

**Bankruptcy and Debtor/Creditor Law** is about debt. Debtors retain attorneys for protection using bankruptcy and other strategies. Creditors retain attorneys to represent their interests in bankruptcy court and to help them collect money that debtors owe them.

Bankruptcy gives debtors a fresh start. It can protect their assets and erase their debt. Bankruptcy gives creditors an orderly, judicially supervised process for dealing with debtors. It allows creditors to receive as much of the money that they are owed as possible. Usually, bankruptcy lawyers specialize in either consumer bankruptcy, representing individual debtors, or commercial bankruptcy, representing organizations. Bankruptcy is a federal court proceeding. For more information and web links about bankruptcy law, go to the Legal Information Institute.

In debtor/creditor law, lawyers work to protect their clients' assets or to help their clients collect debts. Debtor/creditor law can start well before disputes over money owed. Secured transactions is the area of law regarding securing the seller's rights when the purchaser buys goods.

Debtors can structure their ownership of assets to make it harder for creditors to seize them. Debtors can also rely on property protections available when a creditor tries to collect a debt. Creditors have ways of seizing debtors' wages and property. Creditors can also make sure that debtors do not commit fraud in protecting their assets. Debtor/creditor law is usually practiced under state law. For more information and web links about debtor/creditor law, go to the <u>Legal Information Institute</u>.

Job Type	Typical Duties
Federal Agencies	Engage in legal research, writing, and other administrative tasks for
Law clerk or staff attorney for	federal bankruptcy judge
federal bankruptcy judge	Investigate and prosecute debtors or creditors for fraudulent
Consumer Financial Protection	activities
<u>Bureau</u>	Assist in drafting, organizing, and promulgating relevant
Internal Revenue Service	regulations.
Assistant U.S. Attorney	
<u>Federal Jobs</u>	
FL State Agencies	Engage in legal research, writing, and other administrative tasks
Florida Department of	Investigate and prosecute debtors or creditors for fraudulent
Agriculture and Consumer	activities
<u>Services</u>	Assist in drafting, organizing, and promulgating relevant
Florida Department of Business	regulations.
and Professional Regulation	
Florida Office of the Attorney	
General	
Florida State Jobs	
<u>Local Government</u>	Engage in legal research and writing
Broward County Attorney	Investigate and prosecute debtors or creditors for fraudulent
Fort Lauderdale City Attorney	activities
City of Fort Lauderdale Careers	
Assistant State Attorney	



Private Law Firms	
Bankruptcy Lawyer	
Debtor/Creditor Lawyer	
Lawyer for Bankruptcy Trustee	

## **Student Organizations**

Association of Business Law Students

## **Professional Organizations**

American Bankruptcy Institute

The American Bar Association's Bankruptcy and Insolvency Section

American College of Bankruptcy

Commercial Law League of America

National Association of Bankruptcy Trustees

National Association of Chapter Thirteen Trustees

National Association of Consumer Bankruptcy Attorneys NACBA

National Consumer Bankruptcy Rights Center

**U.S. Trustee Program** (Department of Justice)

## **Other Activities**

Obtain an internship with a bankruptcy attorney or firm.

Join the <u>Bankruptcy Bar Association of the Southern District of Florida</u> as a student member (\$50 per year for law students).

Periodically check the <u>Symplicity Job Board</u> for opportunities in this area of law.