



Summer 2021 EJA Fellow:



Name: Will Hanna

Law School: University of Michigan Law School

Organization: Legal Aid Chicago

Update 1:

After a great first year at the University of Michigan Law School, I am spending this summer as an Equal Justice America fellow in Legal Aid Chicago's Consumer Practice Group. Legal Aid Chicago provides free, high-quality civil legal representation to Chicago residents in crisis. In the Consumer Practice Group, we advocate for people facing unfair and often illegal financial exploitation--think debt collection, consumer fraud, student loans, payday loans, foreclosure, and bankruptcy. If not for civil legal aid attorneys, clients like ours are vulnerable to overwhelming injustice simply because legal assistance costs too much. This work is crucial, and yet, it is severely under-funded.

Update 2:

As my Equal Justice America fellowship progresses, I continue to be amazed by the Consumer Practice Group at Legal Aid Chicago. The attorneys and staff on this team fight tooth and nail to protect our clients' assets - homes, cars, savings - while also disrupting the larger systems of financial exploitation at work here in Chicago. I am so thankful for this chance to spend the summer drafting memos, meeting with clients, and strategizing with this team.

Update 3:

One of the best aspects of my Legal Aid Chicago experience is managing cases in the Early Resolution Program. This is a Cook County-wide initiative to expand legal assistance to residents facing eviction, debt collection, or foreclosure in court. Every week, I get to sit down with these residents (virtually), hear their stories, and work with our Consumer Practice Group to take action on their behalf. This can be anything from simple advice, to demand letters and negotiations, to full representation in court. It's meaningful to be a part of this work, and I am so thankful to Equal Justice America for their part in making it possible.



Entry 4:

The Consumer Practice Group at Legal Aid Chicago works intimately with various federal and state "consumer protection" laws to support our clients. This summer, I learned just how critical these laws are for low-income consumers in disputes with their banks.

If you've ever noticed an unapproved charge on your credit or debit card, you know how alarming that realization can be. If you're like me, you probably disputed the charge with your bank, hoped it would be ok, and eventually, it was resolved. But what do you do if your bank claims that, without any evidence, you actually authorized the disputed charge and they won't refund you? Should it matter that the charge happened after you already filed a police report for your stolen wallet? Or that it happened on another continent and you can prove you were thousands of miles away? Or that you're in a nursing home and clearly did not spend thousands of dollars on video games?

These situations are a nightmare for anyone, but they're a catastrophe for someone who was already struggling to get by. The money that the bank refuses to refund to that person likely equals months or even years of hard-earned savings. And if you probably could not afford an attorney to help before, you definitely cannot afford one now. This is exactly why civil legal aid matters.

Organizations like Legal Aid Chicago have the knowledge and dedication to take on all of these cases and more, but they simply do not have the resources they need. In response, Equal Justice America funds students and attorneys who want to engage in this work.

Thanks for following my updates this summer! Excited to close-out my time at Legal Aid Chicago and begin my 2L year at the University of Michigan Law School!