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Introduction

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THE TWELFTH ANNUAL *EMORY BANKRUPTCY DEVELOPMENTS JOURNAL* SYMPOSIUM

INTRODUCTION

Each year, the *Emory Bankruptcy Developments Journal's* Annual Symposium addresses timely and relevant topics in the bankruptcy field in a format that is both accessible and practical to the bankruptcy community. The *Emory Bankruptcy Developments Journal* hosted its Twelfth Annual Symposium on February 26, 2015. With the help and support of our faculty advisor, Professor Rafael Pardo, the Advisory Board, and our sponsoring firms, the Twelfth Annual Symposium was a tremendous success.

This year, the Symposium featured two panels. The Consumer Panel focused on student loan debt, featuring judicial, academic, and practical insights and a call to action to help consumers. The Corporate Panel looked at the interplay between the Affordable Care Act and the Bankruptcy Code, focusing on the state of the healthcare industry post-Affordable Care Act and the eligibility of accountable care organizations to file for bankruptcy.

The following is an edited transcript of both panels. The *Emory Bankruptcy Developments Journal* would like to once again thank the Advisory Board members, the panelists, and the moderators for their efforts in facilitating the panel discussions. Finally, I would like to personally thank Gene Goldmintz, Jordan Wilkinson, Eli Noblitt, Chelsea Deppert, Armstead Lewis, and the *Emory Bankruptcy Developments Journal* staff members for all the hard work in making the Twelfth Annual Symposium a great success.

SMITA GAUTAM
EXECUTIVE SYMPOSIUM EDITOR