

**FEERICK CENTER
FOR SOCIAL JUSTICE**



**Consumer Debt in NY, #10 Years After
Crisis, Progress, and the Work Ahead**

Tuesday, June 12, 2018

9 a.m. - 5 p.m.

Reception to follow

Fordham Law School
150 West 62nd Street
New York, New York 10023

Conference Organizers and Co-Sponsors

Brooklyn Volunteer Lawyers Project / CAMBA Legal Services, Inc. / Community Development Project at Urban Justice Center / District Council 37 Municipal Employees Legal Services / Fordham Law School Clinical Education Programs / Fordham Law School Feerick Center for Social Justice / The Legal Aid Society / Mobilization for Justice / National Center for Law and Economic Justice / New Economy Project / New York County Lawyers Association Justice Center / New York Legal Assistance Group / Queens Volunteer Lawyers Project / St. John's University School of Law Consumer Justice for the Elderly: Litigation Clinic and Public Interest Center

Additional Co-Sponsors

A2J Initiative at Fordham Law School / National Center for Access to Justice / Stein Center for Law and Ethics

ABOUT THE CONFERENCE

Ten years ago, on June 19, 2008, the NYC Consumer Debt Working Conference: A Blueprint for Reform was held at Fordham Law School. That program turned the spotlight on the crisis that had engulfed low-income communities and overwhelmed NYC Civil Court—an explosion in consumer debt collection, including an unprecedented increase in debt collection lawsuits. The conference educated a broad array of stakeholders on the systemic problems and inequities at the time.

This conference will examine the numerous reforms and successes in the field since 2008, and also consider the challenges that remain. Consumer credit filings are on the rise again, after many years of decline. Abusive, deceptive, and unfair debt collection victimizes thousands of New Yorkers every year. The overwhelming majority—96%—of

defendants in New York City Civil Court consumer credit actions are unrepresented in debt collection lawsuits. Subprime credit card lending and other predatory practices continue to strip equity from low-income households.

Now, ten years later, this conference will explore opportunities for advancing access to justice and improving the administration of justice in connection with debt collection lawsuits. We have invited New York advocates, community organizers, funders, legal and other service providers, policymakers, and others in government and the courts to join us. Conference participants will identify reforms and pragmatic strategies to strengthen consumer protection in breakout sessions.

PLANNING COMMITTEE

Gina M. Calabrese, St. John's University School of Law

Raúl Carrillo, New Economy Project

Sidney Cherubin, Brooklyn Volunteer Lawyers Project

Carolyn E. Coffey, Mobilization for Justice

Dora Galacatos, Fordham Law School Feerick Center for Social Justice

James B. Kobak, Jr., New York County Lawyers Association Justice Center

Tashi Lhewa, The Legal Aid Society

Robert Martin, District Council 37 Municipal Employees Legal Services (Retired)

Kristy Milkov, Fordham Law School Feerick Center for Social Justice

Elizabeth Perez, Fordham Law School Feerick Center for Social Justice

Matthew Schedler, CAMBA Legal Services, Inc.

Daphne Schlick, New York Legal Assistance Group

Nasoan Sheftel-Gomes, Community Development Project at Urban Justice Center

Hon. Elizabeth S. Stong, New York County Lawyers Association Justice Center

Joan Vermeulen, Fordham Law School Feerick Center for Social Justice

Mark Weliky, Queens Volunteer Lawyers Project

William Whalen, District Council 37 Municipal Employees Legal Services

Claudia Wilner, National Center for Law and Economic Justice

ACKNOWLEDGEMENTS

The Feerick Center thanks all of the planning committee members as well as all of the co-sponsors for all of their efforts in connection with the planning of the conference. The center is deeply grateful to the Feerick Center staff and volunteers who provided extraordinary support and assistance to the planning committee prior to and during the conference, including Ellen McCormick, Adriana Pepin, Elizabeth Perez, and Olga Tomasello. Special thanks as well to the Fordham Law School staff of the Communications Department and the Office

of Public Programs and most especially to Shanelle Holley, senior conference administrator.

The planning committee expresses its deep thanks to the New York chapter of the National Association of Consumer Advocates and the Richman Law Group for their sponsorship of the reception.

PROGRAM

8:30 a.m.

Check In / Registration

9:05 a.m.

Welcome from the Law School

Matthew Diller

Dean and Paul Fuller Professor of Law
Fordham Law School

Introduction by **Dora Galacatos**

Executive Director

Feerick Center for Social Justice

Fordham Law School

9:15 – 10:35 a.m.

