

August 28, 2013

Dan Ruben  
Executive Director  
Equal Justice America

Dear Mr. Ruben,

This summer I had the fortunate opportunity of working with the Virginia Poverty Law Center (VPLC). However, this experience would not have been possible if not for the generous funding I received from Equal Justice America. Being a non-profit organization, VPLC was unable to offer a paid internship. Therefore, with the financial support of an EJA Fellowship grant, I was able to accept the position without stressing about how I would afford rent and my living expenses for the summer and without having to jeopardize my legal experience by working long hours at a second job.

At VPLC, I worked alongside Executive Director Jay Speer and Director of Financial Advocacy Dana Wiggins in the consumer division. I attended weekly staff meetings, consumer task force conference calls, conducted research and prepared memos, assisted clients on the predatory lending hotline, and met with clients in person to review their credit reports and discuss their viable options. I had the benefit of being able to talk to Jay or Dana about any questions or concerns that I might have had throughout the entire internship.

Though the research and discussion of consumer law and predatory lending was very insightful and beneficial to my growth as an attorney, the time I spent talking with clients on the hotline and meeting with them in person was the most gratifying piece of my internship. Rather than reading a case or news article about how an internet payday loan affected an individual, I was able to personally meet those that were affected by these predatory loans and see the real life effects on their daily lives and the hardships they have to face.

What I learned from talking with these clients that had taken out either one or several of these illegal internet payday loans and who were now struggling to pay back the principal plus an exorbitant 100-200% interest, was that they did not want to default on these loans but rather would do anything to pay them back. This was so intriguing to me since these internet loans were illegal and unenforceable in the first place, so they didn't have to pay them back at all. But instead, when told they did not have to pay these loans back because they were void and illegal and that they had already paid enough high interest to equal the principal and more, they felt guilty for still owing this debt and did not want to be thought of as someone who did not honor their debts.

I always heard stories about how the poor were happy being poor and would borrow money without ever intending to repay. But here, I witnessed and experienced the complete opposite. These individuals had already paid more than their fair share of their financial obligation, even when it was an illegal loan to begin with, but yet still wanted to

satisfy the debt completely. It is unfortunate that these predatory loans are available in the first place, but the sheer determination and dignity and esteem these individuals hold in being able to pay back their debts was truly eye-opening.

Sincerely,

Ian E. Vance  
University of Richmond



## Ian Vance Summer 2013

Ian worked with the Virginia Poverty Law Center from May 20<sup>th</sup> through August 16<sup>th</sup>. During his time here he worked with me and Dana Wiggins. Dana is our Director of Outreach and Financial Advocacy and I am the Executive Director and consumer rights attorney.

I asked Ian to handle quite a variety of tasks for me. He did in-depth research projects and prepared memos, he gathered information and did small research projects, he talked with clients and he helped Dana and I develop strategy to assist clients.

VPLC offers a hotline to assist clients who are struggling with predatory loans and Ian answered a number of those calls. He interviewed the callers and later gave them advice after conferring with me. He helped Dana and I interview predatory lending clients that came into our office and helped clients get their credit reports for a new project we are just beginning.

He attended our Virginia consumer attorney quarterly task force meeting and helped me prepare for that meeting.

We enjoyed having Ian this summer and feel lucky to have the benefit of his services. Summer interns help me get to those projects that I have wanted to do but have had difficulty finding a block of time to tackle.

Please let me know if you have any questions.