

# PERIODIC TABLE OF DEBT COLLECTION CASES BEST PRACTICES

## JURISDICTIONAL EXAMPLES

## A TINY CHAT COMPANION DOCUMENT

# PERIODIC TABLE OF DEBT COLLECTION CASES BEST PRACTICES

## DATA

## LEGAL INFORMATION

<b>C</b> <b>COLLECT</b>	<b>CHALLENGES/SOLUTIONS</b>			<b>GI</b> GUIDED <b>INTERVIEWS</b> <b>&amp; FORMS</b>	<b>MA</b> <b>MAPS</b>	<b>CH</b> <b>CHARTS</b>	<b>H</b> <b>HANDBOOKS</b>
<b>S</b> <b>SHARE</b>	<b>SP</b> <b>SERVICE OF</b> <b>PROCESS</b>	<b>CD</b> <b>CREDITOR</b> <b>DISCLOSURES</b>	<b>F</b> <b>FORMS</b>	<b>m</b> <b>MEDIATION</b>	<b>CA</b> <b>CARTOONS</b>	<b>V</b> <b>VIDEOS</b>	
<b>CO</b> <b>CONSISTENCY</b>	<b>CL</b> <b>CHECK LISTS</b>	<b>A</b> <b>AUTOMATION</b>	<b>T</b> <b>TRAINING</b>	<b>RC</b> <b>RULE</b> <b>CHANGES</b>	<b>OD</b> <b>ODR</b>	<b>MA</b> <b>MOBILE</b> <b>APPS</b>	
<b>TRIAGE AND PROCESS</b>						<b>CB</b> <b>CHAT</b> <b>BOTS</b>	<b>CW</b> <b>COURT</b> <b>WEBSITES</b>
<b>COURT NOT DRIVER</b>							
<b>LR</b> <b>LEGAL REP.</b>	<b>B</b> <b>BANKRUPTCY</b>	<b>LC</b> <b>LEGISLATIVE</b> <b>CHANGES</b>	<b>AD</b> <b>ADVOCACY</b>	<b>TECHNOLOGY</b>			

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## DATA

C

COLLECT

Collect: Texas tracks debt collection cases separately from other case types and this discrete data better allows them to understand their debt collection docket.

S

SHARE

Share: Utah conducted a user testing evaluation of their Online Dispute Resolution platform, which handles debt cases, and made the results of that study available to the public: <https://law.arizona.edu/utah-online-dispute-resolution-platform-usability-evaluation-and-report>

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## CHALLENGES/SOLUTIONS

<b>SP</b> <b>SERVICE OF PROCESS</b>	<b>CD</b> <b>CREDITOR DISCLOSURES</b>	<b>F</b> <b>FORMS</b>	<b>m</b> <b>MEDIATION</b>
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Service of Process: In New York the plaintiff sends a postcard to the defendant as a check on service. The court tracks when the postcard is returned.

Creditor Disclosures and Affidavits: Oregon and Massachusetts require disclosure statements and affidavits with the initial pleading.

Forms: Alaska and New York provide an answer form with a list of possible defenses.

Mediation: New York provides opportunities for mediation at the courthouse.



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<b>GI</b> GUIDED INTERVIEWS & FORMS	<b>MA</b> MAPS	<b>CH</b> CHARTS	<b>H</b> HANDBOOKS
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Guided Interviews & Forms: New York uses LawHelp Interactive to guide the defendant through the process of filing out a form for vacating a default judgement. Examples: <https://www.lawhelpny.org/issues/consumer/debt-collection-garnishment-repossession>

Glossaries: Alaska's Self Help Services website contains a glossary of terms. Examples: <http://www.courts.alaska.gov/shc/glossaryhome.htm>

Plain Language: New York uses plain language (Problems with Money; When You Owe Money; When Someone Owes Your Money) to describe debt collection proceedings in their self-help materials.

Handbooks: Alaska provides a [Small Claims Handbook](#) and a copy of the Answer and Counterclaim form to the defendant along with the complaint and summons.

Cartoons: Connecticut partnered with A2J Lab to create "Blob", a cartoon character that explains debt-collection issues and processes: <https://a2jlab.org/financial-distress/>.

Videos: Los Angeles Superior Court created an instructional video with information for the public.

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Consistency & Check Lists & Training: Los Angeles Superior Court ensures consistency across judges by using check lists. Judges are trained to use the check lists to ensure all the requirements are met prior to judgment.

Automation: Los Angeles Superior Court uses electronic work flows, work queues, and notes in the case management system to create better efficiency across the team.

Rule Changes: Massachusetts rule reforms require a greater volume of information to be shared at the time of filing along with a certification as to the accuracy of the information.

<b>CO</b> <b>CONSISTENCY</b>	<b>CL</b> <b>CHECK LISTS</b>	<b>A</b> <b>AUTOMATION</b>	<b>T</b> <b>TRAINING</b>	<b>RC</b> <b>RULE CHANGES</b>
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**TRIAGE AND PROCESS**

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Online Dispute Resolution (ODR): Utah successfully piloted ODR for small claims cases and is now expanding statewide: <https://www.utcourts.gov/smallclaimsodr/>

Mobile Apps: Maryland created a free mobile app that Self Represented Litigants (SRLs) can download that provides tools and resources in one easy to access location: <https://www.mdcourts.gov/courthelp/mobileapp>

Chat Bots: New Jersey launched the Judiciary Information Assistant (JIA) to enhance customer service by answering basic questions: <https://njcourts.gov/notices/2019/n190909a.pdf>

Court Websites: Los Angeles County is notable for their use of multiple languages and robust self-help offerings: <https://www.lacourt.org>

<b>OD</b> <b>ODR</b>	<b>MA</b> <b>MOBILE APPS</b>
<b>CB</b> <b>CHAT BOTS</b>	<b>CW</b> <b>COURT WEBSITES</b>

**TECHNOLOGY**