Plenary I – New York Consumer Debt: A Retrospective of the Past Decade

Plenary Organizers

Carolyn E. Coffey

Director of Litigation for Economic Justice
Mobilization for Justice

Robert Martin

Associate Director

District Council 37 Municipal Employees Legal
Services (Retired)

Speakers

Gina M. Calabrese

Professor of Clinical Education and Associate
Director of the Consumer Justice for the Elderly:
Litigation Clinic

St. John's University School of Law

Susan Shin

Legal Director

New Economy Project

Shanna Tallarico

Supervising Attorney

Consumer Protection Unit

New York Legal Assistance Project

Mark Weliky

Pro Bono Coordinator & Executive Director

Queens Volunteer Lawyers Project, Inc.

Claudia Wilner

Senior Attorney

National Center for Law and Economic Justice

10:35 – 10:45 a.m.

Break

10:45 a.m. – 12 p.m.

Plenary II – The New York City Civil Court Experience

Plenary Organizers

Carolyn E. Coffey

Director of Litigation for Economic Justice
Mobilization for Justice

Matthew Schedler

Supervising Attorney

CAMBA Legal Services, Inc.

Speakers

Christopher Albin-Lackey

Senior Legal Advisor

Human Rights Watch

Sidney Cherubin

Director of Legal Services

Brooklyn Volunteer Lawyers Project

Reynilda Javier

CAMBA Legal Services, Inc. Client

Sarah Rosenthal

Senior Staff Attorney

Consumer Protection Unit

New York Legal Assistance Group

Jessica Silver-Greenberg

Reporter

The New York Times

12 – 12:15 p.m.

Pick Up Lunch

12:15 – 1:15 p.m.

Keynote Address and Lunch

F. Paul Bland, Jr.

Executive Director

Public Justice

Introduction by **Claudia Wilner**

Senior Attorney

National Center for Law and Economic Justice

12:05 – 1:20 p.m.

Lunch

1:20 – 2:35 p.m.

BREAKOUT SESSIONS

BREAKOUT SESSION 1

CARS!: Still Taking Consumers for a Ride

Breakout Session Organizers

Robert Martin

Associate Director
District Council 37 Municipal Employees
Legal Services (Retired)

Matthew Schedler

Supervising Attorney
CAMBA Legal Services, Inc.

Marcella Silverman

Supervising Attorney,
Lincoln Square Legal Services, Inc.
Clinical Associate Professor of Law,
Fordham University School of Law

BREAKOUT SESSION 2

Broken Lease Cases and Tenant Screening

Breakout Session Organizers

Tashi Lhewa

Staff Attorney
The Legal Aid Society

Oluwadamilola Obaro

Skadden Fellow/Staff Attorney
Community Development Project
Urban Justice Center

Nasoan Sheftel-Gomes

Supervising Attorney
Community Development Project
Urban Justice Center

Speakers

James B. Fishman

Partner
Fishman Rozen, LLP

Mary McCune

Staff Attorney
Manhattan Legal Services, Inc.

BREAKOUT SESSION 3

Consumer Debt Collection Issues

Breakout Session Organizers

Carolyn E. Coffey

Director of Litigation for Economic Justice
Mobilization for Justice

Daphne Schlick

Director
Consumer Protection Unit
New York Legal Assistance Group

Speakers

Mario Gutierrez

Supervising Financial Counselor
New York Legal Assistance Group

Mitchell Kent

Northeast Regional Director
Consumer Financial Protection Bureau

Ahmad Keshavarz

The Law Office of Ahmad Keshavarz

Marcie Kobak

Litigation Supervisor
Legal Services of the Hudson Valley

April Kuehnhoff

Staff Attorney
National Consumer Law Center

Alina Tatis

Financial Counselor
Office of Financial Empowerment
New York City Department of Consumer Affairs

BREAKOUT SESSION 4

Debt Relief and Debt Settlement

Breakout Session Organizers

Dora Galacatos

Executive Director
Feerick Center for Social Justice
Fordham Law School

Kristy Milkov

Volunteer
Feerick Center for Social Justice
Fordham Law School

Elizabeth Perez

2017-2018 Dean's Fellow
Feerick Center for Social Justice
Fordham Law School

Speakers

Sidney Cherubin

Director of Legal Services
Brooklyn Volunteer Lawyers Project

Jenni Cook

Staff Attorney
Brooklyn Volunteer Lawyers Project

Andrew G. Pizor

Staff Attorney
National Consumer Law Center

Johnson M. Tyler
Consumer and Foreclosure Attorney
Brooklyn Legal Services

BREAKOUT SESSION 5
Economic Abuse and Domestic Violence

Breakout Session Organizers

Diane Johnston
Staff Attorney
The Legal Aid Society

Divya Subrahmanyam
Staff Attorney
CAMBA Legal Services, Inc.

