

**ANNUAL REPORT OF THE PUBLIC OUTREACH COMMITTEE  
NATIONAL CONFERENCE OF BANKRUPTCY JUDGES**

**FALL 2024**

**Mission Statement**

The mission of the Public Outreach Committee is to develop and offer a continuous framework of programs and activities that educate and inform the public and the non-bankruptcy judiciary about bankruptcy law and the role of courts in our society including (i) impact of bankruptcy on individuals' lives and livelihoods; (ii) the impact of bankruptcy law on non-bankruptcy legal rights and remedies; (iii) the need for financial literacy and responsibility; and (iv) the importance of an independent Judicial Branch of government and the role bankruptcy courts play in the federal court system.

**Report**

**Service Projects.** The Committee, with the guidance of the NCBJ President and Board, has identified two projects in Seattle. One being Consumer Education and Training Service ("CENTS") and the other is FareStart.

1. **CENTS** Provides educational and legal resources to help people to improve their financial health and prevent or overcome financial challenges. CENTS is a 501(c)(3) non-profit organization and was co-founded in 1995 by Federal Bankruptcy Judge Karen A. Overstreet. CENTS is funded by foundation grants, special events, and individual contribution and is affiliated with the King County Bar Association and has created programs with the support of the Washington Attorney General's Office, the Washington State Department of Financial Institutions, Foundation for Financial Planning Seattle Foundation, and the Consumer Protection and Education Fund. In addition to financial donations, CENTS has asked the Committee to assist with two PowerPoint presentations and accompanying materials/handouts. The idea is each presentation will be roughly an hour long and include handouts that help the attendees retain and advance on the learning objectives. The presentation topics consist of the following topics.

TOPIC 1: How to effectively address a debt issue, including common mistakes and scams to avoid such as credit card, auto loan, personal loan, payday loan, mortgage, HELOC, etcetera.

TOPIC 2: How to consider whether filing bankruptcy is the right choice for your situation, including military considerations, such as security clearance, et cetera.

2. **FareStart** assists people experiencing poverty who cannot escape the cycle they are in and often face other compounding barriers to getting and keeping a job. FareStart provides its constituents (who are often homeless, hungry, and poor) the opportunity to learn work and life skills needed to succeed in employment and in life and by providing meals and building community. FareStart owns and through its constituents operates a restaurant and

two cafes in Seattle. The Committee will support FareStart with financial donations and by suggesting folks try to eat there while in Seattle.

The Committee has prepared Powerpoint presentations in response to each of the topics identified by CENTS for the young veteran community. These materials have been reviewed by CENTS and are in the editing process so that they will be complete by the time we are all in Seattle.

In addition, the Committee, in conjunction with the Committee on the Annual Meeting, has arranged for links on the judges' registration forms for the conference and for use even if not attending the conference to encourage contributions to either or both organizations. The Committee is working on adding information to the main conference page to generate more support for each of these very worthy organizations.

Finally, the Committee has provided articles for the Conference News to highlight CENTS and FareStart and has included information in the Judges' Java on a periodic basis.

**Public Outreach Award.** The Committee solicited nominations for the 2024 NCBJ Public Outreach Award and the Committee voted to nominate Judge Laurel Isicoff as the recipient. The Award will be presented during the Annual Meeting on Thursday morning, September 19.

**Gratitude.** We greatly appreciate the contributions of all our committee members in helping make this years' service project a success. A complete list of our committee members are on the NCBJ's website. In addition, we are so grateful for the generous donations of our judges as well as the assistance we have received from Kathy Van De Loo and her wonderful team at the Association Development Group, Inc.

**Barbara Ellis-Monro, Co-Chair**

**Mina Nami Khorrami, Co-Chair**