

Common Course Outline
LGST 225
Bankruptcy & Debt Collection
3 Credits

Community College of Baltimore County

Description

LGST 225 – Bankruptcy & Debt Collection examines the legal concepts and procedures governing consumer bankruptcy and debt collection in Maryland. Specific topics to be covered in this course include Chapter 7 liquidation bankruptcies, Chapter 13 wage earner plan bankruptcies, debt collection methods, and reducing debts to civil judgments.

3 Credits

Prerequisite: ACLT 052 or ACLT 053 or (ESOL 052 and ESOL 054)

Overall Course Objectives

Upon completion of this course students will be able to:

1. contrast Chapter 7 and Chapter 13 bankruptcies;
2. analyze various pre-judgment collection methods in fictional case scenarios;
3. apply 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 among various post judgment collection procedures in fictional case scenarios;
6. draft appropriate collection and bankruptcy documents;
7. distinguish between secured and unsecured creditors in bankruptcy;
8. apply the defense of limitations in fictional case scenarios;
9. analyze the various stages of a debt collection case and a bankruptcy case; and
10. apply jurisdiction and venue concepts in the context of debt collection litigation and bankruptcy.

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

II. Bankruptcy Law

A. Chapter 7 Bankruptcy - Liquidation

1. Debtor's Issues
 - a. Asset Case
 - b. No Asset Case
2. Creditor's Issues

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

Course Requirements

Grading procedures will be determined by the individual faculty member but will include the following:

Grading/exams

- A minimum of one collaborative learning project
- A minimum of one major writing assignment requiring students to analyze the law using primary and secondary legal sources
- A minimum of one exam
- Weekly assessments, such as quizzes, homework, and/or participation, to evaluate student progress

Written Assignments: Students are required to utilize appropriate academic resources.

Other Course Information

This course is a Legal Studies elective course for certificate and degree students.

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