

Common Course Outline
PALG 225
Bankruptcy & Debt Collection Law for Paralegals
3 Semester Hours

The Community College of Baltimore County

Description

PALG 225 – 3 credits - Bankruptcy & Debt Collection Law for Paralegals introduces students to the legal concepts and procedures governing consumer bankruptcy and debt collection in Maryland from both the debtor and creditor perspectives. Specific topics to be covered in this course include Chapter 7 liquidation bankruptcies, Chapter 13 wage earner plan bankruptcies, debt collection strategies, and reducing debts to civil judgments. It is recommended that students take PALG 217, Business Law for Paralegals, before registering for this course.

Prerequisite: PALG 103

Overall Course Objectives

Upon successful completion of this course, students will be able to:

1. contrast Chapter 7 and Chapter 13 bankruptcies;
2. utilize various pre-judgment collection methods in fictional case scenarios;
3. analyze the Fair Debt Collection Practices Act and Maryland's debt collection statutes in fictional case scenarios;
4. describe the process of reducing a debt to a judgment in state court;
5. differentiate between various post judgment collection procedures in fictional case scenarios;
6. draft appropriate collection documents;
7. distinguish between secured and unsecured creditors;
8. analyze the defense of limitations;
9. describe the various stages of a debt collection case and a bankruptcy case, and associated documents relating to each; and
10. apply jurisdiction and venue in the context of debt collection litigation.

Major Topics

- I. Debt Collection
 - A. Federal and State Laws on Debt Collection
 - B. Jurisdiction and Venue
 - C. Parties and Pleadings
 - D. Enforcement of Judgments
 - E. Foreign Judgments

- II. Bankruptcy Law
 - A. Chapter 7 Bankruptcy - Liquidation
 - 1. Debtor's Issues
 - 2. Creditor's Issues
 - a. Secured
 - b. Unsecured
 - B. Chapter 13 Bankruptcy – Wage Earner Plan
 - 1. Debtor's Issues
 - a. Preparation of Chapter 13 Plan
 - b. Modification of Plan
 - c. Confirmation of Plan
 - 2. Creditor's Issues
 - a. Secured
 - b. Unsecured

Course Requirements

Grading procedures will be determined by the individual faculty member and specific assignments and procedures for evaluating student performance will be described in the individual class syllabus, but will include the following:

Grading/exams: A minimum of two exams: a mid-term and a final (the final does not have to be cumulative) OR two major written projects combining objective and analytical/critical thinking components such as preparing a proof of claim in a bankruptcy case; review and analysis of a Chapter 13 bankruptcy plan; and preparation of a collection complaint.

Writing: A minimum of two written assignments to allow for both objective and analytical review of primary legal sources, such as case briefs; a written comparison/analysis of cases and/or statutes on debt collection; or preparation of judgment collection court forms.

Other Course Information

This course is a Paralegal Studies elective. It is taught in the classroom and as a hybrid course using a variety of instructional techniques, which are intended to meet the varied learning styles of our diverse population.