Speakers

Celia Irvine
Staff Attorney
The Legal Aid Society

Kimberly Morales
Transitional Services Case Manager
Sanctuary for Families

Raquel Paulino
HousingLink Training & Technical Assistance
Manager
New Destiny Housing

Divya Subrahmanyam

Moderator

Diane Johnston

BREAKOUT SESSION 6
Immigrant Rights and Consumer Debt Issues

Breakout Session Organizers

Raúl Carillo
Staff Attorney
New Economy Project

Nasoan Sheftel-Gomes
Supervising Attorney
Community Development Project
Urban Justice Center

Speakers

Deyanira Del Río
Co-Director
New Economy Project

Saul Lopez
Organizer
Civil Rights and Immigrant Power Project
Make the Road New York

Kendal Nystedt
Staff Attorney
Make the Road New York

BREAKOUT SESSION 7
Student Loans

Breakout Session Organizer

Shanna Tallarico
Supervising Attorney
Consumer Protection Unit
New York Legal Assistance Group

Speakers

Sheldon Barasch
Supervising Attorney
District Council 37 Municipal Employees Legal
Services

Meghan Hudson
Financial Counselor
New York Legal Assistance Group

Jane Greengold Stevens
Director of Litigation
New York Legal Assistance Group

Moderator

Shanna Tallarico

BREAKOUT SESSION 8
**Technology and Access to Justice in Consumer
Credit Actions**

Breakout Session Organizers

Joseph Keleman
Executive Director
Western New York Law Center

Claudia Wilner
Senior Attorney
National Center for Law and Economic Justice, Inc.

Speakers

Gina M. Calabrese
Professor of Clinical Education and
Associate Director of the Consumer Justice for the
Elderly: Litigation Clinic
St. John's University School of Law

Joseph Keleman

Discussion Facilitator

Susan Shin
Legal Director
New Economy Project

Moderator

Claudia Wilner

2:35 - 2:45 p.m.

Break

2:45 – 3:45 p.m.

Report Backs From the Breakout Sessions

3:45 – 5 p.m.

**Plenary Panel III – Consumer Debt Collection:
Opportunities for Local and State Policy and
Practice Reform**

Breakout Session Organizers

Dora Galacatos

Executive Director
Feerick Center for Social Justice
Fordham Law School

James B. Kobak, Jr.

Chair
New York County Lawyers Association
Justice Center Advisory Committee

Speakers

Honorable Anthony Cannataro

Administrative Judge of the Civil Court of the
City of New York and Justice of the
New York Supreme Court

Jordan Dressler

Civil Justice Coordinator
Office of Civil Justice
New York City Human Resources Administration

Adriene Holder

Attorney-in-Charge
Civil Practice
The Legal Aid Society

Honorable Lorelei Salas

Commissioner
New York City Department of Consumer Affairs

Nasoan Sheftel-Gomes

Supervising Attorney
Community Development Project
Urban Justice Center

Moderators

Dora Galacatos

James B. Kobak, Jr.

Reception to follow

Murphy Veranda (Second Floor)
Bateman (Rain Location)

ABOUT THE KEYNOTE SPEAKER

F. Paul Bland, Jr. is executive director of Public Justice, overseeing its advocacy and litigation of consumer, environmental and civil rights cases, as well as its communications, development, and administrative departments. He has argued and won more than 40 reported decisions from federal and state courts across the nation, including cases in six of the federal circuit courts of appeal and at least one victory in nine different state high courts. He has been counsel in cases that have obtained injunctive and/or cash relief of more than \$1 billion for consumers. He has testified a number of times in both houses of Congress and many state legislatures and has appeared in hundreds of media stories and presented at more than 100 continuing legal education programs throughout the country. He has received a number of honors and awards, including having been named the “Vern Countryman” Award winner in 2006 by the National Consumer Law Center, which “honors the accomplishments of an exceptional consumer attorney who, through the practice of consumer law, has contributed significantly to the well being of vulnerable consumers.” In the late 1980s, he was chief nominations counsel to the U.S. Senate Judiciary Committee. He graduated from Harvard Law School in 1986 and Georgetown University in 1983.

