

**American Bar Association
Law Student Division
Work-A-Day Community Service Program 2009-2010**

Financial Crisis Solutions: Banking on Our Communities

WHAT IS WORK-A-DAY?

Work-A-Day is the annual public service project of the ABA Law Student Division which brings law students from across the country together to participate in a one day public service project in their community.

2009-2010 Work-A-Day theme: "*Financial Crisis Solutions: Banking on Our Communities.*"

Law schools and students are encouraged to create activities and events during the first two weekends of October (or any other day/week/or month that is convenient to your law school) to help our communities cope with the financial and legal challenges that confront today's families in the current economic climate.

This Work-A-Day **Tool Kit** will help get you started, but please feel free to be creative in designing programs that target the unique housing, financial and employment challenges in your community. This is a meaningful way for **law students to give back** to the community and raise awareness about issues that our neighbors face as a result of the financial crisis in the United States. The Law Student Division encourages all law students and law schools to get involved by implementing a Work-A-Day initiative this year. Your community will benefit from your efforts.

If you have any questions, please contact one of the ABA Law Student Division Public Interest Committee members:

Committee Chair

Pablo M. Ros

1st Circuit Governor
Harvard Law School
pros@jd11.law.harvard.edu

Andrew Howell

12th Circuit Governor
University of Montana School of Law
andrew.howell@grizmail.umt.edu

Committee Members:

Tammy Lippert

10th Circuit Governor
Univ. of Arkansas/Fayetteville School of Law
tlipper@uark.edu

Caitlin Fitzgerald

Rep to the ABA Board of Governors
Loyola University School of Law
caitfitz@gmail.com

S. Brice Strickland

4th Circuit Governor
Charleston School of Law
sbstrickland@charlestonlaw.edu

Brandon Scherr

Rep to the ABA Board of Governors-Elect
Fordham University School of Law
sherr@fordham.edu

John Barwell

Student Editor, *Student Lawyer Magazine*
University of Arizona - James E. Rogers
College of Law
barwell@email.arizona.edu

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Getting Started

Create a Committee

- The first step in developing a successful Work-A-Day initiative is to create a planning committee, comprised of faculty, staff, and students that is charged by your school organization or administration with developing and implementing a plan for a successful “*Financial Crisis Solutions: Banking on Our Communities*” campaign.
- It is important that you put together a diverse team, council, or committee of the proper size. Remember that inclusion is better than exclusion. Find a way for willing individuals to participate. It is important to create a broad base of participation.

Determine the Objective

- The committee should define its overall objective. Do you want to reach out to the students in your school, the community, families in the community or a combination of all three?
- Consider whether your main objective is to disseminate information, fund-raise or hands-on contact through an organization. It could be a combination of all these things or something we haven’t even mentioned.
- Support for your public interest initiatives from all levels of the law school is important, but support from administration is critical. If you are interested in accomplishing multiple tasks, consider creating teams co-chaired by members of the administration. This allows the committee to have authority and legitimacy while serving in an advisory role for the administration.

Measurability and Accountability

- For a public interest plan to be successful it must have two components: (1) it must be measurable and (2) there must be accountability. Committees help create accountability. The committee should develop a scorecard that helps track their progress and aids in reporting to school administrators. The committee might also want to consider the use of personnel evaluations to reflect and refine the school’s future short and long-term public interest goals.
- An example of a reporting device or scorecard can be found on the ABA Law Student Division website, www.abanet.org/lzd/work-a-day.

Make a Plan

- If your goal is to incorporate public service at your law school on a long-term basis, the length of your committee's plan will be critical. Although it is important to develop a plan that will provide long-term sustainable change, it is also important to have some short-term accomplishment to create momentum. In this case, a plan could be designed for 12 to 18 months. You could then create quarterly checkpoints for consistent follow-up.
- If your objective is to create a campaign for only the short term, then your plan should include those goals that you decide are most important for your current Work-A-Day project. Again, developing a plan that will include achievable goals is important to entice momentum for future campaigns. Create a time line to include checkpoints for reviewing your progress throughout the planning process.
- Education is critical for the success of any initiative. Your committee might want to develop a "*Financial Crisis Solutions: Banking on Our Communities*" pamphlet or PowerPoint presentation for faculty, staff, and students to review.
- For any Public Interest Committee to be successful, its champions must be recognized. Give out awards and show how serious the law school considers the furtherance of public interest within its walls and in the communities surrounding your institution.

