

August 2, 2023

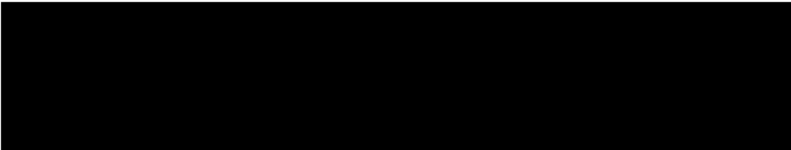
New Jersey Bankruptcy Lawyers Foundation
365 W. Passaic St, Suite 400
Rochelle Park, NJ 07662


Dear Charles Forman,

I am a rising third year law student at Seton Hall University School of Law, and I am writing to thank you for providing me the opportunity to learn about bankruptcy. The funding allowed me to intern this summer at Essex Newark Legal Services where I worked alongside two wonderful bankruptcy attorneys: Carleton Lewis and Sharon Henderson. ENLS is a nonprofit organization that provides legal services to low-income Essex County residents. There I observed client interviews and assisted in collecting the client's financial information in preparation for bankruptcy petition. I learned how to use the bankruptcy filing software and assisted in the data entry of the client's financial information. I deposited the client's filing fees at the bankruptcy court, and I observed many 341 hearings.

Experiencing bankruptcy in practice provided me with such a deeper insight and appreciation that cannot be produced in a classroom setting. I thank you again for this opportunity as my bankruptcy internship at ENLS has opened up further opportunities for me to learn about bankruptcy. This fall I will be interning at the U.S. Bankruptcy Court in Newark under the Honorable Judge Rosemary Gambardella. There I hope to see different types of bankruptcies as ENLS handles mainly Chapter 7 no assets cases. Working on these cases has sparked an interest in me, and I hope to practice in the field of bankruptcy after graduating.

Sincerely,





New Jersey Bankruptcy Lawyers Foundation
Charles Forman, President
365 W. Passaic St, Suite 400
Rochelle Park, NJ 07662

Dear Mr. Forman,

Thank you so much for the funding that the Bankruptcy Lawyers Foundation provided through Seton Hall Law to support my internship this summer at Volunteer Lawyers for Justice.

At Volunteer Lawyers for Justice, I spent most of my time supporting VLJ's Debt Relief Program. The Debt Relief Program is a combination bankruptcy and consumer protection practice that provides free legal services for people experiencing poverty. I interviewed clients, assisted attorneys with legal research, and got a broad overview of bankruptcy and consumer protection law. I learned a lot about Chapter 7 bankruptcy, student loans, predatory lending practices, New Jersey's Lemon Law, and debt collection.

Additionally, I supported VLJ's Tenancy program. Since eviction actions are claims where the only remedy is a judgment for possession of the rented home, for many low-income New Jerseyans, tenancy issues can become debt collection issues later on. Working primarily with the Debt Relief program gave me a greater understanding and sense of perspective when I was researching issues for the Tenancy program.

Without the Bankruptcy Foundation's support, I would not have been able to take an unpaid internship at a nonprofit this summer, and I would not have had this fantastic opportunity to learn about consumer protection and bankruptcy, fields which I am interested in pursuing after I graduate law school.

Again, I am incredibly grateful for the Foundation's support of my education and professional development.

Best,

