

Consumer Debt Practicum

Representing Real Debtors in Court

The Consumer Debt Practicum offers students an opportunity to represent real clients in small claims court on credit card collection matters, while developing their trial practice skills and learning substantive consumer law.

PROGRAM DESCRIPTION

This one-semester, two-credit practicum is offered in the fall and spring semesters. The Practicum is an opportunity for students to get involved in real-world practice by representing low-income debtors in small claims court in negotiations and trials. Students' involvement in each case begins and ends within the several-hour period of each fieldwork session, giving students a chance to get direct contact with numerous clients throughout the semester.

In addition to a weekly class meeting, students will be assigned cases by the instructors. These cases come from various local courts. Students' cases will be scheduled in local courts one day a week. Students will be informed of their scheduled day(s) in advance of the semester. Depending on the court, students will appear for cases either in person or via zoom. Before their scheduled court date, students will work with their faculty instructor and their client to analyze their case. Students will also negotiate with opposing counsel and conduct a magistrate hearing in Small Claims Court if the case goes to a trial.

Students also attend weekly companion classes or discussion sessions to review their cases and receive feedback from their instructors, engage in mock trial simulations, and learn substantive consumer law. Topics covered may include substantive state law around debt collection defense, the Fair Debt Collection Practices Act, the Fair Credit



Reporting Act, practical and ethical concerns for consumer advocates, and technological challenges faced by low-income consumers.

We warmly welcome all applicants and remind students that Boston University policy prohibits discrimination against any individual on the basis of race, color, religion, sex, age, national origin, physical or mental disability, sexual orientation, gender identity, genetic information, military service, pregnancy or pregnancy-related condition, or because of marital, parental, or veteran status, and acts in conformity with all applicable state and federal laws. This policy extends to all BU Law academic programs.

PROGRAM HIGHLIGHTS

Students in the Practicum have an opportunity to work in close collaboration

with experienced legal practitioners and to observe and participate in real-life cases, while developing practical lawyering skills they can apply to any field of practice, such as client interviewing, client counseling, negotiation, and oral advocacy.