



LawShelf Educational Media

Debtor and Creditor Law

Course Description

The Debtor and Creditor Law course focuses on the relationships between debtors and creditors and the many state and federal laws that seek to protect the interests of both sides. Included in the course is discussion of collections procedures, the roles of the Fair Debt Collections Practices Act and the Fair Credit Reporting Act, along with other federal and state laws.

Course Learning Outcomes

At the completion of this course, students will be able to:

- Define debtor and creditor and distinguish between the various types of debtors and creditors;
- Apply various federal and state laws that limit and regulate debt collection;
- Describe the processes that apply to pre-judgment and post-judgment collection actions;
- Determine the extent to which property can be attached to satisfy debts and judgments.

Final Exam

Grades and credit recommendations are based solely on a final exam. When students are ready to take the final exam, they should register for a LawShelf account (or simply log in, for those with existing accounts). Go to the video-course page and click “Take the Final Exam” and pay the exam fee, where applicable. Students will be given instructions on how to take the exam. All exams are proctored by the Voice Proctor® proctoring system. An overview of the system is [provided here](#) and it requires no training or learning curve. Grades of 70% or above are considered passing grades and qualify for recommended transfer credit.

The final exam is based on the video course modules. Additional resources detailed in this syllabus are helpful for background and for building greater understanding of the course materials.

Inquiries can be made through the LawShelf Contact form on our website by clicking the “email us” button that appears at the bottom of most LawShelf pages. Transcripts can be ordered via Parchment, as detailed on our website.

Case Studies

Many LawShelf video courses include case studies. These do not necessarily teach new material but are meant to demonstrate how the materials covered in the course are applied by various courts. Concepts covered in the case studies are covered on the final exam; so watching the case studies is necessary before taking the exam. However, it is unnecessary to memorize the facts and details of the cases covered in these case studies.

Self-Quizzes

Video-course modules and case studies feature self-quizzes that consist of practice questions on the materials covered in the videos. These questions are presented for the benefit of the student and are **important to review before taking the final exam** because they are similar in style and substance to the questions on the final exam. These quizzes are not graded or monitored and there is no record of how students answer these questions. Students may answer these questions as many times as they like and are encouraged to keep re-taking the quizzes until they have mastered all the questions.

Study Guide

Introductory Videos

These videos provide background to help students better understand the main parts of the course, which are the video-course modules below.

The Fair Debt Collection Practices Act

<https://lawshelf.com/shortvideoscontentview/the-fair-debt-collection-practices-act>

Protection of Creditors: The Rules of Fraudulent Conveyances

<https://lawshelf.com/shortvideoscontentview/protection-of-creditors-the-rules-of-fraudulent-conveyances>

Post Judgment Collection Methods

<https://lawshelf.com/shortvideoscontentview/post-judgment-collection-methods>

Enforcement of Civil Judgments

<https://lawshelf.com/shortvideoscontentview/getting-the-money-youve-won-in-court-enforcement-of-civil-judgement>

Courseware Readings

These courseware readings provide background to help students better understand the main parts of the course, which are the video-course modules below.

The following sections of “Foundations of Law” courseware:

<https://lawshelf.com/coursewareview>

The following chapters under **Business Law and Bankruptcy**:

Bankruptcy

- [Creditors' Rights and Secured Transactions](#)
- [Priority in Foreclosure and Debt Collection](#)

Video Course Modules

These videos constitute the main part of the course and are they sources of the questions on the final exam.

Debtor and Creditor Law Introduction

<https://lawshelf.com/videocoursescontentview/debtor-and-creditor-law>

Debtors and Creditors - Module 1 of 5

<https://lawshelf.com/videocoursesmoduleview/debtors-and-creditors-module-1-of-5>

State Debtor-Creditor Laws - Module 2 of 5

<https://lawshelf.com/videocoursesmoduleview/state-debtor-creditor-laws-module-2-of-5>

Federal Laws and Agencies- Module 3 of 5

<https://lawshelf.com/videocoursesmoduleview/federal-laws-and-agencies--module-3-of-5>

Prejudgment Collection Actions - Module 4 of 5

<https://lawshelf.com/videocoursesmoduleview/prejudgment-collection-actions-module-4-of-5>

Post-Judgment Collections - Module 5 of 5

<https://lawshelf.com/videocoursesmoduleview/post-judgement-collections-module-5-of-5>

Supplemental Suggested Readings

These materials enable students to achieve a deeper understanding of the course materials and in applying the course to real-life situations.

Fir Debt Collection Practices Act – Compliance Handbook

<https://www.federalreserve.gov/boarddocs/supmanual/cch/fairdebt.pdf>

How Do I Collect a Judgment?

<https://ww2.nycourts.gov/courts/6jd/tompkins/ithaca/webpageJudgement.shtml>

How Creditors Enforce Judgments

<https://www.nolo.com/legal-encyclopedia/how-creditors-enforce-judgments.html>