Thursday, January 22, 2026
1:30 – 4:45 p.m.
Consumer Law Section
3.0 MCLE Credit Hours; including up to 3.0 Bankruptcy/Debtor Creditor Specialization Credit Hours
Supreme Court Commission on CLE Course #: 260126
Room Location: Chatham B Ballroom

Helping Clients with Everyday Consumer Issues

2026 Economic Outlook for Consumer: Are you ready for 2026? Whether you practice in a big firm, a small firm, or as a solo, we all need to hear the economic outlook for consumers, especially since we are all consumers ourselves! Come hear the 2026 economic outlook for consumers so you can be both personally and professionally ready for 2026. Second Act: Protecting Seniors from Financial Scams and Navigating the Inevitable: Lawyers play a crucial role in protecting clients, families, and themselves from the growing threat of elder financial fraud. This session covers the latest tactics used by scammers—such as phishing emails, spoofed calls, tech support pop-ups, and social media messages—and explains how fraudsters extract funds through gift cards, wires, and digital payments. You'll gain practical guidance for safe communication, effective verification, and fostering open conversations about suspicious contacts. Equip yourself and your clients with proven tools to recognize, prevent, and respond to financial scams targeting seniors. Don't miss this essential update on safeguarding what matters most. The Two Sides of the Debt Collection Coin: Creditor vs Debtor: This session will focus on both sides of Debt Collection in South Carolina. Whether you have a client trying to collect on an unpaid debt or you have a client who has been sued on a debt, this session is for you. Come hear about the advantages and disadvantages of Magistrate Court v. Common Pleas; potential claims, counterclaims, and defenses available to each side; and receive basic forms to help you represent your clients, regardless of which side you represent.

Agenda

1:30 – 2:30 p.m. **2026 Economic Outlook for Consumers**

William T. Rule II, Ph. D.
Administrative Office of the United States Courts
Washington, D.C.

2:30 – 3:30 p.m. **Second Act: Protecting Seniors from Financial Scams and Navigating Inevitable**

Dave Maxfield
Dave Maxfield, Attorney, LLC
Columbia, SC

3:30 – 3:45 p.m. **Break**

3:45 – 4:45 p.m. **The Two Sides of the Debt Collection Coin: Creditor vs. Debtor**

Jason Wyman
Womble Bond Dickinson (US) LLP
Greenville, SC

Penny Hays Cauley
Hays Cauley, P.C.
Florence, SC

Course Planner/Moderator: Penny Hays Cauley
Hays Cauley, P.C.
Florence, SC