ABOUT THE CO-SPONSORS

A2J Initiative at Fordham Law School

The A2J Initiative at Fordham Law School focuses the collective public service energy of the Law School community on expanding access to justice. The initiative operates on three levels of engagement: teaching; direct service; and scholarship, research, and advocacy. The Law School’s deep curriculum, expansive clinical program, and popular public service projects enable students to obtain the knowledge and skills necessary to make an impact on the crisis in access to justice. Through Lincoln Square Legal Services and the Public Interest Resource Center, the Law School offers many curricular and extracurricular activities that provide direct services to people in need. Through the work of its innovative institutes and centers, Fordham Law is also supporting policy reform initiatives that are dedicated to assuring access to civil and criminal justice systems.

Brooklyn Volunteer Lawyers Project

The mission of the Brooklyn Bar Association Volunteer Lawyers Project (VLP) is to ensure that the legal system is accessible to those who, because of special needs or the overwhelming burdens of poverty, would not otherwise have their rights protected or their voices heard. Since 1990, the VLP has harnessed the powerful pro bono commitment of the private bar to provide critical civil legal services and equal access to the justice system to thousands of Brooklyn residents. As an essential legal lifeline, the VLP remains uniquely responsive to the evolving legal needs of Brooklyn’s overlooked and underserved communities. The VLP’s primary referral areas are family law, elder law and consumer law, including Chapter 7 bankruptcy, CLARO, and the Foreclosure Intervention Program. In addition to serving those in need through direct representation, the VLP has established several innovative education and outreach programs for seniors and self-represented litigants.

CAMBA Legal Services, Inc.

CAMBA is one of Brooklyn’s largest community-based organizations. Founded in 1977, CAMBA provides services to 45,000 individuals and families annually through an integrated set of six program areas: economic development, education and youth development, family support, health, housing, and legal services. CAMBA provides services that connect people with opportunities to enhance their quality of life. Established in 1993, CAMBA Legal Services, Inc. (CLS) is the separately incorporated legal services arm of CAMBA. CLS provides free legal counsel and representation to over 3,000 poor and working poor New Yorkers each year in the areas of housing law, foreclosure prevention, domestic violence, consumer law, public benefits, and immigration law.

Community Development Project at Urban Justice Center

The Community Development Project (CDP) at the Urban Justice Center provides legal, participatory research, and policy support to strengthen the work of grassroots and community-based groups in New York City to dismantle racial, economic, and social oppression. CDP employs a unique model of partnership with grassroots and community-based groups. Our partners take the lead in determining the priorities and goals for our work, and advance our understanding of justice. This upends the traditional power dynamics between communities and service providers. We believe in a theory of change where short-term and individual successes help build the capacity and power of our partners, who in turn can have longer-term impact on policies, laws and systems that affect their communities. Our work has greater impact because it is done in connection with organizing, building power and leadership development.

District Council 37 Municipal Employees Legal Services

District Council 37 Municipal Employees Legal Services (MELS) is a prepaid legal plan providing representation to thousands of New York City employees, their dependents, and retirees. MELS lawyers represent clients in a wide range of civil areas including landlord-tenant, consumer, debt, and bankruptcy, family and matrimonial, and other matters.

Fordham Law School Clinical Education Programs

Through Fordham Law School's Clinical Program and the not-for-profit law firm, Lincoln Square Legal Services, Inc. (LSLS), through which most of its clinics operate, Fordham Law student interns provide direct legal services to and legislative advocacy on behalf of low-income clients, all under faculty supervision and a practice order. Through its Consumer Litigation Clinic, LSLS interns represent consumers in debt collection actions and affirmative litigation, and provide legal advice and pro se papers at Civil Legal Assistance Resource Office (CLARO), a partnership of bar associations, law schools and legal services providers which assists unrepresented defendants in debt collection actions in the New York City Civil Court.

Fordham Law School Feerick Center for Social Justice

The Feerick Center for Social Justice promotes the rights of and addresses the problems facing marginalized and low-income New Yorkers. The center works with nonprofit, legal services, and public sector organizations and individuals to respond to the challenges of those in need. Through education and collaboration, the center engages with Fordham students, alumni, and faculty to create and implement long-term innovative solutions critical to lasting change. The Feerick Center's work of providing direct assistance and working in collaboration with others reflects the motto of Fordham Law School—"In the service of others"—as well as Fordham University's expansive Jesuit mission and vision.

