

Debt, Bankruptcy, Tax, and Consumer Law

<p>Washington Law Help</p> <p>WashingtonLawHelp.org has frequently updated self-help packets, forms, videos, and information on community resources - Many of which are available in other languages.</p>	<p>Call 211</p> <p>(You can also call: 206-461-3200 or 1-877-211-9274)</p> <p>211 is an interactive social services directory.</p> <p>With more than 6,000 services listed, it is often the most effective way to get connected to the right legal aid agency in King County.</p>
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<p>Moderate Means Program</p>	<p>Reduced fee attorneys for debt/bankruptcy/consumer law, family law, and housing law (only if client is 200-400% Federal Poverty Level). Not ideal for time sensitive cases.</p> <p>Examples of Debt/Bankruptcy/Consumer Law areas covered: Debt or debt collectors, problems with a payday lender, legal issue involving the purchase, financing or repair of a vehicle, legal issue regarding utilities (water, electricity, garbage), victim of unfair or deceptive sales practice, victim of identity theft and bankruptcy Chapters 7 and 13.</p>	<p>Apply online at www.moderatemeanswa.org or call 1-855-741-6930</p>
<p>Northwest Justice Project (NJP)</p>	<p>NJP operates 2 legal clinics with limited legal advice on a weekly basis: Debt Defense and Cross Cultural Domestic Violence Family Law.</p> <p>Debt Defense Clinic: Walk-in clinic for any debt issue. No bankruptcy. Will do "post tenancy" debt issues where clients are being asked to pay from eviction, rent back-pay, or housing damages.</p> <p>NJP also provides representation in cases of: Family Law, Housing, Debt/Bankruptcy/Consumer Law, Public Benefits, Employment, and Native American Law. Debt/Bankruptcy/Consumer Law: Legal advice and representation for a broad range of debt issues, including collection, garnishment, repossession, scams, false credit reporting, student debt, rent-to-own contracts, and other contract and warranty problems.</p>	<p>For the Debt Defense Walk-In Clinic: Tuesdays 1-3pm King County Superior Courthouse 516 3rd Ave, Rm W621 (Law Library) Seattle, WA 98104</p> <p>For Pro Bono Representation Programs: 206-464-1519 or 888-201-1012 Ask the front desk for referral agencies for specific programs.</p> <p>For all programs, clients must be under 200% of the Federal Poverty Level.</p>

General Debt Referrals

<p>King County Bar Association Debt and Bankruptcy Clinics A Neighborhood Legal Clinic</p>	<p>Half hour free appointments with attorneys who can advise clients regarding debt and bankruptcy issues. 2 clinics: 1 in Downtown Seattle (Thursday evenings) and 1 in Southeast Seattle (Monday evenings). No income restrictions.</p>	<p>206-267-7070 Call Tues – Thurs, 9 AM – Noon</p>
<p>CENTS Student Loan Program</p>	<p>Attorneys provide free advice and possible representation to those with student loan debt.</p>	<p>For a referral, attend the NJP Debt Defense Clinic</p>
<p>Catholic Community Services</p>	<p>Catholic Community Services provides legal assistance for immigration (Catholic Immigration Legal Services) and housing issues (Tenant Law Center).</p> <p>Tenant Law Center: Provides legal assistance and representation for low-income King County residents with landlord/tenant problems including debt issues caused as a result of housing issues. No mobile home cases.</p>	<p>Catholic Immigration Legal Services 206-328-6314 or 206-328-5714 (Seattle) 360-416-7095 (Mt. Vernon)</p> <p>Tenant Law Center 206-324-6890</p>
<p>Free Annual Credit Report</p>	<p>The Federal Trade Commission's authorized free credit report. Credit card is needed to download credit reports online but the card will not be charged. If you don't have a credit card you can make a request by phone or submit a mail-in request form. You can request a report from Experian, Equifax, and Transunion.</p>	<p>www.annualcreditreport.com</p>
<p>Federal Trade Commission (FTC)</p>	<p>The FTC provides information for consumers on a variety of debt/bankruptcy and other consumer law issues. Protects consumers against unfair, deceptive, or fraudulent practices through receiving identity theft reports, conducting investigations, litigation, and education. The FTC's Consumer Sentinel database and the Identity Theft Data Clearinghouse are the nation's repositories for consumer fraud and identity theft complaints, respectively.</p>	<p>877-382-4357 (877-FTC-HELP) www.consumer.ftc.gov</p>
<p>American Consumer Credit Counseling (ACCC)</p>	<p>An accredited non-profit that helps people regain financial control through debt consolidation and credit counseling. ACCC does not charge a fee for budget counseling. In budget counseling, counselors provide analysis to help assess your financial situation and determine best options. If applicable afterwards, there is a one-time fee of \$39 for enrollment into a debt management program. The enrollment fee may be waived or reduced depending on state regulations or financial hardship. There is also a monthly maintenance fee of \$5 per account with a minimum of \$5 and a maximum of \$50. The monthly maintenance fee may also be waived or reduced.</p>	<p>800-769-3571</p>

