

Introduction to Bankruptcy (Master of Studies in Law – Spring 2026)

Instructor: Chad Van Horn, Esq.

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Method of Contact: Email is preferred for course matters.

Office Hours: Every Wednesday from 4:00-6:00 pm via Zoom (by appointment). A personal Zoom room link will be provided in Canvas.

COURSE DESCRIPTION:

This course introduces students to the policies and practice of bankruptcy law in the United States. We will explore the historical development, statutory framework, and modern policy debates underpinning bankruptcy. Special attention will be given to the rights and duties of debtors, creditors, and trustees, and to distinctions among Chapter 7 liquidation, Chapter 13 wage-earner reorganization, and Chapter 11 business reorganization. The course is designed for MSL students working in compliance, finance, and regulated industries, with emphasis on applying bankruptcy concepts to real-world professional contexts.

In accordance with UF's MSL requirements, this class includes **at least 25 hours (1,500 minutes) of recorded or live instruction** and **requires at least 60 hours (3,600 minutes) of student work outside class**. The course will feature **seven live Zoom sessions** (required for a two-credit course) lasting at least one hour each; recordings will be posted for asynchronous viewing. Attendance is not graded, but participation in discussions, assignments, and quizzes is essential to succeed.

COURSE OBJECTIVES AND LEARNING OUTCOME:

By the end of the term, students should be able to:

- Explain the constitutional basis and statutory structure of the U.S. bankruptcy system and distinguish among Chapters 7, 13, and 11.
- Identify the key players in a bankruptcy case (debtors, creditors, trustees, and the U.S. Trustee Program) and their respective rights and duties.
- Analyze the automatic stay, exemptions, discharge provisions, and avoidance actions and apply them to hypothetical fact patterns.
- Evaluate policy arguments for and against current bankruptcy law, including consumer-debt reform, small business restructuring, and ethical considerations.
- Interpret and evaluate common bankruptcy pleadings and plans, demonstrating the ability to understand and apply them in professional, non-lawyer contexts.

REQUIRED AND RECOMMENDED TEXTBOOKS:

- **Primary Statute:** *Title 11, U.S. Code (Bankruptcy Code)* – available free via U.S. government websites.
- **Casebook (Recommended):** David G. Epstein, Steve H. Nickles, Jeffrey Pottow, *Bankruptcy and Related Law in a Nutshell* (11th ed., West Academic 2022).
- **Other Materials:** Selected cases, statutes, and articles provided in Canvas.

WEEKLY COURSE SCHEDULE OF TOPICS AND ASSIGNMENTS, INCLUDING A LIST OF IMPORTANT DEADLINES:

Week	Topics / Live Session	Assignments & Readings
Week 1 (Jan 20–26)	Course overview, history, and constitutional basis of bankruptcy. Federal vs. state roles; sources of bankruptcy law.	Complete introductory reading on Title 11 and historical overview. Watch Module 1 video. Participate in the discussion board.
Week 2 (Jan 27–Feb 2)	The bankruptcy process: filing the petition, schedules, meeting of creditors; roles of debtor, creditors, and trustee.	Read Epstein Chs. 1–2. Submit Quiz 1 on terminology. Attend Live Session 1 (Jan 28) for Q&A and case-filing demonstration.
Week 3 (Feb 3–9)	The automatic stay and creditor remedies; property of the estate; relief from stay.	Read 11 U.S.C. §§ 362–366. Submit short case brief on a stay-relief decision.
Week 4 (Feb 10–16)	Exemptions, means testing, and discharge; nondischargeable debts.	Read Epstein Ch. 3. Submit Quiz 2. Attend Live Session 2 (Feb 11) on exemptions and discharge planning.
Week 5 (Feb 17–23)	Chapter 7 liquidation: eligibility, trustee duties, priority of claims, distribution, and closure.	Read Epstein Ch. 4. Draft a mock petition and schedules for a hypothetical debtor.
Week 6 (Feb 24–Mar 2)	Chapter 13 wage-earner reorganization: eligibility, plan contents, confirmation, modification, and discharge.	Read Epstein Ch. 5 and review sample Chapter 13 plan. Submit Midterm Paper Proposal (one-page outline). Attend Live Session 3 (Feb 25) on plan confirmation.

