

# Bankruptcy



Bankruptcy is a difficult and demanding process. Often, when bankruptcy becomes necessary, it is the result of some unforeseen event or external circumstance.

Bankruptcy is not a “quick fix” and can involve some very complicated areas of law. For the most part, federal law governs bankruptcy in the United States, although several states have peculiarities unique to those states.

Because bankruptcy law is mostly federal, the American Board of Certification was created to develop an examination and a set of standards that can be used nationwide to measure an attorney’s competence in bankruptcy law.

Some states have laws that prevent an attorney from advertising legal specialties. **Ask if your attorney is certified by the American Board of Certification.**

If you are interested in obtaining the names of certified consumer or business bankruptcy specialists in your area, or in obtaining a free directory of certified specialists, please contact the ABC.

*\*The ABC also certifies attorneys as specialists in Creditors’ Rights Law.*



For more information on bankruptcy, see the “Consumer Center” on the American Bankruptcy Institute’s home page at [www.abiworld.org](http://www.abiworld.org), see the “Online Bookstore,” or ask the attorney whose card is attached inside.



44 Canal Center Plaza  
Suite 404  
Alexandria, VA 22314-1592  
Tel: (703) 739-1023  
Fax: (703) 739-1060  
<http://www.abcworld.org>

*Board Certified  
in Bankruptcy  
Law by the  
American Board  
of Certification*

**What does  
it mean?**

*It Is Strong  
Evidence of  
Attorney  
Experience  
In a Complex  
Area of Law*

**The National  
Certification Program  
for Insolvency Specialists**

*Certifying Lawyers in the Specialty  
Areas of Business Bankruptcy Law  
and Consumer Bankruptcy Law\**

**American Board  
of Certification<sup>SM</sup>**



## What Does Board Certification Mean?



It means that the certified attorney has met rigorous, objective standards and has demonstrated knowledge in bankruptcy law. Hiring an attorney with expertise in any specialized field of law can be a bewildering experience. As a client, you want to make sure your counsel is experienced in the particular field. Unfortunately, prospective clients usually have little objective criteria on which to rely.

The American Board of Certification's (ABC) programs are designed to identify and recognize those attorneys in consumer or business bankruptcy who have met or exceeded rigorous certification standards relating to experience, continuing legal education, integrity, and peer review, in addition to demonstrating a sophisticated understanding of bankruptcy law.

The goal of the ABC is to provide meaningful information to those seeking bankruptcy law services to enable them to make informed decisions in selecting experienced bankruptcy counsel.

## What is The ABC?



The American Board of Certification is a non-profit organization dedicated to serving the public and improving the quality of the bankruptcy bar. It is the only national

bankruptcy certification program, offering certification in business and consumer bankruptcy law and creditors' rights law.

The ABC's Business and Consumer Bankruptcy Certification Programs are accredited by the American Bar Association. The ABC is sponsored by the American Bankruptcy Institute, and the Commercial Law League of America. The ABC Board of Directors consists of many of the nation's finest bankruptcy and creditors' rights lawyers, former judges, and law professors.

ABC certification encourages bankruptcy attorneys to strive toward excellence and recognizes those attorneys who have met the ABC's rigorous standards.

## How High Are The Certification Standards?



To become certified as a bankruptcy specialist by the ABC, an applicant must successfully complete a comprehen-

sive day-long written examination covering (1) general bankruptcy law, (2) legal ethics, and (3) business or consumer bankruptcy. In addition, each applicant must show significant experience in bankruptcy law matters and a substantial dedication of their practice to such matters, as well as providing professional references and participating in at least 60 hours of continuing legal education over a three-year period.

## Recertification



Initial certification is for a period of up to five years, after which certified bankruptcy attorneys must show that they continue to have active bankruptcy practice, have participated in continuing legal education, have good standing in the legal profession, and can provide peer references.

## You Have a Choice



When you are considering hiring a bankruptcy attorney, you have a right to know which attorneys have met the ABC's stringent standards. Why settle for anything less?

