



# Federal Bar Association

Northern District of Ohio Chapter

## THE PROBLEM—OUR PROBLEM OF STUDENT LOAN DEBT SEEN THROUGH THE EYES OF JUDGES, LAWYERS, AND DEBTORS

Friday, November 20, 2015

2:00 p.m. to 4:30 p.m.

Carl B. Stokes U.S. Courthouse

Auditorium, 7th Floor

Cleveland, Ohio

2.5 Hours of Ohio CLE Credit

CLE program pending approval by the Supreme Court of Ohio.

### SEMINAR AGENDA

#### Course Description:

This program begins a dialogue with our community on the legal and social issue of the enormous economic bubble created by student loan debt in our country. Virtually every student starting his or her education faces this problem, and the vast majority of students shoulder a portion of this problem upon completion of their education. The problem is ultimately a matter for bankruptcy law and bankruptcy courts, but for us to find a long-term solution, other legal remedies and tools may need to be considered. This program looks at the legal tools and remedies, to the extent they exist, addressing this growing debt problem in our country. The program dialogue is also intended to challenge us to look around the corner for other solutions we as a society may wish to consider in dealing with this issue in the future.

#### Topics and Speakers for this program will include:

##### **1:30 p.m. Registration**

##### **2:00 p.m. Trying to Wrap Our Minds Around the Economic and Societal Implications of Our Country's Student Loan Debt**

Dr. Daniel R. Carroll

*Research Economist, Federal Reserve Bank of Cleveland*

Dr. Joel Elvery

*Economist, Federal Reserve Bank of Cleveland*

Dr. Stephan D. Whitaker

*Research Economist, Federal Reserve Bank of Cleveland*

##### **3:00 p.m. The Legal Problems of Student Loan Debt and Why the Legal Profession Should Care**

Chief Judge Pat E. Morgerstern-Clarren

*United States Bankruptcy Court for the Northern District of Ohio*

Robert D. Barr

*Dettelbach, Sicherman & Baumgart, LPA*

Lenore Kleinman

*Office of the United States Trustee for the Northern District of Ohio*

Mary K. Whitmer

*Kohrman Jackson & Krantz, LLP*

##### **3:45 p.m. So, Any Way Out of this Mess We're In?**

Judge Alan M. Koschik

*United States Bankruptcy Court for the Northern District of Ohio*

Frederick S. Coombs, III

*Harrington, Hoppe & Mitchell, Ltd.*

Phyllis A. Ulrich

*Carlisle, McNellie, Rini, Kramer & Ulrich Co., LPA*

### DATE AND LOCATION

### REGISTRATION FEES

**The Problem—OUR Problem of Student Loan Debt  
Seen Through the Eyes of Judges, Lawyers, and Debtors  
Friday, November 20, 2015**

2:00 p.m. to 4:30 p.m.

Carl B. Stokes U.S. Courthouse, 7th Floor Auditorium  
801 West Superior Avenue, Cleveland OH 44113

\$35 Registration Fee

Enclosed is a check payable to the Federal Bar Association.

**Send by Nov. 15, 2015:** FBA, Northern District of Ohio Chapter,  
PO Box 14760, Cleveland, OH 44114

[Or click here to register online via credit card.](#)

Cancellations received by 5:00 p.m. two business days prior to the seminar will receive a full refund; less than three business days prior to the seminar will be refunded less a \$25 administrative fee;

no shows will not receive a refund.

For information on FBA-NDOC membership, events and programs, please visit our website at [www.fba-ndohio.org](http://www.fba-ndohio.org).

**Phone:** (877) 322-6364 **E-mail:** [admin@fba-ndohio.org](mailto:admin@fba-ndohio.org)

Name \_\_\_\_\_ Supreme Court No. \_\_\_\_\_

Firm \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ E-mail \_\_\_\_\_