Week	Topics / Live Session	Assignments & Readings
Week 7 (Mar 3–9)	Chapter 11 business reorganization and Subchapter V for small businesses: debtor-in-possession powers, plan formation, voting and confirmation.	Read Epstein Ch. 6 and selected cases. Submit Midterm Paper (5–7 pages) analyzing a recent Chapter 11 case.
Week 8 (Mar 10–16)	Claims, priority and secured transactions; adequate protection; preferences and fraudulent transfers.	Read 11 U.S.C. §§ 501–510 and §§ 547–548. Submit Quiz 3. Attend Live Session 4 (Mar 11) covering avoidance actions.
Week 9 (Mar 17–23)	Trustees and estate administration; the U.S. Trustee Program; professional fees and compensation; ethics.	Read Epstein Ch. 7. Draft a memorandum summarizing trustee responsibilities in a hypothetical case.
Week 10 (Mar 24–30)	Intersection with state law: exemptions under state law, domestic support obligations, tax claims and priority.	Research Florida exemption statutes. Submit Quiz 4. Attend Live Session 5 (Mar 25) for guest lecture on state exemptions.
Week 11 (Mar 31–Apr 6)	Special topics: student loans, environmental and tort claims, cross-border insolvency (Chapter 15).	Read selected articles provided in Canvas. Submit case brief on student-loan discharge standards.
Week 12 (Apr 7–13)	Policy debates and reform trends: consumer credit, small-business restructuring, bankruptcy abuse and ethics. Discussion of proposed legislative changes.	Prepare for final exam. Attend Live Session 6 (Apr 8) for policy debate and exam review.
Week 13 (Apr 14–21)	Course review and application. Final Q&A.	Complete Final Exam or Final Paper (due Apr 27). Attend Live Session 7 (Apr 15) for comprehensive review. Submit course evaluations via GatorEvals.

Dates are subject to minor adjustments based on the university calendar. Additional short reading assignments and exercises may be posted in Canvas.

CLASS DEMEANOR EXPECTATIONS:

Professionalism is expected at all times. Students should be prepared for class, respectful toward peers and faculty, and engaged during live sessions and discussions. Asynchronous postings

should demonstrate thoughtful analysis and cite appropriate legal authority. Camera use during live sessions is optional for students, but faculty will be on camera. Civility and adherence to UF's policies on appropriate use of technology are required.

CLASS ATTENDANCE & MAKEUP POLICIES:

While attendance is **not graded**, students are strongly encouraged to participate in all live sessions and meet deadlines. UF Law respects students' observance of religious holidays and will excuse absences upon prior notification; students will be allowed a reasonable time to make up missed work. Students who are ill should contact the instructor as early as possible and will be given time to catch up. Deadlines will be adjusted as necessary for excused absences, but all graded assignments must be submitted by the last day of the term. If a holiday falls during the term, live sessions or due dates will be rescheduled. If a student does not participate in at least one of the first two class meetings of a course or laboratory in which they are registered, and they have not contacted the department to indicate their intent, the student can be dropped from the course. Students must not assume that they will be dropped, however. The department will notify students if they have been dropped from a course or laboratory.

[Click here to read the university attendance policies.](#)

Observance of Religious Holidays:

UF Law respects students' observance of religious holidays. Students, upon prior notification to their instructors, shall be excused from class or other scheduled academic activity to observe a religious holy day of their faith. Students shall be permitted a reasonable amount of time to make up the material or activities covered in their absence. Students shall not be penalized due to absence from class or other scheduled academic activity because of religious observances.

Absence Due to Illness:

A student who is absent from class or misses any required class-related activity because of illness should contact their instructor, if feasible, as early as possible prior to the missed class or activity. Students shall be permitted a reasonable amount of time to make up the material or activities covered during an excused absence. Students should contact their college by the deadline to drop a course for medical reasons. Students can petition the Dean of Students Office to drop a course for medical reasons. The university's policy regarding medical excuse from classes is maintained by the Student Health Care Center.

EVALUATION METHODS & GRADING POLICY:

- **Participation (10%)** – assessed through discussion board contributions, live-session engagement, and timely completion of ungraded exercises.
- **Quizzes (30%)** – four online quizzes covering doctrinal material. Quizzes are open-book but must be completed individually in Canvas. Each quiz is weighted equally; the lowest quiz score will be dropped.
- **Midterm Paper (20%)** – a 5–7-page analytical paper due in Week 7 exploring a current issue in bankruptcy (topics approved by the instructor). Feedback will be provided.

- **Final Exam or Final Paper (40%)** – students may choose either a comprehensive open-book exam or a research paper (10–12 pages) on an approved topic. The exam/paper is due **April 27, 2026** (end of term) and must be submitted via Canvas. Grades will be submitted to the Canvas grading center within one week.

