

OCTOBER 20, 2006

Volume 1, Issue 1

C.A.R.E. TODAY

CARE IN 32 STATES...

Thanks to the enthusiasm and efforts of so many bankruptcy judges, trustees, attorneys and court staff, CARE now has a presence in 32 states

and in the District of Columbia through a collaboration with the American Bar Association Speakers Bureau. The CARE Program continues to be a unique and effective opportunity for members of the Bankruptcy Community to do something proactive about the financial illiteracy problem we have in this country, rather than simply having to clean up the mess afterwards. Following is the list of states where CARE does not yet have a presence. Please

encourage any colleagues of yours in these states to consider bringing CARE to their community, and let them know that we will do everything to help, encourage and support them in that effort: Arkansas, Delaware, Hawaii, Idaho, Iowa, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Washington, West Virginia, Wisconsin and Wyoming.

Special points of interest:

- CARE now in 32 states
- CARE is now a National Partner of the Jump\$Start Coalition
- Judges, Trustees, Attorneys and Court Staff stepping up their efforts
- Fraternity and Sorority Initiative
- New Presentation Materials
- CARE Logo Contest

JUMP\$START COALITION...

CARE is honored to have recently become a national partner of the Jump\$Start Coalition, which should result in many new national contacts and greater exposure for CARE. It will also provide the opportunity to establish important relationships with state coalitions. For more information on the Jump\$Start Coalition, visit its Web site at www.jumpstartcoalition.org. You may wish to contact your state coalition and explore how you can work together.

We're on the Web:
www.careprogram.us

NEW ON THE WEB SITE...

There are several new things on the CARE Web site that you should be aware of, including new “Quick Links” for students, parents and educators and a new section on “Predatory Lending.” In the near future we will be adding videos on the predatory lending link, including

a rent-to-own, car purchasing and pawn shop video.

There are also many new presentation materials, including PowerPoint presentations prepared by Kelly Rousseau of our Tennessee Program and Therese Buthod of our Oklahoma Program. In addition,

there is a very creative Jeopardy Game prepared by Joseph Schorer of our Chicago Program. It’s a fun way to end a presentation and something that you can recommend to get students to the Web site, so it’s also posted on the Quick Link for students.

TOP 10 TIPS...

Our Top 10 Tips Handout, posted on the “Presentation Materials” link, has received a fair amount of national exposure. It has been included in a recent CQ Researcher Report on Teen Spending, the Sept/Oct 2006

issue of *NextStep Magazine*, and the Sept/Oct 2006 issue of *Young Money Magazine*. It is a great handout to use in connection with presentations or again, something on the Web

site to recommend to students.

It has been included in a recent CQ Researcher Report on Teen Spending, the Sept/Oct 2006 issue of NextStep Magazine, and the Sept/Oct 2006 issue of Young Money

FRATERNITY AND SORORITY INITIATIVE...

Dwane M. Murray, a Chapter 7 Trustee in Baton Rouge, Louisiana, is the incoming national President of Kappa Alpha Psi. At his suggestion, CARE and the fraternity will be creating a basic financial literacy package for the fraternity. This may consist of form newsletter articles,

handouts, like our Top 10 Tips, and perhaps even a video. These materials can then be disseminated by the national fraternity, including on its Web site and otherwise to the local chapters for delivery directly to the members. Such a program will cut across college and geographical barriers in reaching

students and would hopefully become a model that can be offered to other national fraternities and sororities. If any of you are involved in or know people involved in a fraternity or sorority at the national level, could you advise John Ninfo (jninfo@nywb.uscourts.gov) so that we can discuss this initiative more with you or your contact.

THE SUPPORT FOR CARE IN THE BANKRUPTCY COMMUNITY IS GROWING...

A sincere thanks to all of those in the Bankruptcy Community who are helping to get the word out about CARE. Acting Director Cliff White and Assistant Director Jeff Miller have renewed the commitment of the U.S. Trustee Program to promote financial literacy education for students and the CARE Program. The NABT leadership, including its Financial Literacy Education

Committee, chaired by Lynne Riley, has made a similar commitment. Paul R. Chael, the current President of the NACTT, has also indicated an intention to promote CARE within that organization, and the incoming President of the NCBJ, Judge Jeffrey Hopkins, and a former President, Judge David Adams, have also expressed an interest in actively promoting CARE. In

addition, at the suggestion of Judge Adams, and thanks to the efforts of Denise Neary, new bankruptcy judges will be made aware of CARE at their FJC training sessions. Therese Buthod, the Clerk of Oklahoma Eastern, did a CARE presentation seminar at the NCBC Conference, and there was an article on CARE in the most recent ABA Newsletter.

STAY IN TOUCH...

Please continue to stay in touch with us about what you are doing locally. Send us presentation materials you feel we should post on the Web site, any local publicity you receive for posting on the Web site, and any suggestions that you believe could help CARE improve and expand.

HELP US WITH THE NEWSLETTER...

This is our first attempt at a newsletter, so we could use all of the suggestions and help that you can offer. In addition, please feel free to write an article for the newsletter on any topic you think will be helpful to the presenters, educators and other interested people who have signed up for our mailing list.

Keep everyone informed on what your Program is doing locally and allow us to share it with the bankruptcy community...

JUDGE'S CORNER...

Judge John Hargrove, who heads the San Diego CARE Program, has been interviewed on National Public Radio (see the "In the Media" link) and is part of a Channel One special. The Channel One video on student credit cards is excellent

and is on the "Presentation Materials" link. It is a good video to include in a presentation or to refer students to.

Judge Robert Grant in Ft. Wayne is responsible for bringing the CARE Program to Indiana, our 32nd state.

Judges Robert Mark, Jay Cristol, Steven Friedman and Laurel Isicoff participated in the University of Miami orientation program in August where CARE reached over 2,400 incoming students.

U.S. TRUSTEE CORNER...

Charles Walker made the first presentation for the Tennessee CARE Program at Hume-Fogg Academic High School in Nashville, Tennessee, and Debera Conlon participated in the first presentation for the Norfolk, Virginia CARE Program at Granby High School.

TRUSTEE CORNER...

Paul Chael, the current Present of the NACTT, will be bringing CARE to Northwest Indiana.

Lynne Riley, the Chairperson of the Financial Literacy Committee of the NABT, arranged for a presentation about CARE to be made at the National Convention in Seattle. As a result, a number of Chapter 7 Trustees have contacted CARE indicating that they will be bringing the Program to their community, including Tom Aceituno in Sacramento, California.

ATTORNEY'S CORNER...

Leyza Blanco, the new President of the Bankruptcy Bar Association of the Southern District of Florida, assisted by Ileana Espinosa, have really expanded the Miami CARE Program, including arranging for the orientation

event at the University of Miami where presentations were made to over 2,400 students. In addition the Bar Association sponsored a CARE Program logo contest, which included the following entry.



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A BRIEF MESSAGE FROM JUDGE NINFO:

It is my hope that the CARE Program in one form or another will continue to expand nationally and reach more and more of our young people who so desperately need its information to help them live consumer debt free and avoid the temptations and consequences of overspending and the abuse of far too easy to obtain consumer credit.

COURT STAFF CORNER...

Kelly Rousseau, who heads the Tennessee CARE Program, has established a relationship with the Tennessee State Jump\$tart Coalition.

Judicial Assistants Andrea Siderakis (W.D.N.Y.) and Karen Nickerson (S.D.Ca.) wrote CARE articles for the ABA Newsletter.

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