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Tips for Success

When planning your event, here are some ideas to keep in mind that will help your hard work pay off and ensure that your attendees will leave your program or event appreciating a unique experience.

- When seeking presenters (faculty, staff or practitioners) for your educational programs, try to bring in individuals who represent different ethnic groups, gender, and lifestyles. This can help your school to make contact with people who represent diverse backgrounds.
- When advertising your “*Financial Crisis Solutions: Banking on Our Communities*” initiatives, use creative, high-quality publicity. Try to use titles that students can easily understand and that specifically identify the topic of the program.
- Use bulletin boards to demonstrate the legal issues associated with financial crisis solutions. While the issues you have selected are being highlighted on the board, offer programs or study breaks that highlight the messages you are attempting to convey.
- When planning activities make a commitment not to “*mask*” the issues or bury your initial intent by focusing on entertaining attendees. Bring the issues to the forefront of your event.
- There is a fine line between providing the facts and initiating a shock effect, which is something you want to avoid. Remember, your objective is to create a life-long passion for your cause not shocking your audience into short-term action.
- Plan early. Promote your event in the law school and in the community in order to provide maximum attendance and create a link between the law school and the community it occupies.
- When sponsoring a symposium or roundtable, provide time at the end for attendees to meet and mingle. Having the opportunity to speak casually with featured speakers is important to students.
- Consider contacting local community centers, churches, housing authorities, and other community or financial institutions. One way to institute a meaningful and sustainable project is to offer your school’s help to these organizations.

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Avoiding the Pitfalls

In constructing a Work-A-Day event, it is important to develop your programs in a way that makes everyone feel included. There are many common mistakes that student leaders inadvertently make which could hinder their hard work. Here are a few tips to keep in mind as you plan your event.

- Check the calendar to prevent scheduling your event to coincide with any religious observance that may exclude some members of your school or community.
- Be sure to be inclusive. Provide means and accessibility to community members with disabilities. Include a diverse mixture of individuals as speakers and invited guests in your activities and publicity.
- The scope and publicity of your event should convey an open invitation to all and create interest in your cause. If you are planning a fund-raiser in the evening, consider a family event. If it is a luncheon in the afternoon to debate the issues, consider creating an atmosphere that will entice a lively forum instead of talking-heads.
- Avoid mottos or program titles that may be misconstrued as insensitive.
- In your publicity, you want to encourage interest. Don't guilt your audience into attending. While you want to bring your cause to the forefront of your event, you also want to generate genuine enthusiasm and give your audience a sense of being part of the solution. This can be accomplished whether you are having a community fair to raise money or a forum to debate the issues.
- Attempt to have things donated by your local bar associations, community groups, law firms, businesses, etc. In addition to thank you letters, be sure to give them credit for their support of your event by acknowledging them in a program or with signs thanking them publicly for the amenities they have so graciously provided.
- Don't be afraid to ask other organizations at your institution to participate even if they're not part of your law school.

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Primary Economic Issues Facing Our Communities

The following is a sample of the obstacles that our neighbors face in their daily lives. This is not meant as an exhaustive list – some of these obstacles will be more or less relevant to your community. Feel free to use these suggestions or other issues you may come across in your research on the economic crisis and in developing a specific Work-A-Day program that fits the needs of your community.

Housing and Evictions

Americans are facing one of the worst housing crises in US history. Thousands of Americans have lost their homes as a result of not being able to pay their mortgage. Many others have been forced to leave their rented apartments or have had the terms of their rent changed dramatically when their landlords have had their properties foreclosed. Laws, including some recently passed at the local and national level, exist to keep people in their homes and able to access housing.

Credit and Debt

Even before the financial crisis, Americans used their credit cards to finance much of their spending. As other credit sources have become scarcer, more Americans are turning to credit cards to deal with difficult financial times. Americans have legal and practical remedies to confront mounting debt and take control of their financial futures.