Grade Scale & Grading Policies:

<u>Grade</u>	<u>Points</u>
A	4.0
A-	3.67
B+	3.33
B	3.00
B-	2.67
C+	2.33
C	2.00
C-	1.67
D+	1.33
D	1.00
D-	0.67
E	0.00

The law school grading policy is available at <https://www.law.ufl.edu/uf-law-student-handbook-and-academic-policies>. Note that the mandatory mean does not apply to MSL or LLM students.

EXAM DELAYS AND ACCOMMODATIONS:

The law school policy on exam delays and accommodations can be found [here](#).

STATEMENT RELATED TO ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES:

Students requesting accommodations for disabilities must first register with the Disability Resource Center (<https://disability.ufl.edu/>). Once registered, students will receive an accommodation letter, which must be presented to the Assistant Dean Brian Mitchell. Students with disabilities should follow this procedure as early as possible in the semester. It is important for students to share their accommodation letter with their instructor and discuss their access needs as early as possible in the semester. Students may access information about various resources on the UF Law Student Resources Canvas page, available [here](#).

STUDENT COURSE EVALUATIONS:

Students are expected to provide professional and respectful feedback on the quality of instruction in this course by completing course evaluations online via GatorEvals. Click [here](#) for guidance on how to give feedback in a professional and respectful manner. Students will be

notified when the evaluation period opens and may complete evaluations through the email they receive from GatorEvals, in their Canvas course menu under GatorEvals, or via <https://ufl.bluer.com/ufl/>. Summaries of course evaluation results are available to students [here](#).

COMPLIANCE WITH UF HONOR CODE:

Academic honesty and integrity are fundamental values of the University community. Students should be sure that they understand the UF Law Honor Code located [here](#). The UF Law Honor Code also prohibits use of artificial intelligence, including, but not limited to, ChatGPT and Harvey, to assist in completing quizzes, exams, papers, or other assessments.

UF students are also bound by The Honor Pledge, which states, “We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honor and integrity by abiding by the Honor Code. On all work submitted for credit by students at the University of Florida, the following pledge is either required or implied: ‘On my honor, I have neither given nor received unauthorized aid in doing this assignment.’” The Conduct Code specifies a number of behaviors that are in violation of this code and the possible sanctions. [Click here to read the University Conduct Code](#). If you have any questions or concerns, please consult with the instructor in this class.

RECORDINGS:

Students are allowed to record video or audio of class lectures. However, the purposes for which these recordings may be used are strictly controlled. The only allowable purposes are (1) for personal educational use, (2) in connection with a complaint to the university, or (3) as evidence in, or in preparation for, a criminal or civil proceeding. All other purposes are prohibited. Specifically, students may not publish recorded lectures without the written consent of the instructor.

A “class lecture” is an educational presentation intended to inform or teach enrolled students about a particular subject, including any instructor-led discussions that form part of the presentation, and delivered by any instructor hired or appointed by the University, or by a guest instructor, as part of a University of Florida course. A class lecture does not include lab sessions, student presentations, clinical presentations such as patient history, academic exercises involving solely student participation, assessments (quizzes, tests, exams), field trips, private conversations between students in the class or between a student and the faculty or guest lecturer during a class session.

Publication without permission of the instructor is prohibited. To “publish” means to share, transmit, circulate, distribute, or provide access to a recording, regardless of format or medium, to another person (or persons), including but not limited to another student within the same class section. Additionally, a recording, or transcript of a recording, is considered published if it is posted on or uploaded to, in whole or in part, any media platform, including but not limited to social media, book, magazine, newspaper, leaflet, or third-party note/tutoring services. A student who publishes a recording without written consent may be subject to a civil cause of action instituted by a person injured by the publication and/or discipline under UF Regulation 4.040

Student.

RESOURCES:

Wellness:

U Matter, We Care: If you or someone you know is in distress, please contact umatter@ufl.edu, 352-392-1575, or visit [U Matter, We Care website](#) to refer or report a concern and a team member will reach out to the student in distress.

Counseling and Wellness Center: [Visit the Counseling and Wellness Center website](#) or call 352-392-1575 for information on crisis services as well as non-crisis services.

Student Health Care Center: Call 352-392-1161 for 24/7 information to help you find the care you need, or [visit the Student Health Care Center website](#).

GatorWell Health Promotion Services: For prevention services focused on optimal wellbeing, including Wellness Coaching for Academic Success, visit the [GatorWell website](#) or call 352-273-4450.

Academic & Tech Support Resources:

E-learning technical support: Contact the [UF Computing Help Desk](#) at 352-392-4357 or via e-mail at helpdesk@ufl.edu.

Online Students' Complaints: [View the Distance Learning Student Complaint Process](#).