Bankruptcy Specific Referrals

US Bankruptcy Court for the Western District of Washington	Individuals file bankruptcy claims with this court. The website includes local rules, filing requirements, general orders, and court forms required to file a bankruptcy claim.	www.wawb.uscourts.gov 206-370-5200 (Seattle) 253-882-3900 (Tacoma)
King County Bar Association Debt and Bankruptcy Clinics A Neighborhood Legal Clinic	Half hour free appointments with attorneys who can advise clients regarding debt and bankruptcy issues. 2 clinics: 1 in Downtown Seattle (Thursday evenings) and 1 in Southeast Seattle (Monday evenings). No income restrictions.	206-267-7070 Call 9 AM – Noon, Tues – Thurs
Eastside Legal Assistance Clinics	Free appointments with attorneys at several clinics: General Family Law, DV Family Law, General Law, Immigration, and Bankruptcy. 30 minute appointments except for Bankruptcy and Family Law (45 minutes). Available for low income clients of Eastern King County. Low income DV survivors may schedule at this clinic regardless of where they live in King County. Phone consultations are available when needed.	425-747-7274 Call between 10:00 AM and 4:00 PM
Northwest Consumer Law Center (NWCLC)	<p>Pro bono legal advice and representation with: Foreclosures, Bankruptcy (Chapter 7 and 13), Debt Collection and Credit Reporting, Automobile (Lemon Law / Lending Fraud), Student Loans (Hardship Discharge). Northwest Consumer Law Center is only able to serve those with a total household income under 500% of the Federal Poverty Level.</p> <p>Affordable Bankruptcy for Consumers (ABC) Program: Sliding Scale Representation (\$600-\$1500) for Chapter 7 Bankruptcy cases when clients under 500% of the Federal Poverty Level. Fee is your percentage of the Federal Poverty Level multiplied by 3 (200% FPL = \$600, 500% FPL = \$1500). Clients under 200% FPL will pay the minimum \$600 fee. Clients will also be responsible for paying the court filing cost, currently \$335, and the costs of the mandatory pre and post-filing classes (approximately \$25 each).</p> <p>Free pro se Bankruptcy clinic: For clients filing for bankruptcy who are not represented by an attorney. Walk-In, no appointments needed. On the 1st and 3rd Thursday of the month from 2-4 PM at the US Federal Courthouse, Room 6101. Household gross monthly income must be under 200% of the Federal Poverty Level.</p>	206-805-1722 Must leave a message to get a call back to complete an initial intake Or apply online at https://www.nwclc.org/get-help/
List of Approved Credit Counseling Agencies and Debtor Education Providers by the Department of Justice, United States Trustee Program (USTP)	<p>Bankruptcy Code requires individuals to complete credit counseling before filing for bankruptcy (within 180 days before filing), subject to certain exceptions, and requires debtor education to be completed after the bankruptcy case is filed. Therefore, an approved provider may not offer both services to clients in the same session.</p> <p>Frequently updated list of all approved credit counseling agencies and debtor education providers in all states. Includes services available in languages other than English. USTP cannot endorse or recommend any particular provider or agency on its lists, or guarantee the quality of its counseling or instructional services.</p> <p>Website includes answers to Frequently Asked Questions for both credit counseling agencies and debtor education providers.</p>	Credit Counseling Unit and Debtor Education Unit at the Executive Office for U.S. Trustees: 202-514-4100 ust.cc.help@usdoj.gov https://www.justice.gov/ust/credit-counseling-debtor-education-information
Cricket Debt Counseling	<p>Before you have filed for bankruptcy. Cricket Debt offers the credit counseling required by the Bankruptcy Code as a prerequisite to filing for individual debtor bankruptcy protection. It was started by former Bankruptcy attorneys to provide unbiased and accurate information. Approved by the United States Trustees Program.</p> <p>\$24 per household to enroll. Cricket Debt provides its services without regard to a client's ability to pay. Debtors who cannot afford the counseling fee may request a waiver from Cricket Debt. Available in dozens of languages.</p>	866-719-0400 Call Mon - Fri, 6 AM - 6 PM Physical office is in Oregon www.cricketdebt.com
Solid Start Financial Education Services, LLC	<p>After you have filed for bankruptcy. Solid Start offers the Debtors Education counseling session required under the Bankruptcy Code as a prerequisite to discharge of a debtor's debts in bankruptcy. Approved by the United States Trustees Program.</p> <p>\$20 per household to enroll. Solid Start provides its services without regard to a client's ability to pay. Debtors who cannot afford the counseling fee may request a waiver from Solid Start. Available in dozens of languages.</p>	866-467-4147 Call Mon - Fri, 6 AM - 6 PM Physical office is in Oregon www.solidstartfinancial.com