Job Loss

The United States has recently experienced one of the most dramatic periods of job loss in American history. Nearly six million Americans have lost their job since December 2007. However, the government and private organizations throughout the country have taken steps to help those that have lost their jobs weather unemployment and find new career options.

Law Student Issues: Education and Bar Loans

As law students, we are fortunate in our career prospects. Nevertheless, law students are faced with certain changes as a result of the financial crisis. Securing the financing that is crucial to paying for a legal education has become increasingly difficult. Moreover, law school graduates have reduced access to loans to help finance their study and preparation for the bar exam prior to getting a job as a lawyer. However, options exist for law students for financial assistance during their time in and immediately after law school.

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Statistics

The following statistics can be used in marketing to your law student population as well as working with local partners in order to finalize your 2009 Work-a-Day programming.

General Statistics:

“It is increasingly evident that the severe recession unfolding in the United States and Europe will be the deepest slump in the world economy since the 1930s.”— Roger C. Altman, Foreign Affairs, Jan/Feb 2009

Housing Crisis

- The Department of Housing and Urban Development reported that foreclosures were started on 1 in every 100 homes.
- The Federal Deposit Insurance Corporation noted that 1 in every 200 homes will be foreclosed.
- CNN reported that 41.2% of homes bought in the last five years are facing foreclosure.
- According to a Freddie Mac poll, more than 6 in 10 homeowners that have fallen behind in mortgage payments are not aware of the services available through their mortgage lenders to keep their homes.
- The Center for Economic and Policy Research suggests that housing prices have plunged at a rate 22.8 percent annually during the last quarter, up from an 18.7 percent drop last year.
- According to the US Department of Housing and Urban Development, mortgage delinquency in the fourth quarter of 2008 was the highest it had been since 1972 when this kind of data was first collected.
- Prior to 2009, most renters lost their leases upon the foreclosure of their rental property. As of 2009, the “Protecting Tenants at Foreclosure Act” established protections of leases upon foreclosure.
- The “Housing and Economic Recovery Act of 2008” provided certain new mortgage options for homeowners facing foreclosure including the “HOPE for Homeowners Program.”

Credit Crisis

- CNN reported that nearly \$3.3 trillion in home equity was erased in the United States in 2008.
- The American Banking Institute reported more than \$1 million bankruptcy filings in the United States in 2008.
- Young Americans between the ages of 25-34 have the second highest bankruptcy filing rate in the United States after those aged 35-44. The rate of bankruptcy has steadily increased for young Americans between 1991 and 2001. (National Foundation for Credit Card Counseling)
- 26 percent of Americans admit to not paying all of their bills on time.
- Last year, 15 percent of Americans made late payments on their credit cards and 8 percent did not pay at all. (National Foundation for Credit Card Counseling)

- The Pew Safe Credit Cards Project found that 72 percent of cards which offered low promotional rates could revoke that rate after a single late payment.
- A Congressional Committee found that in 2009, US revolving consumer debt, which is composed primarily of credit card debt, is approximately \$950 billion. 13.9 percent of the disposable income in America is used to services this debt.
- Young adults with credit card debt spend nearly a quarter of their income on this debt.
- In a survey conducted by the National Foundation for Debt Counseling, 41 percent of US adults gave themselves a score of C, D, F for their knowledge of personal finance.
- 75 percent of Americans admitted to not reading the terms and conditions when they signed up for a credit card. (Creditcard.com survey)
- In May 2009, Congress passed the US Credit Card Bill of Rights, which provides protections for consumers from credit card debt.

Unemployment

- The U.S. Bureau for Labor Statistics estimates that since December 2007, the United States has lost 5.9 M jobs.
- The Bureau cites US employment at 8.9 percent of the population. The unemployment rate in 2008 was 5.9%.
- Certain industries such as manufacturing have been especially hard hit with unemployment reaching 10-year highs at nearly 12.5 percent.
- According to the Mortgage Bankers Associations, 32 percent of foreclosures result from a job loss.

