

JUDGE KAREN A. OVERSTREET (RET.)
United States Bankruptcy Court
Western District of Washington, at Seattle

JUDICIAL SERVICE

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| United States Bankruptcy Court,
Western District of Washington | Seattle, Washington
<i>1994-2015</i> |
| <ul style="list-style-type: none">• United States Bankruptcy Judge• Chief Judge (2005-2015)• Member, Ninth Judicial Circuit Historical Society Advisory Panel (2012-2015)• Member, Ninth Circuit Wellness Committee (2013-2015)• Member, United States Judicial Conference Committee on the Administration of the Bankruptcy System (2005-2011)• Chair, Subcommittee on Technology and Statistics (2005-2011)• Member, Ninth Circuit Automation Committee (1999-2006)• Member, Bankruptcy Reform Legislation Working Group (2005)• Member, Executive Committee of the Pro Bono Subcommittee of the American Bar Association, Business Bankruptcy Committee (2001-2003)• Chair, Local Rules Committee, W.D. Wash (2002 to 2007)• Member, Executive Committee, Thomas T. Glover Mediation Program (2012-2015) | |

WORK EXPERIENCE

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| Seattle University Law School
<i>Adjunct Professor</i>
<i>Faculty Affiliate</i> | Seattle, Washington
<i>Spring Sem. 2017</i>
<i>Fall 2018-Present</i> |
| Davis Wright Tremaine
<i>Partner</i>
<i>Associate</i> <ul style="list-style-type: none">• Executive Committee Member• Associate Committee Chair• Member, Credit Recovery and Bankruptcy Department | Seattle, Washington
<i>1989 – 1993</i>
<i>1986-1989</i> |
| Duane Morris & Heckscher
<i>Associate</i> <ul style="list-style-type: none">• Business Reorganization and Financial Restructuring group | Philadelphia, Pennsylvania
<i>1983-1986</i> |
| Short Cressman & Burgess
<i>Associate</i> (General business, litigation)
<i>Summer Clerk</i> (General business, litigation) | Seattle, Washington
<i>1982-1983</i>
<i>1981</i> |
| Law Offices of A. Dean Owens
<i>Law Clerk</i> (General business, litigation) | Eugene, Oregon
<i>1980-1982</i> |

Devin, Hamlin, Erickson & Fay
Summer Clerk (General business, bankruptcy) Seattle, Washington
1980

United States Bankruptcy Court, W.D. Wash.
File Clerk, Notice Clerk, Bailiff, Asset-Closing Clerk Seattle, Washington
1977-1979

U.S. Department of Health, Education & Welfare
Reviewing regional news for agency specific news Seattle, Washington
1976-1977

Allstate Insurance Company
File Clerk, Key Punch Operator, Insurance Clerk Seattle, Washington
1972-1975

EDUCATION

University of Washington
B.A., Economics, *Cum Laude* Seattle, Washington
1977

University of Oregon Law School
Juris Doctor, Order of the Coif Eugene, Oregon
1982
Oregon Law Review, Associate Editor
Maxine Lee Award for Editorial Excellence
People's Law School, Director

PUBLIC SERVICE

Co-Founder, CENTS (Consumer Education & Training Services) Seattle, Washington
1995-Present

- Judicial Liaison
- Programs providing financial literacy education to the community including *DebtSlapped* (for teens and college students), Senior Money (a financial educational and fraud-prevention program for senior citizens), the Pro Bono Student Loan Program (providing pro se representation to debtors seeking to discharge student loan debt), Money Steps Reentry Project (a financial education program for inmates scheduled for release from prison), and the Financial Navigation Project for Patients with Cancer (a project in partnership with The Fred Hutchinson Cancer Research Center to study and address the financial impact of cancer diagnosis and treatment).

Advisory Board Member, CARE (Credit Abuse Resistance Education) Washington, D.C.
2013-2021

- CARE is a national organization of bankruptcy judges and other professionals working to improve financial education for teens.

- Member, Financial Education Public-Private Partnership (FEPPP) Seattle, Washington
2016- Present
- FEPPP is a Washington legislative committee working to implement financial education standards into the K-12 curriculum.
 - Member, Education Subcommittee
- Member, Washington Attorney General Student Loan Work Group Seattle, Washington
2016-2020
- This task force brings together organizations from all over the state to work on programs to improve the knowledge of high school students about student loans and higher education financing, to present programs for the public on student loan issues, and to propose and comment on legislation to protect students from predatory lending and unscrupulous education institutions.
 - Outreach and Education and Legislation subgroups
- Member, Dean’s Advisory Council, University of Oregon Law School Eugene, OR
2018-Present
- Board President, Green Tree Child Care Center Seattle, Washington
1997-1999

MEMBERSHIPS

- National Conference of Bankruptcy Judges
- American Bar Association
- Washington State Bar Association
- King County Bar Association
- Federal Bar Association, Western Washington

HONORS AND AWARDS

- CARE (Credit Abuse Resistance Education) 2018 Volunteer of the Year
- King County Bar Association, *Friend of the Legal Profession Award* (2018)
- Creditor-Debtor Section of the Washington State Bar Association, *Sidney C. Volinn Award* (2015)
- King County Chapter of Washington Women Lawyers, *Vanguard Award* (2013)
- American Bar Association GP Solo Division, *Difference Maker Award* (2012)
- National Conference of Bankruptcy Clerks, *Outstanding Achievement Award* (2006)
- King County Washington Women Lawyers, *Judge of the Year* (1999)

RECENT PUBLICATONS

Watabayashi K, Steelquist J, Overstreet KA, Leahy A, Bradshaw E, Gallagher KD, Balch AJ, Lobb R, Lavell L, Linden H, Ramsey SD, Shankaran V. *A Pilot Study of a Comprehensive Financial Navigation Program in Patients With Cancer and Caregivers*. J Natl Compr Canc Netw. 2020 Oct 1;18(10):1366-1373. doi: 10.6004/jnccn.2020.7581. PMID: 33022646.

