

President's Column

ABI's Consumer Offerings Build Communities

One of the great privileges of serving as President of the American Bankruptcy Institute is having the opportunity to see, from a broader perspective, just how many different communities make up ABI. We are debtor and creditor lawyers, judges and trustees, financial professionals and academics, large-case practitioners and lawyers who spend every day helping individuals and families navigate financial distress.

Consumer bankruptcy professionals deserve particular attention. Admittedly, as a complex business restructuring professional, I have had very little personal exposure to the consumer side of our profession. But I would be the first to recognize that consumer bankruptcy is not only an enormously important part of our insolvency system; one could argue that consumer bankruptcy is the most important segment because it touches so many more people than business insolvencies.

Every day, consumer bankruptcy professionals help people facing some of the most difficult moments of their lives: the possible loss of a home, overwhelming medical or credit card debt, tax obligations, student loans, divorce-related liabilities, failed small businesses and other financial problems that can threaten a family's economic future.

The work is sophisticated, practical and deeply consequential. And ABI is committed to supporting the professionals who do it. Indeed, when you look across ABI's educational programs, committees, publications, online resources and opportunities for professional engagement, it is clear that ABI offers extraordinary value to the consumer bankruptcy community.

Education Designed for the Practice

The most visible example is education. ABI has long been one of the nation's leading providers of bankruptcy education, and consumer practitioners are a cornerstone of that mission. Our programming addresses both the fundamentals and the increasingly difficult issues confronting experienced practitioners. That breadth matters.

Consumer bankruptcy practice can involve everything from the automatic stay, exemptions and dischargeability to mortgage claims, taxes, domestic-relations obligations, student loans, attorney compensation, evidence, ethics, chapter 13 plan issues and the oft-complicated interaction between bankruptcy and state law.

ABI programming reflects that complexity. Perhaps more importantly, it reflects what is

happening in the practice right now. The 2026 Consumer Practice Experience, or CPEX, is a good illustration. More than 200 consumer professionals participated in the virtual program in May, which offered nine sessions and up to 13.5 hours of CLE devoted exclusively to consumer practice. This year, attendees also received access to a dedicated consumer website containing *Rochelle's Daily Wire* analyses, newsletters, *ABI Journal* articles and materials from consumer-focused conference panels.

Three CPEX sessions in particular demonstrated the timeliness of ABI's consumer education. First, "Student Loans in 2026: [Not So] Untouchable" addressed one of the most rapidly evolving areas of consumer bankruptcy practice. Rather than simply reviewing § 523(a)(8) and the familiar undue-hardship standards, the program gave practitioners practical, step-by-step instructions on representing debtors seeking student loan discharges under the Department of Justice guidance. The faculty addressed identifying potential discharge candidates, attorney-retention issues, the DOJ attestation process and the actual mechanics of bringing these cases. At a time when many lawyers and debtors still assume that student loans are essentially impossible to discharge, this was precisely the kind of timely, practical education that can immediately affect how an attorney advises a client.

Second, ABI addressed a change that consumer practitioners literally had just begun confronting. "Consumer Creditor Crunch: Navigating Adjusted (and Potentially New) Landscapes" focused on amendments to Bankruptcy Rule 3002.1 that became effective on Dec. 1, 2025. Those amendments created new forms and enhanced response requirements for mortgage creditors in chapter 13 cases. The program examined not only what the new rule says, but how chapter 13 trustees are implementing their increased oversight responsibilities, how creditors could address ambiguities in the new procedures, and the risks associated with debtors continuing to use online mortgage-payment portals during bankruptcy. That is a perfect example of ABI helping members move from reading a new rule to understanding how it is actually operating in practice.

Third, consider a program with a title that would have been difficult to imagine at a bankruptcy conference only a few years ago: "Debtmaxxing: Solving Personal Financial Crises with Debt Hacks from TikTok!" Consumer lawyers increasingly meet clients whose understanding of debt, credit scores and bankruptcy has been shaped not by a lawyer or



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financial adviser, but by social media. The panel examined popular online debt myths and scams, the intersection of credit-reporting and bankruptcy, and ways in which lawyers can use social media affirmatively to improve public understanding and access to reliable legal information. Consumer bankruptcy does not operate in a vacuum, and ABI recognized that practitioners need to understand the information — and misinformation — their clients are consuming before they ever enter a lawyer's office.