The Legal Aid Society

The Legal Aid Society is the oldest and largest legal services provider for low-income families and individuals in the United States. Annually, the society handles some 300,000 cases and legal matters for low income New Yorkers with civil, criminal, and juvenile rights problems. This includes more than 48,500 individual civil matters as well as law reform cases, which benefits some 1.7 million low-income families and individuals. Through a network of 16 neighborhood and court-house-based officers in all five boroughs, and 23 citywide and special projects, the society's civil practice provides direct legal assistance to low-income individuals. The society's Consumer Law Project provides advice and representation to low-income consumers in debt collection lawsuits and affirmative litigation to enforce consumer protection laws and regulations. In addition, the project actively engages in outreach, education, and advocacy relating to consumer protection.

Mobilization for Justice

Mobilization for Justice (MFJ, formerly MFY Legal Services) envisions a society in which there is equal justice for all. Its mission is to achieve social justice, prioritizing the needs of people who are low-income, disenfranchised, or have disabilities. It does this through providing the highest quality direct civil legal assistance, providing community education, entering into partnerships, engaging in policy advocacy, and bringing impact litigation. MFJ assists more than 12,000 New Yorkers each year, benefitting over 25,000 people. MFJ's Consumer Rights Project provides advice, counsel, and representation to low-income individuals on a range of consumer issues, including credit card debt, medical debt, identity theft, student loans, bail bonds, and financial scams. It also brings individual lawsuits and class actions under consumer protection laws on behalf of low-income New Yorkers and engages in efforts to reform and enact laws and regulations that help consumers and student loan borrowers in New York.

National Center for Access to Justice

The National Center for Access to Justice is the national organization based at Fordham Law School that relies on data to support policy reforms that help people obtain justice. Every day in the United States and around the world people lose their children, their homes, their life savings, their physical safety, even their freedom, without the opportunity to properly defend and protect their rights and interests under the law. In its flagship project, the Justice Index, NCAJ uses data analytics and data visualization strategies to support initiatives that are helping to establish best policies for assuring access to justice in the 50 states, the District of Columbia, and Puerto Rico. NCAJ is also developing a research project in St. Louis to illuminate the relationship between justice system policies, the payments people become obligated to make to state courts, and the consequences of those payments for families. In addition, NCAJ is finalizing a guide on best practices for using data to track justice system outcomes achieved by civil legal aid clients in New York City.

National Center for Law and Economic Justice

For over 50 years, the National Center for Law and Economic Justice (NCLEJ) has been standing up for individuals, families, and communities living with poverty, using impact litigation, policy advocacy, and support for grassroots organizing to promote economic justice across the country. Because poverty disproportionately impacts communities of color and families headed by women, the center applies this strategy to advance racial, immigrant, and gender justice. Our advocacy focuses on 1) improving and protecting access to critical safety net programs, 2) protecting the rights of low-wage workers, 3) enforcing the civil rights of low-income people with disabilities, and 4) challenging abusive debt collection practices that undermine families' economic security. NCLEJ is one of the nation's most prominent and respected nonprofits fighting for economic justice, powered by the unwavering belief that everyone deserves the opportunity to succeed.

New Economy Project

New Economy Project works with community groups and New Yorkers to challenge practices that perpetuate poverty, inequity, and segregation, and to promote cooperative and community-led development. For more than 20 years, New Economy Project has coordinated coalitions and campaigns to combat predatory lending, debt collection, and foreclosures; end discriminatory employment credit checks; promote immigrants' rights within the financial system; and keep payday lending out of New York. Its staff includes nationally-recognized leaders in the consumer financial justice, economic development, and cooperative finance fields. Through its free legal hotline and impact litigation, New Economy Project has helped hundreds of thousands of low-income New Yorkers vindicate their rights and obtain redress from banks, debt collectors, and other entities. New Economy Project's current campaigns include advancing community land trusts and pressing for creation of a municipal public bank for New York City.

New York County Lawyers Association Justice Center

The New York County Lawyers Association Justice Center was established in 2003 to combine the resources and membership of the New York County Lawyers Association (NYCLA) with those of academia, the bench and bar, and to partner with non-lawyer community leaders and groups, as a vehicle to help NYCLA identify, study, and make recommendations about legal and social justice issues, promote access to justice, and act as a catalyst for improvement in the administration of justice in New York State. Its advisory board is composed of 20 lawyers, judges, academics, and community representatives who recommend and help develop forums, reports, programs, and partnerships to be undertaken by NYCLA in support of its educational and public service mission.

