



Legal Resources: Bankruptcy Navigation Services



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

Bankruptcy Pro Bono Programs

Colorado Legal Services

303-837-1321

1905 Sherman Street, Suite 400, Denver, CO 80203

<https://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 representative 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

720-633-8866

Clinics for *pro se* (do-it-yourself) filing debtors held at the U.S. Bankruptcy Court: Due to COVID-19 precautions, the Bankruptcy Clinic is operating remotely.

721 19th St, Denver CO 80202

<https://www.denbar.org/Public/Legal-Clinics>

- Clinics held 2nd Tuesday of each month, 1:30-3 p.m. in 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

720-904-7300

U.S. Custom House, 721 19th St, Denver CO 80202

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

- Hours: Intake and Records M-F 8:00 am – 4:30 pm
Phone M-F 8:00 am – 5:00 pm
- Emergency filings may be made after hours by calling Clerk's Office Customer Service Counter at main line at 720-904-7300 before the close of the business day.
- Website contains FAQs, general information, and forms for debtors.
- If attending court in person, please note this is a secure government building. A valid government issued ID and security screening are required to enter.

JAMLAC (Justice and Mercy Legal Aid Clinic)

303-839-5198

913 N Wyandot St., Denver, CO 80204

<https://jamlac.org/>

Please call the phone numbers listed to check for eligibility.

Often, you have to leave a message prior to speaking to a representative. These representatives are usually not licensed attorneys and should not replace nor supersede any advice given by a licensed attorney. 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 a legal emergency.

Completing a phone interview is not an agreement for representation

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

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- 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, and sealing of records.
- Attorneys serve at legal consultation workshops that focus on many legal issues. Call to find upcoming workshops.

Metro Volunteer Lawyers

303-830-8210

1905 Sherman Street, #400, Denver, CO 80203

<https://www.denbar.org/mvl>

- Metro Volunteer Lawyers provides free and low-cost civil legal services through multiple programs: Referrals, the Family Law Court Program, Post-Decree Clinics, the Legal Clinic at the Denver Indian Center, and the Power of Attorney Clinics.
- Serves individuals who live and work in Adams, Broomfield, Arapahoe, Denver, Elbert, Douglas, and Jefferson counties.
- Anyone seeking legal assistance must call Colorado Legal Services (CLS) at 303-837-1313 or complete an online intake to begin the intake process.
 - Online intake: https://colsoi.legalserver.org/modules/matter/extern_intake.php?pid=129&h=daa817&

Faculty of Federal Advocates Bankruptcy Pro Bono Program

303-628-9626

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

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

- The FFA does not handle the initial filing of chapter 7 and chapter 13 cases.
- 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 Christina Marquez, Program Administrator (cmarquez@lrrc.com)

Upsolve

<https://upsolve.org/co/denver/free-bankruptcy-lawyer/>

- Upsolve is a nonprofit online web application that enables low-income Americans to file for Chapter 7 bankruptcy on their own.
- Users receive free education, community, and support. Upsolve never asks you for a credit card. The app is completely free as it is funded by Harvard University.

Bankruptcy Counseling

Money Management International

866-889-9347

Hours: M-F 8:00 am -5:00 pm

<https://www.moneymanagement.org/>

- Services available in English and Spanish.
- Call number to arrange a pre-filing bankruptcy counseling session.
- \$50 fee for online or phone counseling session, good for either single filer or joint filers if both attend the same session.

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- 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: <https://www.consumercredit.com/colorado>, <https://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 <https://www.annualcreditreport.com/index.action> or by calling 877-322-8228. You can also obtain a free unofficial credit report online at any time through <https://www.creditkarma.com/>

Transunion

<https://www.transunion.com/>

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

Experian

<https://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

<https://www.equifax.com/personal/>

- 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