In addition to these three highlighted topics, CPEX also addressed merchant cash advances, elder issues, personal-injury settlements, the automatic stay, ethics and recent case law. ABI's broader 2026 programming has similarly included sessions on successful chapter 13 plans, automatic-stay litigation, dischargeability and difficult consumer issues. That is what valuable continuing education should do: not simply tell practitioners what the law has been, but help them understand what is changing and prepare them for what is coming next.

Conferences that Create Community

ABI's consumer programming also brings practitioners together. Consumer bankruptcy can be very local. Local rules, local practices, and relationships with trustees, judges and opposing counsel matter enormously. But many of the legal and economic issues facing consumer practitioners are national.

ABI helps connect those two worlds. Programs such as CPEX, the Northeast Bankruptcy Conference & Consumer Forum, the Alexander L. Paskay Memorial Bankruptcy Seminar and other regional ABI programs bring together consumer practitioners, judges, academics and trustees from across the country.

The benefits go well beyond CLE. Some of the most useful conversations at any ABI conference happen outside the meeting room: a practitioner from one jurisdiction comparing an approach with a colleague from another, a trustee discussing a recurring problem with debtor's counsel, or a young lawyer meeting a judge or experienced practitioner who becomes a mentor. Those connections seem particularly important in consumer practice, where many professionals practice in smaller firms and might not have the institutional resources available in large organizations. ABI can serve as that broader professional network.

The Consumer Bankruptcy Committee

One of ABI's greatest strengths is its vibrant committees, and the Consumer Bankruptcy Committee provides an especially important home for members interested in this area. ABI committees provide members opportunities to exchange information, help develop educational programs, contribute to publications and participate directly in the intellectual life of ABI.

For members who want to get more out of ABI, committee involvement is one of the best places to start. It changes ABI from something you receive into something in which you participate — and that distinction is important. Some of ABI's best programs, articles and ideas originate with members who identify a development in their own practices and decide that it is worth sharing with the broader insolvency community.

Publications Consumer Practitioners Can Actually Use

ABI also has made a substantial investment in practical consumer-bankruptcy publications. Our consumer library includes a wide variety of materials that serve our consumer insolvency members. Some examples are *Consumer Bankruptcy: Fundamentals of Chapter 7 and Chapter 13 of the U.S. Bankruptcy Code*, *Thorny Issues in Consumer Bankruptcy Cases*, *Reaffirmation Agreements in Consumer Bankruptcy Cases*, *Graduating with Debt: Student Loans Under the Bankruptcy Code*, and *When Worlds Collide: Bankruptcy and Its Impact on Domestic Relations and Family Law*. These publications provide practical insights and information on the issues that matter and that practitioners encounter.

The *ABI Journal* itself is another critical part of that effort. It enables ABI members not only to learn from one another but also to contribute to the national conversation about how consumer bankruptcy law is developing.

Helping Shape the Conversation

ABI's contribution to consumer bankruptcy extends beyond helping practitioners understand existing law. We also create forums in which the bankruptcy community can think seriously about what the law should become. One of the most prominent examples is ABI's Commission on Consumer Bankruptcy. Created in 2017, the Commission examined the significant economic and social changes that had occurred since the enactment of BAPCPA and considered the operation of the consumer bankruptcy system in light of those changes. The Commission's final report contained nearly 50 recommendations involving consumer bankruptcy reform. While some of the recommendations remain the subject of debate to this day, the report demonstrates the value of ABI's contribution to the conversation.

The importance of projects like the Consumer Commission is that ABI has the unique stature and ability to convene experts with contrasting perspectives and to provide a serious, nonpartisan forum for studying difficult bankruptcy policy questions. Consumer practitioners bring an indispensable perspective to that process because they see how the Code operates not in theory, but in thousands of actual cases involving real people.

An Invitation to Get More Involved

Ultimately, however, ABI's value depends on participation. I hope our consumer members will take full advantage of what ABI offers: Attend CPEX or another consumer program; join the Consumer Bankruptcy Committee; watch a program in our educational library; write for the *ABI Journal* or a committee publication; volunteer for a panel; contribute to a book; introduce yourself to someone you do not know at the next ABI conference; and encourage younger consumer practitioners to become involved.

I also encourage those of us whose practices are primarily business-oriented to do the same in reverse. As I mentioned in a previous column, I thoroughly enjoyed attending the consumer and farm-oriented programming at the Central States Workshop. The sessions opened my eyes. You can teach an old dog new tricks! So, if like me you are a business practitioner, consider attending a consumer

program. Read a consumer article. Get to know the practitioners and trustees who work in that part of our system. In the end, we are all members of one insolvency community.