New York Legal Assistance Group

The New York Legal Assistance Group (NYLAG) uses the power of the law to help New Yorkers in need combat social and economic injustice. We address emerging and urgent legal needs with comprehensive, free civil legal services, impact litigation, policy advocacy, and community education. NYLAG serves immigrants, the homebound, families facing foreclosure, renters facing eviction, low-income consumers, those in need of government assistance, children in need of special education, domestic violence victims, persons with disabilities, patients with chronic illness or disease, low-wage workers, low-income members of the LGBTQ community, Holocaust survivors, veterans, as well as others in need of free legal services. NYLAG's Consumer Protection Unit advocates on behalf of clients facing fraud, predatory lending, illegal debt collection practices, bankruptcy, and foreclosure.

Queens Volunteer Lawyers Project

The Queens Volunteer Lawyers Project, Inc. (QVLP) is a free legal assistance program sponsored by the Queens County Bar Association. QVLP, a 501(c)(3) not-for-profit corporation, has been providing free legal assistance for civil law matters to low-income residents of Queens County since 1991, continuing the tradition of service to the community provided by the Queens County Bar Association since 1876. Pro bono volunteer lawyers and QVLP staff attorneys provide free legal assistance to low-income Queens residents for civil law matters involving basic human needs, including assistance for foreclosure, eviction, consumer debt, bankruptcy, uncontested divorce, child support, the drafting and execution of wills and ancillary documents. Since 2008, QVLP has partnered with the Consumer Justice for the Elderly program of the St. John's University School of Law in holding the CLARO-Queens Consumer Debt Clinic.

St. John's University School of Law Consumer Justice for the Elderly: Litigation Clinic and Public Interest Center

The Consumer Justice for the Elderly: Litigation Clinic (CJELC) at St. John's Law School advocates for older Queens residents of limited means in consumer matters, including foreclosure, consumer debt, deed theft, and home improvement contractor disputes. In the early 2000s, CJELC developed its consumer debt practice in response to a spike in the number of retirees unable to access their Social Security because debt collectors had "frozen" their bank accounts to enforce default judgments in consumer credit actions. CJELC students and faculty litigate individual cases, advance legal reforms, contribute to amicus curiae briefs, and provide limited representation to unrepresented consumers through the Queens Civil Court Volunteer Lawyer for the Day Program (VLFD). In addition, the Public Interest Center at St. John's offers opportunities for students to give pro bono legal assistance to consumers in Queens, through the Queens CLARO Program and VLFD. Both CJELC and the Public Interest Center fulfill St. John's Vincentian mission of serving those most in need and of addressing the causes of economic and social injustice through adaptable and concrete solutions.

Stein Center for Law and Ethics

The Fordham Law School Louis Stein Center for Law and Ethics works in collaboration with law students, practitioners, judges and legal scholars to study and improve the legal profession by: honoring exemplary lawyers; inculcating ethics into teaching law; training future lawyers “in the service of others”; incorporating ethical and professional values into academic and mentoring programs; and encouraging scholarly inquiry, scholarship, and professional writings on the professional conduct and regulation of lawyers. Above all, the Stein Center fosters an understanding of ethical legal practice that goes beyond adherence to the rules set forth in professional codes of conduct. The Stein Center funds and, jointly with the Public Interest Resource Center, oversees the student-driven Stein Scholars Program, an academic and service program in which selected students participate through all three years of law school and throughout their career.

GUEST WI-FI ACCESS

1. Go to Settings>Wi-Fi and select **Connect-Fordham-WiFi**.
2. Open your web browser and navigate to a frequently refreshed URL, such as CNN.com. You will automatically be directed to the Fordham network welcome page. Select **Join as a Guest**. (Note: For Apple iOS devices, use only the Safari browser for this process.)
3. Agree to the acceptable use policy. You will be directed to a new website. Click **Join Now**.
4. Follow the prompts to complete the process, which includes downloading/ installing a small configuration file that allows you to connect to our public Wi-Fi network. You may need to enter the password for the device/computer to complete the process.
5. You'll receive a message confirming that you've joined the network. Click **Done**.

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For more detailed, device- or computer-specific instructions, visit **www.fordham.edu/wireless**, pick up a more detailed instruction sheet at the information desk, or call the Fordham Law Helpdesk at 212-636-6786.

