**Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)**

Debt issues are one of the most prevalent questions that hotline advocates are receiving today. We hear things like “I need to file bankruptcy” or “I need a bankruptcy attorney to help me.” As a hotline advocate, you need to understand the legal concepts and practical considerations before you try to help a client in this situation. This webinar is designed to help.

After completing this 90 minute webinar, you will understand

- the different types of personal bankruptcy,
- the basics of the general exemptions,
- the bankruptcy process,
- the alternatives to bankruptcy,
- the “get out of debt” scams,
- how to make sure you have all of the information necessary to advise on this issue,
- the practical advice and instructions that hotline advocates can give clients regarding bankruptcy, and
- when to refer the client for more extensive service.

This webinar is produced by Elder Law of Michigan's Center for Elder Rights Advocacy, in conjunction with the National Consumer Law Center. Both are partners in the National Legal Resource Center, funded by the Administration on Aging. For more information on this program visit [www.legalhotlines.org](http://www.legalhotlines.org) and [nlrc.aoa.gov](http://nlrc.aoa.gov).

Hosted by CERA. Contact Keith Morris for more information at: [kmorris@elderlawofmi.org](mailto:kmorris@elderlawofmi.org)

**Presenters:**

**John Rao** is an attorney at the National Consumer Law Center. John focuses on consumer credit and bankruptcy issues and has served as a panelist and instructor at numerous bankruptcy and consumer law trainings and conferences.

**Kari Deming** is the managing attorney at the Counsel and Advocacy Law Line. Kari and her staff have helped thousands of clients with bankruptcy questions, and she brings a very practical approach to dealing with these complex issues.

Powerpoint Presentations can be downloaded and viewed [here](http://example.com).