Consumer bankruptcy embodies some of the most fundamental purposes of the Bankruptcy Code: providing financially distressed individuals with an opportunity for a fresh start while respecting the legitimate rights of creditors and maintaining confidence in our system of justice. The professionals who make that system work deserve first-rate education, practical resources, a strong professional community and a national forum in which their voices can be heard. ABI provides all four. Further, ABI recently

launched CPEX.live, a site that brings together all things consumer bankruptcy: education sessions, committee news, Rochelle's Daily Wire, Volo and more just for our consumer members.

Our 2026 programming demonstrates something more: ABI is not simply responding to developments in consumer bankruptcy after they occur. ABI is working to ensure that its members understand the changes affecting their practices as those changes occur. That is an important part of ABI's mission — and one of the many ways in which ABI delivers real, practical value to the professionals who serve the consumer bankruptcy system every day. **abi**

Event Roundup

Mexico City Hosts Latin America Symposium

ABI's third International Latin America Insolvency Symposium was held in beautiful Mexico City at the Four Seasons Hotel Mexico City Sept. 2-4. The program welcomed attendees from throughout Latin America, the U.S. and beyond at the Opening Reception the evening before sessions started. The next day, the symposium dove into panels on Saving Equity: Using Non-U.S. Regimes and Chapter 15 to Restructure; Asset-Tracing in Insolvency Proceedings + LATAM + Avoidance Actions; Liability Management and Exit Strategies in Latin America; Geopolitics, Energy Shocks and Restructuring Risk in Latin America; Overview of the Dynamics of Mexican Restructuring Proceedings; Most Recent Experiences of Cross-Border Cases in Mexico and LATAM; and Trade, USMCA and Restructuring Risk in the Americas.

The program also featured a luncheon presentation on Sanctions, Sovereign Risk and Distressed Opportunities in LATAM and VEN, and a keynote by two-time National Journalism Award winner and "Es la Hora de Opinar" host Leo Zuckermann, a columnist for *Excelsior* in Mexico City who brought a rare insider's view of the forces shaping Latin America's economic and political future. Another cocktail reception followed the first full day of sessions. Up to 13.5 hours of CLE/CPE credit were available.

ABI is grateful to Symposium Co-Chairs **Sonia Colón** of Ferraiuoli LLC (San Juan, P.R.) and **Samuel**



Kathryn A. Coleman of Hughes Hubbard & Reed LLP (New York), David J. Cohen of Weil Gotshal & Manges LLP (Miami), David A. Herman of Dechert LLP (New York), Hon. Christopher M. Lopez of the U.S. Bankruptcy Court (S.D. Tex.) (Houston) and Jorge Villen of Houlihan Lokey (Los Angeles) kicked off the symposium with a session on leveraging cross-border insolvency frameworks and chapter 15 recognition to preserve equity value and achieve successful restructurings.

Suchowiecky of Hilco Global (Mexico City), along with the advisory board, for putting together the content for this year's program. We also thank the following firms for their generous support: agencyIP/Sherwood, an EisnerAmper Company; Akerman LLP; AlixPartners LLP; Ankura Consulting Group, LLC; Creel, García-Cuellar, Aiza and Enríquez, S.C.; Dentons; DLA Piper Mexico; Ferraiuoli LLC; Hilco Global, an ORIX Company; HKA; Pérez Correa González; Sequor Law; TMA Mexico; and Venable LLP.

Check back at abi.org/events for information on next year's program as it becomes available.



ABI introduced the firms that have joined its Global Circle, a unique partnership that enables companies to become more involved in ABI's international programming and offerings.

Nearly 200 Roll the Dice at ABI's Southwest Conference

Practitioners from throughout the Southwest region took in the bright lights of the Las Vegas strip to join ABI at the Four Seasons Hotel Las Vegas Sept. 9-10 for the Southwest Bankruptcy Conference. Attendees first teed up for some friendly competition and networking at the largest Topgolf in the world before heading over to hear a fascinating plenary on The 10 Harshest Bankruptcy Rulings of the Past.

The conference's Opening Reception followed this informative session, then the next morning the conference swung into full gear, starting with a judicial roundtable. Consumer-, business- and small business-focused sessions included Four Alternatives After *Purdue*: Is the Door Shut on Third-Party Releases?; The Intersection of Bankruptcy and Federal Equity Receiverships; Private Credit and Nontraditional Lenders; Vegas Vices: Gaming and Liquor Distress; and Post-Confirmation Litigation; and there were general sessions on Diocese Bankruptcy Cases, and Bots, Lenders & Clawbacks: