



Credit Counseling Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or navigation@jcmh.org

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.

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- 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
 - 2830 Lawrence St., Denver, CO 80205
 - 1st Wednesday of each month, 5:30-7:00 pm
- **Legal Night at Mi Casa**, 303-573-1302
 - 345 S Grove St, Denver, 80219
 - 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
 - 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
 - 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
 - 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