



STATE BAR OF WISCONSIN  
**PINNACLE**  
*Your Practice. Our Purpose.*



# Bankruptcy – The Basics and Beyond

**Program dates start May 3. Register today!**

**7 CLE**  
FOR EACH  
FULL-DAY PROGRAM

# Bankruptcy— The Basics and Beyond

Endorsed by the Bankruptcy, Insolvency & Creditors' Rights Section  
and the Young Lawyers Division of the State Bar of Wisconsin

## Boost your bankruptcy skills

Inflation is a hot topic in the news and on the minds of many Americans these days. But even in rosier economic times, countless factors—from medical bills to student loans to credit card debt—can push people into insolvency. If you want to represent debtors or creditors, plan to attend this two-part series and learn directly from leaders in Wisconsin bankruptcy practice.

**The Basics of Filing Chapter 7 & Chapter 13** will give you step-by-step guidance on the essentials you need to confidently advise clients through the consumer bankruptcy process.

## How you'll benefit:

- Learn the fundamentals of Chapter 7 and 13
- Know exactly which documents to file
- Understand the "means test"
- Receive an introduction to discharge and dischargeability

## Who should attend:

- Attorneys seeking to add bankruptcy to their practice
- Bankruptcy lawyers seeking a refresher
- Creditor/debtor attorneys

**Beyond the Basics of Chapter 7 & Chapter 13** builds on the information provided in *The Basics*. It goes into greater depth on the interplay between divorce and debt relief and explains how to handle common issues in Chapter 13 cases, including relief from stay requests, motions to dismiss, and lien avoidance.

## How you'll benefit:

- Learn how pre-planning for bankruptcy can help your clients
- Understand how to handle community property in a bankruptcy case
- Go in-depth on discharge and dischargeability
- Learn the advanced means test
- Get debt-relief strategies

## Who should attend:

- Attorneys with some experience in bankruptcy
- Bankruptcy lawyers seeking a refresher
- Creditor/debtor attorneys
- Attorneys who attended *The Basics*

Register today!



## Collections & Bankruptcy in Wisconsin

**The Basics of Filing Chapter 7 & Chapter 13** seminar attendees will enjoy a **free two-week trial** of the *Collections & Bankruptcy in Wisconsin* Books UnBound® title and an invitation to **SAVE 20%** on either a one-year subscription to the Books UnBound title or purchase of the print book.\* Whether you're looking for information on collection remedies, negotiating agreements with creditors, or resolving a bankruptcy proceeding, *Collections & Bankruptcy in Wisconsin* is the perfect starting point.



\*Attendees will receive information to access the free trial and discount via email after attending the program. Discount applies to both print and digital Books UnBound editions of this title and cannot be applied to previous purchases. Offer valid as long as CLE credit is available for this program. For Books UnBound users, discount may be applied to purchase of individual Books UnBound title only and may not be used on purchase of full library.

## Wisconsin Attorney's Desk Reference

**Beyond the Basics of Chapter 7 & Chapter 13** seminar attendees will enjoy a **free two-week trial** of the *Wisconsin Attorney's Desk Reference* Books UnBound® title and an invitation to **SAVE 20%** on either a one-year subscription to the Books UnBound title or purchase of the print book.\* Perfect as a primer or a refresher, the *Desk Reference* is a convenient guide for any attorney who needs a quick answer to a question or an introduction into an area of law.



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wisbar.org/ondemand

# The Basics of Filing Chapter 7 & Chapter 13

## Schedule

- 8:30 AM Registration**
- 9:00 AM Setting the Stage**
- The creditor toolbox
  - Non-bankruptcy debt-relief options
- 9:50 AM Getting Started: The Initial Consultation and Gathering of Information**
- Attorneys as debt-relief agencies
  - What to cover at the initial consultation
  - 527 notices
  - The fee agreement
- 10:40 AM Break**
- 10:55 AM Preparing Bankruptcy Schedules**
- Practical session that will review what is needed on the bankruptcy schedules
- 12:00 PM Lunch (on your own)**
- 1:15 PM Means Test**
- What income to report and how
  - What deductions to take
  - What the United States Trustee won't tell you
- 2:10 PM Chapter 13 Plans**
- Doing the math – figuring income and allowed expenses on the means test
  - Using checklists
  - It is YOUR Chapter 13 plan – tell the trustee and the creditors who you are paying and how much they will receive
  - Calculating feasibility – make sure the math works within the plan
- 3:00 PM Break**
- 3:15 PM Discharge Issues and Fraudulent Transfers**
- 4:05 PM Cases to Know**
- 4:35 PM Program Concludes**

Following program start time, webcast replay schedule will vary slightly from above listed times.