Veena Shankaran, Tony Leahy, Jordan Steelquist, Kate Watabayashi, Hannah Linden, Scott Ramsey, Naomi Schwartz, Karma Kreizenbeck, Judy Nelson, Alan Balch, Erin Singleton, Kathleen Gallagher, and Karen Overstreet, *Pilot Feasibility Study of an Oncology Financial Navigation Program*, Journal of Oncology Practice (December 2017)

Ramsey SD, Bansal A, Fedorenko CR, Blough DK, Overstreet KA, Shankaran V, Newcomb P., *Financial Insolvency as a Risk Factor for Early Mortality Among Patients With Cancer*, Journal of Clinical Oncology, Vol. 34 No. 9 (March 2016).

Scott Ramsey, David Blough, Anne Kirchhoff, Karma Kreizenbeck, Catherine Fedorenko, Kyle Snell, Polly Newcomb, William Hollingworth and Karen Overstreet, *Washington State Cancer Patients Found to be at Greater Risk for Bankruptcy Than People Without a Cancer Diagnosis*, 32 Health Affairs 1143 (May 2013).

Relyea-Chew A, Hollingworth W, Chan, L, Comstock BA, Overstreet JK, Jarvik JG. *Personal Bankruptcy After Traumatic Brain or Spinal Cord Injury: The Role of Medical Debt*, Archives of Physical Medicine and Rehabilitation (August 2008).

Hollingworth W, Relyea-Chew A, Comstock BA, Overstreet JK, Jarvik JG. *The risk of bankruptcy before and after brain or spinal cord injury: a glimpse of the iceberg's tip* Med Care. 2007 Aug;45(8):699-701.

RECENT SPEAKING ENGAGEMENTS

Presenter, *The U.S. Bankruptcy Courts: Their Authority and Role in Turbulent Economic Times*, Financial Education Public Private Partnership Education Series, Seattle, WA (Feb. 2021)

Presenter, *Encouraging Students to Pursue Higher Education and Empowering Them to Minimize Student Loan Debt*, Washington School Counselor Association, Annual Conference, Seattle, WA (Feb. 2020).

Presenter, *Supporting Career Choice With Affordable Education*, Financial Education Public Private Partnership Financial Fellows Conference, Seattle, WA (Dec. 2019).

Presenter, *Financial Navigation for Cancer Patients: A Community Partnership*, Hutchinson Institute For Cancer Outcomes Research, 6th Annual Value in Cancer Care Summit 2019, Seattle, WA (May 2019).

Panelist, *First Day Orders*, and *Regulators-Enforcing the Law Post-Petition*, National Association Of Attorneys General (NAAG), National Attorney Generals' Training Institute (NAGTRI), States' Association Of Bankruptcy Attorneys (SABA), Bankruptcy From A Government Perspective Seminar, Savannah, GA (November 2017).

Presenter, *Debt Slapped*, Gear Up West Regional Conference for College Access Practitioners, Portland, OR (October 2017)

Keynote speaker, *The Importance of Financial Education; Giving Kids the Tools They Need in a Complicated Financial World*, Master Financial Educators Conference, Financial Education Public-Private Partnership, Washington Office of Superintendent of Public Instruction, Richland, WA (August 2017).

Panelist, *The Art of The Possible: Harnessing Creativity, Courage, And Grit to Blaze A Path To Professional Happiness*, University of Oregon Law School, Eugene, OR (October 2016).

Keynote speaker, *The Importance of Financial Education; Giving Kids the Tools They Need in a Complicated Financial World*, Master Financial Educators Conference, Financial Education Public-Private Partnership, Washington Office of Superintendent of Public Instruction, Bellevue, WA (August 2016).

Panelist, *Post-Petition Bankruptcy Financing: Views from the Bench, Bar and Beyond*, Turnaround Management Association, Seattle, WA (May 2016).

Speaker, *Bankruptcy in the United States*, Committee on Civil Affairs, Delegation from the Swedish Parliament, Seattle, WA (February 2016).

Panelist, *Judges Panel*, Northwest Bankruptcy Institute, Washington and Oregon State Bar, Portland, OR (May 2015).

Speaker, *Nuts and Bolts of Representing Chapter 11 Debtors*, Bankruptcy Court Western District of Washington and Federal Bar Association Bankruptcy Committee, Seattle, WA (June 2014)

Panelist, *Bankruptcy Mediation*, Northwest Bankruptcy Institute, Washington and Oregon State Bar, Seattle, WA (April 2014).

Panelist, *How Judges and Lawyers View the Federal Courts*, Western Political Science Association, Seattle, WA (April 2014).

Panelist, *Pensions and Retirement Benefits in Chapter 9 and 11; Advanced Bankruptcy: Navigating Complex Bankruptcy Cases*, Washington State Bar Association, Seattle, WA (January 2014).

Judge Overstreet is a frequent speaker in Western Washington high schools on topics related to financial education and financial planning for post-secondary education.