



Senior Rights Assistance Debt and Bankruptcy Resources

American Bankruptcy Institute (ABI) Consumer Information Center

<http://consumer.abiworld.org>

The American Bankruptcy Institute's website includes information on bankruptcy, its terminology, filing process, and where to find local assistance.

Debt Clinic (KCBA Neighborhood Legal Clinic)

(206) 267-7070

www.kcba.org/pbs/nlc.aspx

Free ½ hour of advice and consultation with a volunteer attorney on bankruptcy and debt issues. Clinic hours are Mondays, 7:00-9:00pm in South Seattle and Thursdays from 5:30-7:30pm in downtown Seattle. Call the number above for an appointment between the hours of 9:00-12:00pm, Monday – Thursday.

Fair Debt Collection Practices

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf>

The Federal Trade Commission's website includes a consumer publication of facts and questions on debt collection.

Lawyer's Referral Service

(206) 267-7010

www.kcba.org/lrs

The KCBA's Lawyer Referral Program offers clients representation in Chapter 7 bankruptcies for a flat fee of \$1,000. The fee includes attorney fees, credit counseling, and filing fees. The intake line is open Monday - Friday, 8:30-5:00pm.

Legal Action Center

(206) 324-6890

<http://www.ccsww.org>

Assists individuals with debtor/creditor issues arising from landlord tenant disputes.

Washington Law Help

www.washingtonlawhelp.org

The website includes self-help publications on consumer/debt issues.

U.S. Bankruptcy Court for the Western District of Washington

www.wawb.uscourts.gov

Individuals will file bankruptcy claims with this court. The website includes local rules, filing requirements, general orders, Proof of Claim form, and other court forms required to file a bankruptcy claim. Call in Seattle: (206) 370-5200 (8:30am to 4:30pm, Monday – Friday); in Tacoma: (253) 882-3900 (8:30am to 4:30pm, Monday – Friday).

Volunteer Legal Services (King County Bar Association)

www.kcba.org

Dial 211 for an eligibility interview. Provides free representation for low-income King County residents with Chapter 7 Bankruptcy and some garnishment, and general debt defense litigation in which the client has evidence contesting the debt.

Annual Credit Report (Free)

1 (877) 322-8228

www.annualcreditreport.com

Maintains and issues credit reports: Equifax, Trans Union, and Experian.



Credit Counseling Resources

CENTS

(206) 267-7017

www.centsprogram.org

CENTS provides free ongoing legal assistance and financial management advice to financially troubled individuals who are near or have already reached the financial breaking point. CENTS offers a Consumer Education and Training Program that helps debtors evaluate their situation and the options available. The program includes free money management classes once a month. Call to schedule a space or find out more information.

Consumer Counseling Northwest

1 (800) 244-1183

www.ccnw.org

A non-profit organization that provides advice and educational opportunities to help consumers gain the necessary skills to make smart financial decisions including a debt management program and educational classes.

American Consumer Credit Counseling

1 (800) 769-3571

www.consumercredit.com

A non-profit organization that helps people regain financial control through debt consolidation and credit counseling.

Clearpoint Financial Solutions Credit Counseling

1 (877) 422-9040

www.clearpointfinancialsolutions.org

Credit counseling services offering credit counseling, credit report solutions, and bankruptcy counseling. Offers a personalized counseling session for \$60.

National Foundation for Credit Counseling

1 (800) 388-2227

<http://www.nfcc.org/index.cfm>

The NFCC promotes the national agenda for financially responsible behavior and builds capacity for its members to deliver the highest quality financial education and counseling services.