

## **Debtor-Creditor Law and Bankruptcy**

**Class 1- September 4, 2018**

### **Topics:**

The world of consumer debt- the variety of it all

How it originates

How it goes bad

Judgments- The basics

Pre-judgment

How to obtain a judgment

Post judgment

Alternative Dispute Resolution Mechanisms

Consumer Protections

State Law Exemptions

FDCPA introduction

### **Readings:**

Casebook (Warren, et al.) Assignment 2, pp 22-46

**Statutes/Code Sections:** 12 V.S.A. §§ 2740, 2901, 2904

### **Additional Readings:**

<https://www.nytimes.com/2018/08/05/business/bankruptcy-older-americans.html>

<https://www.forbes.com/sites/andrewbiggs/2018/08/10/does-america-face-a-boom-in-retiree-bankruptcies/#6c2e6c7b2fbb>

[https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3226574](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3226574)