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Visit www.mvlslaw.org/events for more info on upcoming training and clinics!

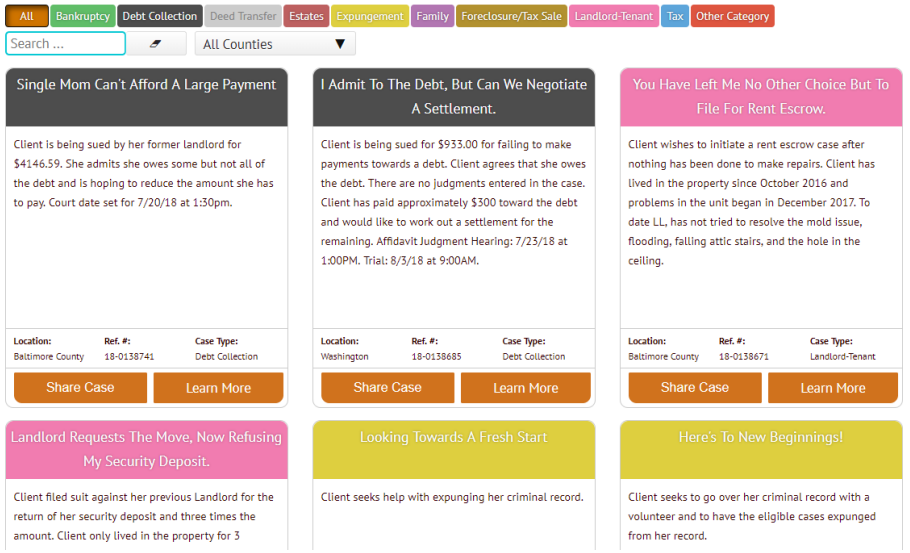
Resources for MVLS Volunteers:
Looking for Pro Bono Cases?

Pro Bono Portal

WELCOME TO THE MVLS PRO BONO PORTAL!

Select a case today by reviewing available cases shown below in real time. You can click "Learn More" to express your interest in the case, or click "Share Case" to forward the available case to a colleague.

If you are not currently a MVLS volunteer, please **click here** to register.
By taking a case today, you are helping MVLS to ensure Justice For All.



PRIORITIZING DEBT:

PRIORITIZING DEBT:
WHAT TO DO WHEN YOU'RE CLIENT IS STRUGGLING

Negotiating Debt: Quick Tips

Make	Make sure you know who exactly is the creditor. •The debt collector isn't always the original creditor. It can be a debt buyer attempting to collect debt. •Request verification of the debt
Create	Create a plan for repayment or settlement •Walk through the client's finances and monthly obligations. •Determine what is affordable each month while leaving income left for emergencies •If feasible, offer a lump sum to settle the entire debt.
Explain	Explain to the client that their offer may not be accepted •The creditor makes the decision on whether they will accept or reject a settlement offer.

Race Equity Context

- Impact of History
  - Redlining
  - Reverse redlining
- This moment
  - Pandemic recovery
- Mapping of who is sued
- Higher cost loans
- MVLS's own data

Building Equitable Relationships

- Active Listening
- Valuing the Client's Experience
- Non-Judgmental Attitude

Prioritizing Debt

- Debts can be prioritized from high priority to low priority.
- Nonpayment of high priority debts have sudden and dire consequences for your clients. Deal with these debts immediately. There are also some debts that can be put off for a bit but quickly become high priority.
- When prioritizing debt, it is important to prioritize the everyday living necessities before anything else.

Highest Priority: Rent, Home Mortgage, & Utilities

Rent

- Nonpayment of rent will lead to a swift eviction for your client.

Mortgage

- The client should continue to make mortgage payments
- If mortgage payments are becoming unaffordable for your client, contact the lender to see what options are available for your client.
  - Temporary Hardship
    - Forbearance, Repayment plans
  - Long Term Hardship
    - Modification

Utilities

- Gas, Electricity, Water
- Provide clients with the information for Energy Assistance
  - BGE 1-800-685-0123
  - Office of Home Energy Programs at 1-800-352-1446

Auto Loans

- If your client relies on their vehicle for employment or for other essential transportation, auto loans or leases need to be on the list of high priority debt.
- If the car note is becoming unaffordable to your client:
  - Have the client contact car lender and find out options for customers going through financial hardships
  - If the car note is high because the vehicle is newer, have your client consider trading the car in for an older, reliable vehicle with lower payments
  - Explore other transportation options
    - The monthly expense of using Uber & Lyft
    - Public transit
- **Important note:**
  - The COVID-19 moratorium prohibiting self-help repossession of automobiles and trucks is no longer in effect as of February 21, 2021.

Medium Priority Debts that Quickly become High Priority

Income Taxes	Nonpayment of income taxes can lead to seizure of your client's: •bank account, •wages, •federal benefits •possibly even your client's home
Real Estate Taxes	Nonpayment of property taxes will result in your client's home being subject to tax sale. •Homeowners Property Tax Credit –apply every year
Federal Student Loans	A client is not in default until he or she is 9 months behind in payments •Failure to make payments result in: •Garnished wages and bank accounts, seized social security payments, seized tax refunds •Income based repayment

Low Priority Debts

Medical Debt

- Clients may be eligible for a reduction or a waiver for their bills
- Medical Debt Assistance Programs
  - Medicaid
    - In Md, Medicaid will retroactively cover hospital bills up to 3 months if your client would have been eligible during that time.
  - Non-profit hospitals are required to have financial assistance programs
    - Ask for more information to determine your eligibility
  - If you are denied financial assistance, seek a payment plan through the hospital to make the debt more manageable.

- Credit card debt
  - Client is not subject to seizure of bank accounts, garnishments, or property until he/she is successfully sued on the debt or a default judgment is entered against them
- Debt owed to friends/family
- Private student loans
- Deficiency actions after the client's car has been repossessed.
  - Once the car is repossessed the client's credit is damaged, and the creditor can only sue. Most times the client will have solid defenses against a deficiency suit that prevents the creditor from collecting any money.

FREE Upcoming Training & Volunteer Opportunities:
Go to mvlslaw.org/events for more info!

April 7 – Understanding and Enhancing Client Capacity.

FREE Recorded Trainings:
Go to mvlslaw.org/recorded-trainings

Recordings of past trainings are available in the following categories:

-Consumer

-Estate Planning & Estate Administration

-Expungement

-Family Law

-Housing

-Human Trafficking Prevention

-Tax

-Miscellaneous (business and soft skills)

NOT A VOLUNTEER?

SIGN UP TODAY!

https://mvlslaw.org/available-cases/apply-to-be-a-volunteer-lawyer/