



EQUAL JUSTICE AMERICA

Summer 2025

EJA FELLOWSHIP RECIPIENT

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| NAME | Connor McTaggart |
| LAW SCHOOL | Boston College Law |
| ORGANIZATION | Greater Boston Legal Services |

Final Reflection:

The most significant impact I had, both for professional development and for the benefit of the clients, was learning and participating in the Lawyer for the Day (“LFD”) program. Greater Boston Legal Services (“GBLS”) executes the Lawyer for the Day program in select District and Municipal courts Monday through Thursday. Consumer Rights Unit attorneys and interns provide free legal representation to debtors in small claims court.

Generally, debt collectors bring the lawsuits to collect assigned credit card debt. Our clients are often low-income individuals who cannot afford to legal representation to defend against debt collectors’ legal counsel. Debt collectors seek amounts between three to five times the principal credit card debt because of high interest rates and late fees. Clients are usually in financially difficult positions, servicing other debt, and cannot feasibly pay the inflated amounts. It was extremely rewarding to help clients cancel their debt.

My favorite client experience this year was with an older lady and her daughter. The mother could not speak English and was confused why she received a court summons. The daughter provided linguistic translation and helped explain the legal circumstances in plain terms. She did an amazing job during the consultation; the court appointed an interpreter for the hearing. The mother was living on social security and was collection proof even if judgment was entered in favor of the creditor. Nevertheless, discharging the approximately \$3,000 debt would have a positive impact on the mother’s credit score and enable substantially greater financial flexibility.



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The language barrier was not a problem for factual communication but left open a healthy skepticism after the defendants learned I was just an intern, and this was my first time on the stand. The evidence for the case heavily supported the defendants, and I had strong legal arguments which this court accepted in previous debt collection cases. I needed to build trust with the defendants. I explained step-by-step why the debt collectors did not provide enough credible documentation to prove they owned the debt. I also reassured them that they were already collection proof, and a supervising attorney would take over the hearing if required. I also spent time taking with the daughter, who also has a daughter. The granddaughter was thinking about applying to law school, and I spoke about some of my experiences as a law student. This built significant trust.

During the hearing, I delivered the arguments slowly, in short segments, and in plain terms. This allowed the interpreter to communicate with the defendants very effectively, again building trust. During oral examination, the mother built enough trust to deliver her testimony truthfully and confidently. A judgment canceling the debt was entered for the defendants after opposing counsel rested. Afterward I received a big hug from the mother and daughter, they were both ecstatic. Seeing a client progress from confusion, to skepticism, to confidence, then to joy was an amazing experience. The positive experience fueled my efforts in following debt cancellation hearings. These services would not be possible without Equal Just Works fellowships, and I want to express my extreme gratitude to EJW for providing the financial assistance that enabled these amazing client outcomes.