



Workshop for Consumer Lawyers:

Effectively Representing Active Military and Veterans on Debtor-Creditor Issues and Bankruptcy

This *free* CLE, jointly presented by CENTS and the U.S. Bankruptcy Court for the WDWA, provides consumer debtor-creditor attorneys with information and practical tips to effectively represent and advise their current or former military clients and their families on insolvency related issues. The program covers unique topics including: (1) best methods of interaction and empowerment; (2) approach to accessing military records and pay stubs; (3) availability of military benefits and VA programs; (4) emergency funds; (5) bankruptcy issues affecting exemptions; (6) bankruptcy venue; (7) treatment of overpayments and non-dischargeability; (8) security clearance concerns; (9) SCRA, Military Lending Act, Guard or Reservist Waiver, and HAVEN Act protections; and (10) special programs for addressing VA home arrearages and student loan debts.

Schedule

12:00 – 1:00 p.m.: Effective interactions, military culture, and ethical issues in working with current and former military members.

1:00 – 1:30 p.m.: HAVEN Act, SCRA, Military Lending Act, and Guard Reservist Waiver protections .

1:30 – 2:30 p.m.: Venue, non-dischargeability, security clearances, and exemptions.

2:30 – 2:45 p.m.: Questions

2:45 – 3:30 p.m.: Refreshments

3 CLE credit pending (2 Law & Legal, 1 Ethics)

WRITTEN MATERIALS AND RESOURCES PREPARED BY CENTS
WILL BE PROVIDED TO REGISTRANTS



- CENTS is a 501(c)(3) nonprofit organization co-founded by the members of the debtor/creditor bar to help people improve their financial health.
- Image Source <https://www.rawpixel.com/image/3578771/free-photo-image-military-independence-day-air-national-guard>

**December 12, 2025.
12:00 p.m. – 3:30 p.m.**

Two ways to participate:

1. In person: U.S. District Courthouse, 1717 Pacific Avenue, Tacoma, WA, 98402, Room 2110 (Refreshments to follow program).

2. By Zoom using the link in the Registration Form.

[Click to Register or Scan](#)



Panelists

The Honorable Mary Jo Heston:
Bankruptcy Judge

Dan Bugbee: *Veteran and Founding Partner of DBS Law.*

Mariah Hanley: *Manager of Washington State Attorney General's Office of Military and Veteran Legal Assistance Program.*

Kaleb Campbell: *Veteran, Second Year Law Student at Seattle University School of Law, and Former CENTS Extern.*