

October 2009 Volunteer Spotlight on the Consumer Project: Heather Cutler

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VLSP Supervising Attorney

In March 2009, the Volunteer Legal Services Program (VLSP) enthusiastically rolled out a new Consumer Debt Defense and Education Clinic (CDDEC) to meet unprecedented demand for free legal services related to debt collection and bankruptcy.

The CDDEC is staffed by volunteer attorneys and in March, VLSP was looking for bankruptcy attorneys. Longtime BASF member and bankruptcy expert, Iain Macdonald, suggested to his associate, Heather Cutler that she attend. Cutler, an attorney with eight years of bankruptcy experience, is the Chair of the Barristers Club Business, Commercial and Bankruptcy Section, yet she admits that she first volunteered at the clinic because Macdonald basically told her to go. After the first clinic, however, she was hooked and proceeded to volunteer at the clinic at least every other month since.

VLSP launched its Consumer Debt Defense and Education Clinic in response to growing numbers of men, women and families struggling with consumer and medical debt. At the CDDEC, clients receive information about consumer debt, collection actions and bankruptcy. Clients meet one-on-one with volunteer attorneys to discuss their individual situations and any pending legal action against them. A bankruptcy expert is always available at the clinic to counsel clients about bankruptcy and whether filing is the best course of action.



Heather Cutler

Allison Stone, VLSP's Equal Justice Works Americorps Legal Fellow who supervises the CDDEC says about Cutler, "She is one of our best volunteers and is always upbeat and positive even at 10:00 p.m. on a Thursday night.

She has also helped VLSP far beyond her volunteer efforts at the clinic. Heather is always available by phone or email as a bankruptcy law resource."

About her experience, Cutler says "I am happy to see the relief on people's faces when I explain to them about their rights under the bankruptcy laws, or when I answer their questions about

the bankruptcy process. I know that deciding whether bankruptcy is right for an individual can be perplexing and distressing, and it gives me satisfaction to be able to help people get to the bottom of this choice."

Clients have consistently expressed feeling informed and grateful after meeting with Cutler at the clinic. One client wrote: "Heather gives welcome and sound advice. She conveys compassion without pity. She helps to navigate the world of debt management in an honest and straight forward manner along with the motivation to stay the course."

A Pasadena native, Cutler moved to the Bay Area in 2001 and now lives in the Potrero Hill area with her husband and two beloved cats. After several years with Macdonald & Associates, Heather started her own bankruptcy practice, Law Office of Heather A. Cutler. When she is not volunteering or practicing bankruptcy law, she is gardening, traveling or watching *Mad Men*.