## Faculty

**James V. Block**  
Krautkramer & Block LLC, Wausau

**J. David Krekeler**  
Krekeler Law Office, Madison

**Rebecca J. Quiroz**  
Chapter 13 Trustee, Oshkosh

**Nicole I. Pellerin**  
Murphy Desmond, S.C., Madison

**Michael Rud**  
Esserlaw LLC, Milwaukee

## Credits

This program will be submitted to the Wisconsin Board of Bar Examiners for **7 CLE credits**. It does not qualify for EPR credits.

## Dates

## Location

### In-Person Seminar

Wednesday, May 3, 2023  
**State Bar Center**  
5302 Eastpark Blvd.  
Madison, WI  
(608) 257-3838

### Live Webcast

Wednesday, May 3, 2023

### Webcast Replays

Thursday, May 11, 2023  
Tuesday, May 16, 2023  
Monday, May 22, 2023  
Wednesday, May 31, 2023  
Friday, June 9, 2023  
Monday, June 19, 2023  
Wednesday, June 28, 2023  
Friday, July 14, 2023

*These Build Your Practice Series programs are sponsored by:*



**Wisconsin Lawyers Mutual**  
INSURANCE COMPANY



# Beyond the Basics of Chapter 7 & Chapter 13

## Schedule

**8:30 AM Registration**

**9:00 AM Pre-Bankruptcy Planning**

- What it is and why it should be done
- Pitfalls and penalties

**9:50 AM Marriage, Divorce, and Bankruptcy**

- Community property and the bankruptcy estate
- Community property and the bankruptcy discharge
- Bankruptcy strategies for married couples
- Bankruptcy strategies for divorcing couples

**10:30 AM Break**

**10:45 AM Serial Filings and Converting Between Cases**

- Effect of serial filing and converting between cases
- Serial filing and the marital discharge
- Serial filing strategies

### Proof of Claim

- Types of claims
- When to file a claim
- How to complete the claim form

**11:15 AM Contested Matters, Objections to Proofs of Claim, and Adversary Proceedings, Oh My!**

- What are they?
- How do you bring them?
- How do you respond to them?
- Proper service and why it's important
- Steps to getting a default judgment

**11:35 AM Prosecuting and Defending Relief from Stay Motions**

**11:20 AM Chapter 13 – Defending Motions to Dismiss**

**12:15 PM Lunch (on your own)**

**1:15 AM Chapter 13 – Lien Avoidance and Objections to Claims and Plans**

**1:35 PM Discharge and Dischargeability in Depth**

- Comparing Chapter 7 and Chapter 13 exceptions to discharge
- Dealing with the most common issues
- Prosecuting a discharge or dischargeability case

**2:00 PM Advanced Means Test and Totality of Circumstances**

- Beyond the “basic” means test
- Totality: the “other hammer”
- The asset Chapter 7

**2:50 PM Break**

**3:05 PM Preferences, Fraudulent Transfers**

- What is a bankruptcy preference?
- Affirmative defenses to a preference claim
- Fraudulent transfers and the bankruptcy estate

**3:35 PM Potpourri!**

- Attorney Fees and Getting Paid
- A Bit About Chapter 11 and Chapter 12
- Student Loans
- 15 Cases You Need to Know About
- After-Acquired Assets
- Death of the Debtor
- Sale/Purchase During Plan

**4:30 PM Program Concludes**

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**Michael Rud**

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Madison, WI

(608) 257-3838

### Live Webcast

Thursday, June 1, 2023

### Webcast Replays

Tuesday, June 13, 2023

Wednesday, June 21, 2023

Thursday, June 29, 2023

Friday, July 7, 2023

Monday, July 17, 2023

Thursday, July 27, 2023

Tuesday, August 8, 2023

Wednesday, August 16, 2023

# Registration Information

## Four easy ways to register!

**ONLINE:** wisbar.org/seminars

**PHONE:** (800) 728-7788

**FAX:** (608) 257-5502

**MAIL:** State Bar PINNACLE Registrations  
P.O. Box 7158  
Madison, WI 53707-7158

### State Bar CLE/PINNACLE Passbook Registrations

Passbook certificates must be received by the State Bar at least one business day prior to the event. For in-person seminars, walk-in registrations using Passbook Certificates are also welcome.

