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This summer, I have been interning at a non-profit called Consumer Education and Training Services (CENTS). This organization provides legal and financial resources for people facing bankruptcy, debt, and other financial challenges. At first, I was worried about working with CENTS as I did not have any experience in bankruptcy law or financial planning, but I have a newfound appreciation for those involved in this field. I am grateful to have met many bankruptcy judges and attorneys in Seattle this summer who work to help vulnerable communities facing legal and financial challenges. I had a chance to meet Judge Karen Overstreet (ret.) who founded CENTS because she saw many people facing bankruptcy and wanted practical ways to help.

Some of the resources I've worked on this summer is consumer protection for the elderly. The research I have done showed the unfortunate reality of many senior citizens falling into scams and debt during the pandemic. I've learned how the funeral and cremation services have taken advantage of the elderly community by overcharging, and countless other fraudulent scams. CENTS works with around 30 senior care centers in Seattle to provide legal and financial help for those who suspect fraudulent activity. One of the legal resources we created was a newsletter with resources guiding them to free funeral services offered by the federal government for COVID-19 related deaths. This is one of the projects that I've enjoyed the most this summer as I realized how important it is to have non-profits like CENTS and resources available to distribute to many communities. Creating easy to understand legal resources for the elderly was a fun challenge.

Another project that left a big impact on me is CENTS' partnership with another Seattle non-profit called KIP for Change. KIP works to help increase a family's or individual's likelihood of remaining in stable housing through financial skills and legal resources. I conducted legal research into why families file for bankruptcy, what kind of laws currently protect individuals in financial trouble, and how many children and adults are without homes in Seattle. This was a dense and emotional research process as so many parts are integrated into the issue of homelessness and bankruptcy. However, one of the factors that KIP and CENTS decided to work on is connecting those in need with readily available resources. We realized there are many organizations and resources available, but not a clear system to bridge the gap between those who are seeking help and those who are offering services. KIP is currently working with Mary's Place and Housing Connector to offer their services, and I hope to continue my work with them even after my internship ends to build on our idea of creating an app that both individuals and stable housing providers can use.

Lastly, when I was not involved in legal research and writing, I worked on my interpersonal skills by talking to CENTS clients. A big community that CENTS helps every year is high school students in Washington. CENTS has created an educational program that is used in over 67 schools in Washington, and it is a hands-on program where students learn about debt, budgets, college, and how to pick the right career path. I talked to many high school students about their thoughts on finances, money, and colleges. Many students asked me my path to law school,

and I was reminded the importance of representation in the legal field as I had the opportunity to share my story as a woman of color to high school students interested in law.

Overall, my 1L experience at CENTS and KIP for Change has taught me that a law degree is more than knowing the law. To me, it is important to share the knowledge and information that I am learning in law school and internships with the communities that do not have the same access and privilege. I'm grateful for my time at CENTS and all the members who supported me this summer.