Issues for Law Students

- The US Public Interest Group found that many students had not exhausted their eligibility for low-interest, fixed-rate loans from the federal government before taking out private loans.
- Some students report that university financial aid officers steered them toward private loans before tapping federal options.
- According to the New York Times, some private lenders have disseminated false rumors that federal loans are only need-based in order to attract clients.
- Students can access federal loans for educational expenses even retroactively.
- Many lenders which used to provide loans for bar preparation no longer are doing so.
- Some schools provide extended eligibility in their financial aid budgets.
- Citibank, Wells Fargo, Sallie Mae, and PNC Bank still offer bar loans.
- University financial aid offices recommend applying for bar loans before graduating.

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Project Ideas for Your Campus

The Public Interest Committee is pleased to provide you with some suggestions and quick ideas for student leaders at law schools to organize on your campus. We encourage you to read more on our website (www.abanet.org/lisd/work-a-day/).

Community Advocacy

- Identify key legal issues that could benefit employment, housing, or credit issues in your community. Draft letters to your local, state and national political representatives advocating important changes.

Develop Educational Materials

- Identify local providers of legal assistance for unemployment law, credit issues, and housing problems. These organizations can include local legal aid bureaus, law school clinical programs and local and state bar association. Collect information on what services these organizations provide and offer to help them advertise their services. Additionally, consider contacting these organizations to provide legal research and client support.
- Create literature or informational materials on the effects of new national legislation on housing and credit card rights. Synthesize the legal changes so that folks in your communities can understand the impact of these legal changes on their personal financial and housing situations. Distribute these materials through organizations that reach large segments of your communities such as community centers, labor unions, churches, malls, grocery stores, and student unions.
- Contact a non-profit debt counseling organization in your community. Sponsor an event at your school or at a community center to discuss how to negotiate reduced interest rates with creditors. Assemble this information and disseminate in your community.
- Identify local and national organizations in your community that provide credit counseling and legal aid for housing rights and unemployment benefits. Create materials such as pamphlets, posters and fliers that identify these organizations, explain what these organizations can specifically provide to citizens in your community, and distribute these materials to locations in your communities that target individuals who may face financial, employment, and housing difficulties.
- Author an article for your local newspaper (city, regional, school, etc) about legal and community resources for those facing eviction, foreclosure, mounting debt, and unemployment.
- Spend a weekend with students from your law school investigating alternative housing (apartments) for families in risk of losing their homes to foreclosure. Compile this list and distribute in community centers.

Educate the Community

- Approach local banks about distributing materials or holding a symposium for their customers and other community members on personal financial management.
- Contact a debt counseling organization in your community. Sponsor an event at your school or at a community center in which you discuss how to talk to negotiate rates with creditors. Assemble this information and disseminate in your community.

- Familiarize yourself with local housing, unemployment, and credit laws and the organizations in your communities that address these issues. Put on a workshop at your law school or another venue that is easily accessible to residents in your communities in order to explain legal rights and orient citizens toward organizations that can provide short and long term support.
- Host a community job or education fair with representatives from counseling and job finding services, representatives of the government organizations, universities, community colleges, online education providers, and occupational training organizations. Advertise the fair widely.
- Host a Pancake Breakfast or Spaghetti Dinner made by students. Advertise in community that people with unemployment check get in free with their children. Invite local professionals to answer questions at the breakfast or dinner regarding investments, foreclosure rights, bankruptcy, health insurance options, etc. Think of children's activities so that parents are able to seek advice.
- Identify areas in your community that are hardest hit by unemployment, housing, or credit issues. Specifically, consider monitoring local foreclosures. Travel with a group of students to these areas, talk to residents about their legal rights, and offer suggestions for community and legal organizations that can offer support.
- Identify local providers of legal assistance for unemployment law, credit issues, and housing problems. These organizations can include local legal aid bureaus, law school clinical programs and local and state bar association. Collect information on what services these organizations provide and offer to help them advertise their services. Additionally, consider contacting these organizations to provide legal research and client support.
- If your state allows it, provide legal counseling and services on unemployment benefits and housing law to residents in your communities.
- Invite speakers to your law school or a community center to speak about the financial crisis and the steps that citizens can take to protect their homes, rental units, and credit ratings during a declining economy.
- Reach out to real estate professionals and real estate law professors to host a seminar on the important legal issues that exist in buying and selling real estate and the issues that have plagued sellers and buyers during the financial crisis.
- Sponsor a brunch for 50+ unemployed community members. The students can serve the food while participants engage in group discussions of best practices, challenges and experiences.
- Visit factories or other businesses that might be facing closure. Familiarize yourself with the unemployment and housing services in your community and present these options.

