



Judge Catherine Peek McEwen's Make Me Smile Column

The "McEwen Production Co.'s" quarterly-ish brown bags for lawyers new to bankruptcy practice are usually well received and helpful to lawyers both new and not-so-new. The series was originally started by Judge Tim Corcoran way back when, and my chambers picked it up from him and continued it. *Hodge Podge for \$400*, the most recent brown bag show, featured (among other things) the Department of Education's new student loan discharge policy, which was especially eye-opening.

Assistant U.S. Attorney Grace Monnig and veteran bankruptcy lawyer Jeff Hakanson walked everyone through the process of getting a consensual discharge under 11 U.S.C. § 523(a)(8) in an efficient and collaborative manner. Here is a link to information about the discharge program: [Student Loan Discharge Guidance -- Guidance Text \(uscourts.gov\)](#). On top of that, Ms. Monnig alerted us to the existence of a program that ends on **April 30, 2024**, under which the DOE will consolidate student loans and run the term retroactively to the earliest of the loans. That program, coupled with the discharge program, can relieve a debtor of even more student loan debt. If your client's case is over and closed, no problem! You can move to reopen the case under 11 U.S.C. § 350(b) and seek relief if the student loan is still outstanding. If you have questions about the student loan discharge, with or without the consolidation program, please call Ms. Monnig at 813-274-6145.

Within minutes of the conclusion of the brown bag, I received the following message from one of the attendees: "Thank you so much for today's luncheon. I had no idea about the Federal Student Loan consolidation and the upcoming 4/30/24 deadline. I was able to call when I got off the Zoom, consolidate my loans and shaved 8 years off my repayment. The light at the end of my tunnel is now 8/10/2031 rather than 2039."

Court Connection
Volume No. 13 – Issue No. 2
April 2024

Hodge Podge also included a thorough tutorial by Court IT Tech Acel Masar and Courtroom Deputy Pamela Arciola on why it is that lawyers and their staff have problems registering for and logging into a Zoom hearing. Ms. Masar’s PowerPoint program was so easy to follow and informative that this is a must-see segment of the brown bag for those who are still having troubled getting into a Zoom hearing.

Other topics covered were Fed. R. Civ. P. 26 as applied in adversary proceedings and contested matters, what a “throw-away” binder is for a witness at trial, and the state court’s new limited appearance rule, which a judge in our court may be willing to follow if asked.

If you missed the show, it is available in the Court’s CLE website area. Go to The Source page and look for the CLE portal (or go here: [CLE Credits | Middle District of Florida \(uscourts.gov\)](#)) and sign in with your CM/ECF email address. And if you watch the whole thing, you can get 1.5 hours of free CLE credit, including .5 hours of hard-to-get technology credit!

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