Proposal Date: 2/25/2013

**University College**

**Department of Professional Studies**

**Proposal to Create a New Course**

**(Action Item)**

Contact Person: Julie Shadoan, South Campus, C179, [julie.shadoan@wku.edu](mailto:julie.shadoan@wku.edu), 780-2539

**1. Identification of proposed course:**

* 1. Course prefix (subject area) and number: PLS 360C
  2. Course title: Debtor Creditor Relations
  3. Abbreviated course title: Debtor Creditor Relations
  4. Credit hours and contact hours: 3
  5. Type of course: Lecture
  6. Pre-requisites/co-requisites: N/A
  7. Course catalog listing: Study and analysis of the types of debtor/creditor relationships, including how the relationships are developed and maintained and what legal remedies exist when the relationships deteriorate.

**2. Rationale:**

* 1. Reason for developing the proposed course: The reasons for proposing this course are enumerated as follows:

▪The course fulfills WKU’s mission to provide students with knowledge and skills necessary to provide competent legal services to clients of diverse backgrounds and varying financial resources.

▪The course provides students with knowledge and skills relevant to the legal demands of a dynamic economic environment.

▪The addition of this course to the existing paralegal studies curriculum was requested by employers based on community needs pursuant to a bi-annual survey of paralegal employers and by program alumni pursuant to a bi-annual survey.

▪The addition of this course to the existing paralegal studies curriculum is necessary to maintain a competitive edge in state and regional academic markets.

* 1. Projected enrollment in the proposed course: 20 students per offering, including PLS majors and those in the 2+2 program (per PLS/PS Articulation Agreement) based on current program enrollment.
  2. Relationship of the proposed course to courses now offered by the department:

Real estate financing is addressed in limited fashion by the following courses: PLS 283/RE 273, Real Estate Law; PLS 292C, Corporate Law; and RE 272C, Real Estate Finance. However, these courses fail to provide the in-depth study of debtor/creditor relations including secured and unsecured financing, collections, foreclosure and bankruptcy needed to adequately prepare a legal professional for practice.

* 1. Relationship of the proposed course to courses offered in other departments:

Few courses that delve into debtor/creditor relations exist on campus. A representative but not exhaustive list includes: FIN 161/FINC 161C, Personal Finance; and MGT 200/MGMT 200C, Legal Environment of Business. However, these courses fail to provide the in-depth study of debtor/creditor relations including secured and unsecured financing, collections, foreclosure and bankruptcy needed to adequately prepare a legal professional for practice.

* 1. Relationship of the proposed course to courses offered in other institutions:

Some American Bar Association-approved institutions offering certificates and degrees in paralegal/legal studies offer similar courses. A representative but not exhaustive list includes: PLS 360, Consumer Law (University of Louisville, Kentucky); LST 440, Commercial Transactions (Murray State University, Kentucky); LAS 225, Commercial Law (University of Tennessee/Chattanooga, Tennessee) LAW 261, Secured Transactions/Bankruptcy (Volunteer State, Tennessee); and RE 331, Real Estate Finance (Ball State University, Indiana).

**3. Discussion of proposed course:**

* 1. Course objectives: Upon successful completion of this course, students should be able to:

▪Identify the various methods of debt creation;

▪Examine public records to identify liens;

▪Draft debt creation documents including mortgages and security agreements;

▪Perform litigation support tasks for debt collection proceedings;

▪Identify bankruptcy processes and protocol according to IRC definitions;

▪Utilize common software applications for bankruptcy pleadings; and

▪Prepare and file bankruptcy pleadings according to the requirements of electronic filing and the IRC.

* 1. Content outline: Topics to be covered in this course are:

▪Debt Creation

▫Loans and Credit

▫Sureties

▫Liens

▪Debt Collection

▫Collection Agencies

▫Foreclosure and collection litigation

▪Discharge of Debt

▫Chapter 7 Bankruptcy

▫Chapter 13 Bankruptcy

▫Chapter 11 Bankruptcy

* 1. Student expectations and requirements: Student performance will be evaluated by various measures, including but not limited to: quizzes and exams, application exercises (in-class and out of class), group projects, and papers.
  2. Tentative texts and course materials:

Douglas Whaley, Jeffrey W. Morris, *Problems and Materials on Debtor and Creditor Law* (4ed. Aspen 2009); Stephen Parsons, *The ABCs of Debt* (2ed. Aspen 2010); as well as various online databases including but not limited to [www.kybar.org](http://www.kybar.org); [www.courts.ky.gov](http://www.courts.ky.gov); www.lrc.ky.gov; Westlaw®; Loislaw®; and LexisNexis®.

**4. Resources:**

* 1. Library resources:

The WKU Law Library, Westlaw (online legal database) subscription access provided by the paralegal program, and free online repositories of law and rules are sufficient library resources for this course. The WKU Law Library resources for this course and the paralegal program generally have been approved by the American Bar Association as part of the program accreditation process.

* 1. Computer resources:

South Campus has three classroom computer labs and one open lab which will provide sufficient tech support for this course.

**5. Budget implications:**

* 1. Proposed method of staffing: New full-time pedagogical faculty hired in July, 2012, will staff this course.
  2. Special equipment needed: N/A.
  3. Expendable materials needed: N/A.
  4. Laboratory materials needed: N/A.

**6. Proposed term for implementation:** Fall 2013

**7. Dates of prior committee approvals:**

Professional Studies Department: February 27, 2013

UC Undergraduate Curriculum Committee March 7, 2013

Undergraduate Curriculum Committee \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

University Senate \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Attachment: Bibliography, Library Resources Form**, **Course Inventory Form**