If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

**List of Approved Credit Counseling Agencies from the U.S. Department of Justice:**

https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111

**Counseling Agencies**

**Mpowered Colorado/Financial Empowerment Center**
303-233-2773 or 720-944-2498
2009 Wadsworth Blvd, Suite 100, Lakewood, CO  80214
https://mpowerco.com
- Individual financial coaching, debt management plans, credit check-ups and personal finance classes
- Spanish speaking services available

**Money Management International**
1-888-845-5669 or
www.moneymanagement.org
10065 E. Harvard Ave., Ste 803, Denver, CO  80231
7120 E. County Line Rd, Highlands Ranch, CO  80126
- Largest nonprofit, full-service credit counseling agency in the US
- Call number to inquire about appointments at local agency
- Spanish speaking services available

**Clear Point Credit Counseling Solutions**
800-750-2227
www.clearpointcreditcounselingsolutions.org
- A national agency recognized by the Better Business Bureau, provides budget, debt, and housing advice
- No locations in Colorado, phone and on-line services only

**Bankruptcy Clinic**
720-633-8866
721 19th St., Rm 183, Denver, CO  80202
https://www.denbar.org/Public/Legal-Clinics
- US Bankruptcy Court, 2nd Tuesday of each month, 1:30 pm-3:00 pm
- Designed for the pro se (do-it-yourself) litigant
- Volunteer attorneys from the Denver Bar Association to assist attendees in understanding the bankruptcy process and forms.
- Topics reviewed include how bankruptcy can eliminate debts, the difference between Chapter 7 and Chapter 13, the effect on credit rating, and which forms are required for filing.
- Issues of creditor harassment, what a collection agent cannot say to you and how to fight back if you are harassed will also be addressed.
• Attorneys will not provide direct legal advice nor will they directly assist in completing forms.

Legal Nights-Denver Bar Association
• Centro San Juan Diego, 303-295-9470
  o 2830 Lawrence St., Denver, CO  80205
  o 1st Wednesday of each month, 5:30-7:00 pm
• Legal Night at Mi Casa, 303-573-1302
  o 345 S Grove St, Denver, 80219
  o 3rd Tuesday of each month, 6:00 pm – 8:00 pm
• Meet with an attorney free of charge for information in the following areas: Immigration, Credit, Housing, Landlord/Tenant, Employment and Family Law.
• Referrals also provided to appropriate agencies.
• Spanish speaking attorneys available

Student Loan Forgiveness

Total and Permanent Disability (TPD) Discharge
1-888-303-7818
https://www.disabilitydischarge.com/

• Student loans may be forgiven in the following circumstances, applies to Federal student loans only, not private loans
• Call or go online to apply
  o You are a veteran who has been determined by the VA to be unemployable due to a service connected disability, and you provide documentation from the VA of that determination
  o You have received an SSA notice of award for SSDI or SSI stating that your next scheduled disability review will be 5-7 years or more from the date of your last SSA disability determination, and you provide a copy of that SSA notice of award
  o You provide a certification from a physician in Section 4 of this discharge application that you are unable to engage in any substantial gainful activity by reason of a medical determinable physical or mental impairment that:
    ▪ Can be expected to result in death
    ▪ Has lasted for a continuous period of not less than 60 months
    ▪ Can be expected to last for a continuous period of not less than 60 months