Educate Law Students

- Engage your career service counselors at your law school or university and students to offer resume editing and advice for community members that are searching for jobs. Advertise the service in your community and put on a single or recurring resume clinic.
- Contact the local bar association and assist in the creation of a Continuing Legal Education program for lawyers and students on housing and unemployment law.
- Contact local high schools, colleges, and youth organizations such as scouting troops that offer courses on financial management. Often these courses may require some kind of community engagement. Consider organizing students to fulfill their requirements by meeting with residents in your communities that are facing difficult economic times.
- Coordinate with a business school or other community institution that can provide tax advice in order to develop a one day financial/tax law seminar and take it to a community center.

- Gather information from students in your law school and in surrounding law schools. Contact your SBA leaders and ABA Circuit Governors in order to access the kinds of solutions law schools and law students are employing to meet the challenges and stresses of financing their legal education and bar preparation. Create materials that can be distributed at law school financial aid offices to students that are seeking new options for educational finance. Conduct a workshop at your law, and if possible, in conjunction with other law schools, to explain national and law school-specific financial options for your classmates and fellow local law students.
- Hold a discussion at your law school about some of the pitfalls that credit card spending and debt can have on students. Consider holding a similar discussion for undergraduates in local universities, many of whom are controlling their personal finances for the first time.
- Put out a table at your law school and visit other area schools to pass out info about the new "Income Based Repayment Plan" for student loans.

Community Service

- Find foreclosed properties in your community. Round up students and go to the abandoned property and cut the grass, trim the bushes, pull weeds, plant fall/winter flowers, sweep and wash the outside steps and driveway, wash the windows, make the outside presentable and clean so the neighbors do not have to look at an eyesore which brings down the value of their property.

Fundraising

- Approach community businesses to sponsor a bowling event in which sponsors pay a small amount of money per pin knocked down and extra amounts for spares and strikes. Donate proceeds to a local family crisis center.
- Climb the stairs to the top of a tall building in your city. Sponsors can donate a certain amount for every floor climbed. Proceeds go to local community group. This same activity can easily be accomplished with similar distance athletic pursuits such as running, biking, or walking a particular distance and garnering sponsorship.
- Conduct a coupon collection drive in which students in your school collect as many coupons as possible from various local publications and stores. Collect these coupons and donate them to a family crisis center or some other organization that can appropriately distribute them throughout the community.
- Conduct a neighborhood picnic. Admit those with an unemployment check for free. Charge a nominal fee to all others. Donate proceeds to neighborhood family crisis center.
- Host a candle light bowling event. Allow free admission to anyone with an unemployment check. Serve refreshments at a minimal cost and donate proceeds to local family crisis center.
- Host a Law Student race, run, basketball game, softball game or boxcar derby with proceeds going to neighborhood family crisis center.
- Host an art show for children. Sell hot dogs and hamburgers other easily prepared food with the proceeds going to the neighborhood crisis center.
- Sponsor a bake sale to buy gas/public transportation gift certificates to give to unemployed who need to get to interviews. Advertise this service through local community centers.
- Raise money or do a volunteer drive for a community assistance group or program that deals with housing, credit, or unemployment law.
- Work with the neighborhood Chamber of Commerce to have merchants donate items, gift cards, and other items. Host an auction with the proceeds donated to the neighborhood family crisis center.

- Work-A-Day takes place in October. Consider Halloween-themed Work-A-Day events. Put on a Haunted House or Haunted Trail. Use a Fraternity house, barn at a local farm or unused warehouse or place goblins and other Halloween decorations along a wooded trail. Those with unemployment checks and their children receive free admission. Include a bonfire or BBQ with hotdogs, smores and other goodies. Proceeds go to charity, a local family crisis center or other organizations. A similar Halloween event could be done with a Hayride or pumpkin patch if available.