### Registration Cancellations

Please visit [wisbar.org/cancellations](http://wisbar.org/cancellations) for information on PINNACLE registration cancellation policies.

### Course Materials for Attendees

Course materials are provided in PDF format and are downloadable from *myStateBar* on wisbar.org up to two days prior to and 90 days after your seminar.

### COVID-19 Safety Information

Complete and current safety guidelines can be found at [wisbar.org/covidsafety](http://wisbar.org/covidsafety).

### Young Lawyers Save \$20!

PINNACLE knows that you're at the critical point in your career where you're developing your skills and practice, which is why Young Lawyers Division Members\* receive \$20 off any of the Build Your Practice seminars.

**\*Young Lawyers Division Members:** State Bar member attorneys 36 years of age or younger or within five years of admission to the State Bar of Wisconsin. If you've opted out of YLD, you will not receive this discount.

## About the Build Your Practice Series

The **Build Your Practice Series** from State Bar of Wisconsin PINNACLE® introduces you to the fundamentals of various practice areas. Gain the tools and information you need to develop a new area of practice and expand your firm's offerings. Build Your Practice Series programs are endorsed by the State Bar's Young Lawyers Division.



# Bankruptcy – The Basics and Beyond

Priority Code: S 4 2 3 4 B

SEMINAR TUITION (for each individual program)	IN-PERSON SEMINAR	WEBCAST SEMINAR
<input type="checkbox"/> State Bar Member	<input type="checkbox"/> \$239	<input type="checkbox"/> \$269
<input type="checkbox"/> Nonmember	<input type="checkbox"/> \$319	<input type="checkbox"/> \$349
<input type="checkbox"/> YLD Member*	<input type="checkbox"/> \$219	<input type="checkbox"/> \$249
<input type="checkbox"/> Ultimate Pass Gold/Silver	<input type="checkbox"/> \$0	<input type="checkbox"/> \$0
<input type="checkbox"/> Ultimate Pass Bronze	<input type="checkbox"/> \$239	<input type="checkbox"/> \$0
<input type="checkbox"/> Passbook Certificate	<input type="checkbox"/> 1 Certificate	<input type="checkbox"/> 1 Certificate

### I will attend the following seminar(s):

#### The Basics of Filing Chapter 7 & Chapter 13

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Webcast Replay: \_\_\_\_\_  
(Date you will attend)

#### Beyond the Basics of Chapter 7 & Chapter 13

In-Person Seminar: Thursday, June 1, 2023 – Madison

Live Webcast: Thursday, June 1, 2023

Webcast Replay: \_\_\_\_\_  
(Date you will attend)

Lawyer State Bar Member No. \_\_\_\_\_

Nonlawyer Profession \_\_\_\_\_

Name \_\_\_\_\_

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Email \_\_\_\_\_

**PAYMENT: Tuition Amount Enclosed \$** \_\_\_\_\_

State Bar Passbook Certificate (enter certificate number) # \_\_\_\_\_

Check enclosed (payable to State Bar PINNACLE) \_\_\_\_\_

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**NOTICE:** By attending this State Bar event, you understand and agree that you may be photographed and/or electronically recorded during the event and you hereby grant to the State Bar the right to use and distribute your name and likeness for promotional or educational purposes without monetary compensation. The State Bar assumes no liability for such use.

**Mail to:** State Bar PINNACLE Registrations  
P.O. Box 7158  
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Event Codes: Basics – CA3487 M W R R2 R3 R4 R5 R6 R7 R8  
Beyond – CA3488 M W R R2 R3 R4 R5 R6 R7 R8