



Sara M. Costanzo

— Shareholder

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Weltman ▶
Weltman, Weinberg & Reis Co., LPA

Client service is always at the heart of Sara's daily interactions.

Sara has been with the firm for nearly 30 years, and during this time she has served as practice chair of the firm's community banking, government collections, healthcare collections, landlord/tenant and utility collections groups. Originally joining the firm as a law clerk, Sara worked as an associate attorney for a few years before she was promoted to a shareholder in 2006. Since 2018, she has worked in the business development group, where she focuses on maintaining client relationships, as well as developing new ones both locally and nationally in scale.

Sara's goal is to provide timely and professional assistance to business owners, service providers, managers, directors, and other recovery professionals who struggle with managing their accounts receivable. She understands that our clients' days are long and demanding, so she aims to provide efficient, cost-effective solutions – for any type of claim.

Sara is a frequent lecturer on topics including reporting financial elder abuse/misappropriation, fraud and embezzlement in public office, various collection strategies, landlord-tenant law, and several federal regulations. She is also very active in a number of charities. Thanks to her annual fundraising efforts, the firm has received multiple recognitions. She also loves to travel and cook.

Focus Areas

- ▶ Commercial Collections
 - ▶ Commercial Litigation
- ▶ Consumer Collections
 - ▶ Collateral Recovery
 - ▶ Education Loan Recovery & Litigation
 - ▶ Healthcare Collections
 - ▶ Subrogation

The single solution for every single creditor.™

Honors & Distinctions

- ▶ Crain's Cleveland Business Forty Under 40, 2006
- ▶ Ohio Super Lawyers, Ohio Rising Stars, 2005-2006, 2011-2012
- ▶ Recognized by the Cuyahoga County Commissioners for City Year Community Champions Award, 2004
- ▶ Young Alumni Achievement Award, Heidelberg College, 2006
- ▶ Recognized by City Year Cleveland for Putting Idealism into Action, 2004
- ▶ John D. Cannone Award for Outstanding Leadership and Dedicated Service to the Ohio Association of Public Treasurers, 2015

Admissions

- ▶ Ohio, 1998
- ▶ U.S. District Court for the Northern District of Ohio, 1998

Education

- ▶ J.D., Cleveland State University Cleveland-Marshall College of Law, 1998
- ▶ MBA, Cleveland State University, 1998
- ▶ B.S., Business Administration and Public Relations, Heidelberg University, 1994

Affiliations

- ▶ Medina County Bar Association: Grievance Committee Chair
- ▶ Municipal Finance Officers Association: Member
- ▶ National Equipment Finance Association (NEFA) Diversity, Equity & Inclusion Committee: Member
- ▶ Ohio Association of Public Treasurers: Member
- ▶ Ohio Health Care Association: Member; Convention Planning Committee Member
- ▶ Ohio State Bar Association: Health Care Law Subcommittee
- ▶ Heidelberg University School of Business: Business Executive Advisory Board Member - Berg Business Board Past Member
- ▶ March of Dimes of Northeast Ohio: Past President of the Board; Board of Directors Member; Signature Chefs Event Chairperson, 2006-17
- ▶ Strongsville Education Foundation Board: Member, 2015-20
- ▶ University Hospitals - Parma Hospital Health Care Foundation: Board Member, 2021 - present; Vice-Chair, June 2024

Publications

- ▶ A Step-By-Step Guide of the CFPB's New Rule: Regulation F Simplified
Weltman Insight, November 22, 2021
- ▶ Regulation F Top Three Tips: What Creditors Need to Know
Weltman Insight, November 3, 2021
- ▶ What You Need to Know About Embezzlement and Fraud: Our Top Four Tips
Weltman Insight, October 13, 2021
- ▶ Now in Effect: New Requirements for Reporting Elder Abuse in Ohio
Weltman Alert, April 5, 2019
- ▶ Weltman, Weinberg & Reis Co., LPA Shareholder Sara M. Costanzo Transitions to Firm's Business Development Team
Weltman News, April 10, 2018
- ▶ Security Deposits Protect Against Non-paying Customers
Weltman Insights, August 31, 2016
- ▶ Affordable Care Act and Affordable Healthcare

Presentations

- ▶ Elder Financial Abuse and Romance Scam Reporting
Weltman Webinar; April 2025
- ▶ Powers of Attorney
National Association of Legal Secretaries (NALS); February 2025
- ▶ Powers of Attorney
Ohio Health Care Association (OHCA); October 2024
- ▶ Utility Best Practices and Collection Strategies
Ohio Utilities Protection Service (OUPS); September 2024
- ▶ Revenue Collections
Ohio Association of Public Treasurers (OAPT); June 2024 & 2025
- ▶ Collection from Day 1
Ohio Utilities Protection Service (OUPS); March and September 2024
- ▶ Dealing With Difficult People
National Association of Legal Professionals (NALS); March 2023
- ▶ Identifying Non-Paying Accounts Before Charge-Off
Ohio Health Care Association's Annual Convention & Expo; May 2023

Presentations

- ▶ Communications and Public Relations
Ohio Association of Treasurers' Public Finance Officer Training Institute; June 2023
- ▶ High Balance Management
North East Utility Collections Conference; September, 2023
- ▶ Theft in Public Office
Ohio Association of Public Treasurers; September 2023 and October 2024
- ▶ Ensuring Your Community Gets Paid
Ohio Assisted Living Association (OALA) Conference; May, 2022
- ▶ Elder Abuse Case Studies: Learning From Past Examples
Ohio Assisted Living Association (OALA) Conference; May, 2022
- ▶ Debt Collection Panel Discussion
American Financial Services Association Annual Meeting; October 2021
- ▶ Embezzlement & Fraud
Ohio Association of Public Treasurers' 2021 Fall Conference; October 2021
- ▶ Reporting Elder Abuse - Part 2
Ohio Health Care Association's Annual Convention & Expo; August 2021
- ▶ What Has Happened or Can Happen and How Following Safety Measures Can Avoid Damages
Ohio Utilities Protection Service (OUPS); July 2021
- ▶ Revenue Collection - Show Me the Money
Ohio Association of Treasurers' Public Finance Officer Training Institute; June 2021
- ▶ Ohio Damage Claim Prevention
Ohio Utilities Protection Service (OUPS); March 2021
- ▶ Pandemic Workplace Vaccine Policies - What Can/Can't be Required in Ohio
Community Bankers Association of Ohio (CBAO); February 2021
- ▶ The CFPB Debt Collection Final Rule
American Financial Services Association (AFSA); January 2021
- ▶ Elder Abuse
Ohio Health Care Association; July 2020
- ▶ E Signatures and Online Notaries
Community Bankers Association of Ohio; June 2020
- ▶ The CARES Act and FCRA
Community Bankers Association of Ohio; April 2020
- ▶ Public Embezzlement
Ohio Association of Public Treasurers; September 2019

Presentations

- ▶ Collecting Time Barred Debt
North East Utility Collections Conference; September 2019
- ▶ Written Communications
Ohio Association of Public Treasurers; May 2019
- ▶ Financial Misappropriation of the Elderly
Ohio Health Care Association; March 2019
- ▶ Understanding Elder Abuse and Financial Misappropriation Ohio Assisted
Living Association; January 2019