Clothing, Food and Necessities – Drives and Events

- Conduct a collection drive for a food bank or for clothing, particularly business clothing, for an organization like Salvation Army or Goodwill.
- Don't forget the pets in this recession ... run a collection of pet foods, litter box materials, and toys for those family members who are forgotten.
- Run a neighborhood garage, yard sale or flea market. Provide a place for families to offer items for sale. Help coordinate the logistics of the event including location, advertising, and refreshments.
- Visit the neighborhood Chamber of Commerce to arrange for an invitation only street fair of clothing and other essentials of member merchandise for drastically reduced prices.
- Work with community Chamber of Commerce to organize a fair for the unemployed to buy clothing and other wares at discount prices.

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Helpful Websites and Resources

ABA Committees

- ABA Forum on Affordable Housing and Community Development Law
<http://www.abanet.org/forums/affordable/home.html>
- ABA Section of Labor and Employment Law
<http://www.abanet.org/labor/home.html>
- Many state bar associations have similar organizations as well.
- ABA Commission on Homelessness and Poverty
<http://www.abanet.org/homeless/home.html>
- ABA Standing Committee on Legal Aid and Indigent Defense
<http://www.abanet.org/legalservices/sclaid/home.html>
- ABA Career Resources Center
<http://www.abanet.org/careercounsel/>
- ABA Division for Public Services
<http://www.abanet.org/publicserv/home.html>

Local and State Bar Association Committees on Housing Law, Employment Law, Public Service, Legal Aid, and Legal Careers

- US Department of Housing and Urban Development: <http://www.hud.gov>
- US Federal Housing Authority: <http://www.fhfa.gov>
- Federal Deposit Insurance Corporation: <http://www.fdic.gov/>
- The US Federal Reserve: <http://www.federalreserve.gov>
- US Department of Labor: <http://www.dol.gov>
- National Legal Aid and Defenders Association: <http://www.nlada.org/>
- Foreclosure Real Estate Listing: <http://www.Realtytrac.com>
- The Recovery Act: <http://www.recovery.gov>
- Online Legal Resources: <http://www.nolo.com>
- Mortgage Bankers Association: <http://mbaa.org>
- Creditcards.com
- Freddie Mac: <http://www.freddiemac.com>
- National Association of Student Financial Aid Administrators: <http://nasfaa.org>
- Non profit credit card counseling services such as: www.familycredit.org or
<http://debtredutionservices.org>
- The United Way: <http://www.liveunited.org>
- The Legal Aid Society Employment Law Center: <http://www.las-elc.org/factinvestment.html>
- Local Legal Aid Societies have housing law and unemployment law programs
- State and City Housing and Unemployment Offices and Departments

Note: *The organizations listed above are not endorsed by the ABA Law Student Division, but merely provided as a resource for students when planning Work-A-Day activities.*

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

Existing Programs and Models

The following is a list of programs and models that may assist you in creating and implementing your 2009 Work-a-Day program plan. The following is not meant to be a complete list and should be used for a point of reference only.

The National Housing Law Project

NHLP mission: "The goal of NHLP is to advance housing justice for the poor by increasing and preserving the supply of decent affordable housing, by improving existing housing conditions, including physical conditions and management practices, by expanding and enforcing low-income tenants' and homeowners' rights, and by increasing opportunities for racial and ethnic minorities. NHLP works to achieve that goal by providing legal assistance, advocacy advice and housing expertise to legal services and other attorneys, low-income housing advocacy groups, and others who serve the poor. NHLP's primary areas of emphasis are public policy advocacy, litigation assistance, training, and research and writing, focusing on issues and problems that will have the greatest impact on the housing rights of the poor."

- <http://www.nhlp.org/>

Harvard and Boston University Law School Foreclosure Task Forces

"The Foreclosure Taskforce Project is an exciting new Pro Bono opportunity that will provide assistance to those impacted by the foreclosure crisis in Boston. The Project is a collaborative effort between the Harvard [Law School], [BU Law School], the Legal Services Center, City Life, and area colleges and law schools providing community mobilization and legal assistance to those wishing to fight eviction while striving to change banks' eviction policies."

