



January 7, 2026
1:00 p.m. – 4:00 p.m.
Virtual CLE via Zoom

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Identifying Financial Issues, Resources, and Solutions for Military and Veterans in Financial Distress

This *free* CLE, jointly presented by CENTS and the U.S. Bankruptcy Court for the WDVA, is designed for lawyers without debtor-creditor experience. The program helps lawyers recognize when active military and veterans face financial challenges and identifies resources and solutions to those challenges. The program covers unique topics including: (1) special considerations regarding financial issues in the active military and veteran populations; (2) markers of financial stress; (3) how to assess the situation; (4) common pitfalls that may make the problem worse; (5) rules for surviving debt; (6) finding further assistance and resources; (7) bankruptcy basics; and (8) when and when not to file bankruptcy.

Zoom Link will be provided via Email to Registrants on January 5, 2026.

- 1.5 Law and Legal Credits
- 1.25 Other Credits (Improving the Legal System)

WRITTEN MATERIALS AND RESOURCES PREPARED BY CENTS WILL BE PROVIDED TO REGISTRANTS VIA WAWB EVENT WEBPAGE.

Schedule

- 1:00 – 1:20 p.m.** Discussing financial issues with active military and veterans.
- 1:20 – 1:35 p.m.** Identifying markers of financial distress and assessing information.
- 1:35 – 1:50 p.m.** Common pitfalls that may make the problems worse.
- 1:50 – 2:05 p.m.** Rules for surviving debt.
- 2:05 – 2:20 p.m.** Further assessment of the situation.
- 2:20 – 2:30 p.m.** Break
- 2:30 – 3:50 p.m.** Bankruptcy basics and when and when not to file.
- 3:50 – 4:00 p.m.** Conclusion and questions.

Panelists

The Honorable Mary Jo Heston:
Bankruptcy Judge

Kathleen Shoemaker:
Chapter 7 Panel Trustee in Seattle

Brett Wittner:
Attorney at Morton McGoldrick, PLLC



- 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://freerangestock.com/photos/122046/business-people-shaking-hands-in-agreement.html>