



## **Bankruptcy Pro Bono Programs**

### **Colorado Legal Services**

303-837-1321

1905 Sherman Street, Suite 400, Denver, CO 80203

[www.coloradolegalservices.org](http://www.coloradolegalservices.org)

- Specializes in personal debt, bankruptcy, benefits advocacy, eviction, landlord disputes, health issues, & elder and family law.
- When you call, be sure to leave a message on voicemail, and a clinician will return your call to conduct a phone assessment. (If you are unable to regularly accept phone calls, you may be asked to come into the office between 8:30 and 11am on Monday, Wednesday, or Friday).

### **Denver Bar Association, *Pro Se* Bankruptcy Clinic**

303-860-1115

Clinics for *pro se* (do-it-yourself) filing debtors held at the U.S. Bankruptcy Court: 721 19<sup>th</sup> St, Rm 183, Denver CO 80202

Forms: [www.cob.uscourts.gov/misc/denbar.htm](http://www.cob.uscourts.gov/misc/denbar.htm)

Schedule: [www.denbar.org](http://www.denbar.org)

- Clinics held 2<sup>nd</sup> Tuesday of each month, 1:30-3 p.m. English only
- Topics reviewed: how bankruptcy can eliminate debts, the difference between Chapter 7 and Chapter 13, the effect of bankruptcy on credit ratings, which forms are required for filing, and credit harassment issues.
- Participants advised to bring a set of bankruptcy forms with them (sample on website)
- No explicit legal advice or direct assistance in completing forms is provided.

### **District of Colorado, U.S. Bankruptcy Court**

U.S. Custom House, 721 19<sup>th</sup> St, Denver CO 80202

<http://www.cob.uscourts.gov>

- Hours: Monday – Friday 8am – 11:30am, 12:30pm-5pm
- Emergency filings may be made after hours by calling Clerk’s Office Customer Service Counter at 720-904-7300 before the close of the business day.
- Website contains FAQs & information for debtors.

### **JAMLAC (Justice and Mercy Legal Aid Clinic)**

303-839-5198

913 N Wyandot St., Denver, CO 80204

[www.milehighmin.org/jamlac](http://www.milehighmin.org/jamlac)

- JAMLAC seeks attorneys to provide legal representation to low-income clients who are crime victims and/or victims of domestic violence, and attorneys to serve at bi-weekly consultation clinics on Friday afternoons.
- JAMLAC addresses the legal needs of people struggling with poverty and oppression and provides full-service legal services for clients that need assistance with general civil matters, domestic cases, immigration, bankruptcy, public benefits, landlord/tenant discrepancies, sealing of record.

### **Please call the phone numbers listed to check for eligibility.**

Often, you have to leave a message prior to speaking to a clinician. These clinicians are usually not barred attorneys and should not replace nor supersede a lawyer’s advice. Due to the volume of calls received, your call may not be returned promptly for an emergency matter. Please contact an attorney in the event of an emergency.

**\*Completing a phone interview is not an agreement for representation\***

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**Metro Volunteer Lawyers**

303-830-8210

1905 Sherman Street, #400, Denver, CO 80203

[www.metrovolunteerlawyers.org](http://www.metrovolunteerlawyers.org)

- Serves individuals who live and work in Adams, Broomfield, Arapahoe, Denver, Elbert, Douglas, and Jefferson counties.
- Potential clients must contact 303-837-1313 for intake through Colorado Legal Services

**Faculty of Federal Advocates Bankruptcy Pro Bono Program**

303-628-9664

1200 17th Street, Ste 3000, Denver, CO 80202

<http://www.cob.uscourts.gov/misc/probono.htm>

- The FFA does not assist debtors with filing individual petitions.
- If you have already filed for bankruptcy, and a lawsuit (called an adversary proceeding) has been filed against you in Bankruptcy Court, and you meet certain income qualifications (see the website for numbers), then the FFA will attempt to provide representation for you with regard to the adversary proceeding.
- Website lists requirements for pro bono recipients (includes income & family size)
- Debtors must have a copy of Summons and Complaint when contacting Kimberly Means, Program Administrator ([kmeans@lrrlaw.com](mailto:kmeans@lrrlaw.com))

**Bankruptcy Counseling****Money Management International**

866-531-3765

[www.moneymanagement.org](http://www.moneymanagement.org)

- Call number to arrange a pre-filing bankruptcy counseling session
- \$40 fee for online counseling session, \$50 fee for phone counseling session, good for either single filer or joint filers if both attend the same session.
- Fee will be waived for those who qualify as low-income.

**Credit & Debt Management Counseling****Consumer Credit Counseling Service (CCCS)**

866-889-9347 (Counselors available via phone 24/7)

Denver/Aurora Branch – 10065 E Harvard Avenue, Ste. 803, Denver, CO 80231

Highlands Ranch Branch – 7120 East County Line Road, Highlands Ranch, CO 80126

Online counseling: <http://www.cccsdenver.org>, [www.moneymanagement.org](http://www.moneymanagement.org)

- A division of Money Management
- Provides budget counseling, debt repayment program, educational programs, and pre-purchase homebuyer counseling
- No fee to attend a counseling session. However, if a Debt Management Plan is established, there is a one-time set up fee and a monthly fee for administration.
- Call to schedule an appointment 8am-5pm Monday through Friday; No drop-ins.
- Debtors must bring evidence of monthly income and out-going payments to appointment (bills, receipts, creditor statements, etc.)
- Assistance in Spanish and American Sign Language available; call ahead for other language interpreters prior to appointment



**Credit Reporting Agencies**

Obtain a free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228

**Transunion**

[www.Transunion.com](http://www.Transunion.com)

- To purchase credit reports: Order online at <https://disclosure.transunion.com> or call 800-888-4213
- \$29.95 for 3-in-1 credit report including credit score.
  - Fraud reporting: 800-680-7289

**Experian**

[www.Experian.com](http://www.Experian.com)

- Credit report: 877-284-7942
- \$19.95 for basic credit report including credit score, \$39.95 for 3 agency credit report and credit score.
- Fraud reporting: 888-397-3742

**Equifax**

[www.Equifax.com](http://www.Equifax.com)

- Credit report: 1-800-4-Equifax
- \$15.95 for basic credit report including credit score, \$39.95 for 3 agency credit report and credit score.
- Fraud reporting: 888-766-0008

