for borrowers who were harmed by deceptive school recruiting and enrollment practices.

Reflecting on the past couple of months, I am so grateful for organizations like Equal Justice America that help law students actualize a career in public interest.

Sources:

[National Consumer Law Center](#)

Update 5:

It is the end of summer and my internship with Greater Boston Legal Services (GBLS) comes to a close. I still remember how I felt on the second day of my internship, in court. I was excited, nervous, and in awe of the attorneys who fiercely advocated for their clients after receiving some combination of credit card statements, bills of sale, affidavits, and data sheets from opposing counsel that same day.



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Since then, I dove into consumer rights work. I researched small claims standards regarding evidence and appeals in Massachusetts, cases where courts across the U.S. affirmed EFTA claims, and arbitration standards in Massachusetts. I investigated a debt collector who unlawfully took money from one of our clients after a judgment was decided in their favor. From there, I wrote a demand letter, outlining the federal and state law claims our client could use in a potential suit. Throughout the summer, I sorted through hundreds of discovery documents, drafted deposition and subpoena notices, and researched key legal questions for an ongoing federal case. Every week, I went to court for GBLS' Lawyer for the Day Clinic. I worked with our clients and attorneys to figure out the best legal arguments for their cases. By the end of the summer, I too stood up in court to advocate against corporate plaintiffs.

Although my summer internship has ended, my time with GBLS is not over yet. I am thrilled that I will be volunteering with the Consumer Rights Unit this fall, working on legal research projects and creating "know your rights" community materials.

My summer was imperative as my first step toward working in public interest. Without funding from Equal Justice America, I would not have been able to learn about an area of law that impacts almost everyone who seeks legal aid. Not only did I learn about the law, but about the values I will carry as a future public interest attorney from incredible advocates who are truly invested in their work and their community.