- <http://www.bu.edu/phpbin/news;>
- <http://www.news.harvard.edu/gazette/2009/05.21/foreclosures.html>

United Way Income Program –

"The United Way Financial Stability Partnership was created to strengthen communities by identifying and tackling the underlying causes of the financial hardship facing today's families. United Ways bring together cross-sector partners to help lower-income individuals and families achieve financial independence by empowering them with the tools and skills necessary to maximize their income, build savings and gain assets."

- [http://www.liveunited.org/income/index.cfm.](http://www.liveunited.org/income/index.cfm)

The Legal Aid Society-Employment Law Center –

"The Legal Aid Society - Employment Law Center works primarily in three areas to advance the workplace rights of low-income and minority workers. **Litigation:** The LAS-ELC's experienced staff attorneys litigate cases nationwide that we believe will reform laws and policy for the benefit of minority and low-income workers and their families. Cases address diverse employment issues, including race-, gender- and disability-based discrimination. **Direct Services:** We provide advice, counsel and advocacy to over 3,000 workers annually through our Bay Area Workers' Rights Clinics and numerous projects that include a direct services

component. Through these projects, we conduct workshops, publish materials and provide technical assistance to disadvantaged workers and their advocates throughout the country. **Legislative Advocacy:** We promote worker-friendly public policy by drafting legislation and testifying before legislative.” <http://www.las-elc.org/>

The National Employment Law Project –

“In partnership with national, state and local allies, we promote policies and programs that create good jobs, strengthen upward mobility, enforce hard-won worker rights, and help unemployed workers regain their economic footing through improved benefits and services.”

- <http://www.nelp.org/>

ABA Commission on Homelessness and Poverty- Foreclosure Initiative–

“Through its Preventing Foreclosure Initiative, the Commission has convened a working group comprised of lawyers from diverse practice areas to develop programming and resources aimed at equipping lawyers to prevent foreclosure.”

- <http://www.abanet.org/homeless/home.html>

**American Bar Association
Law Student Division
Work-A-Day Community Service Program**

ABA Sources of Funding and Support

In addition to your law school and affiliated organizations, there are sources within the ABA that can provide funding and support for your program

***ABA Law Student Division
Grant Program***

The ABA Law Student Division, through its Grant Program, provides financial and program support to student organizations of ABA-approved law schools to establish programs and other activities that emphasize diversity, ethics, professionalism training and public interest/service activities. The Grant program is designed to assist law school groups that implement **new** programs. The Grant Fund is not intended to support fundraisers, to be used as a source for donating to charitable organizations or to be a source for funding student travel.

Any entity or individual at an ABA-approved law school is eligible to submit a grant application. A school may submit more than one application a year. Due to the limited resources of the Grant Program, the maximum possible award is \$500. However, the amount requested is not necessarily the amount granted by the review committee.

- www.abanet.org/lsd/grant

ABA Entities

Economic Recovery Portal

<http://new.abanet.org/economicrecovery/default.aspx>

LegallyMinded

<http://www.legallyminded.com/default.aspx>

Forum on Affordable Housing and Community Development Law

<http://www.abanet.org/forums/affordable/home.html>

Career Resources Center

<http://www.abanet.org/careercounsel/>

Section of Family Law

<http://www.abanet.org/family/home.html>

Commission on Homelessness and Poverty

<http://www.abanet.org/homeless/home.html>

Section of Labor and Employment Law

<http://www.abanet.org/labor/home.html>

Standing Committee on Legal Aid and Indigent Defense

<http://www.abanet.org/legalservices/sclaid/home.html>

Division for Public Education

<http://www.abanet.org/publiced/home.html>

Division for Public Services

<http://www.abanet.org/publicserv/home.html>

Standing Committee on Pro Bono and Public Service

<http://www.abanet.org/legalservices/probono/downturn/>

Section of Real Property, Trust and Estate Planning

<http://www.abanet.org/rppt/home.html>

Section of Taxation

<http://www.abanet.org/tax/home.html>

Young Lawyers Division

<http://www.abanet.org/yld/>