Tax Referrals

UW Federal Tax Clinic	Represents taxpayers who have federal tax problems or who have cases (usually under \$50,000) pending at US Tax Court. Does not help clients amend/file tax returns, but exceptions made for those where it relates to immigration or domestic violence. Must be low income; see website for current eligibility requirements.	206-685-6805 https://www.law.uw.edu/academics/experiential-learning/clinics/federal-tax/information-for-clients
United Way Tax Help	Free tax assistance in 30 locations throughout King County from IRS certified volunteers. They'll help you get all the credits you qualify for and file your return electronically, so you'll get your refund fast. No appointment needed. Interpreters available. Cannot assist with out-of-state returns. If filing jointly with a spouse, both need to be present.	www.uwkc.org/need-help/tax-help/ Look online to find a location nearby and check that you're bringing all necessary documents
www.MyFreeTaxes.com	File simple tax returns online for free. See website for more information. Sponsored by H&R Block and United Way.	www.MyFreeTaxes.com

Consumer Law Referrals (Buyer/Seller Disputes, Fraud, Scams, etc...)

WA State Attorney General's Office	<p>Upholds the Consumer Protections Act. Serves the public through 27 legal divisions, e.g., Consumer Protection, Lemon Law Administration, Antitrust Division, Public Counsel (utility regulation), etc... Only represents those whose cases affect many people. Example of Consumer Protections Act work:</p> <ul style="list-style-type: none"> - Recovering refunds for consumers and imposing penalties and injunctions on offending businesses. - Educating the public on issues such as identity theft and scams that target seniors, minorities, and vulnerable populations. - Informally resolving complaints between consumers and businesses at no cost to either party. - Administering WA's Lemon Law for new motor vehicle warranty enforcement, including arbitration, education, and manufacturer and dealer enforcement. <p>On average, 2 out of every 3 complaints filed with the office are satisfactorily resolved.</p> <p>The office also administers the Manufactured Housing Dispute Resolution Program. The office provides an equitable and low-cost option to help manufactured/mobile home tenants and landlords resolve disputes as an alternative to eviction processes.</p>	<p>Consumer Protections: Call Mon - Fri, 10 AM - 3 PM 800-551-4636 (In State) 206-464-6684 (Out of State) 800-833-6388 (Hearing Impaired) www.atg.wa.gov</p> <p>Manufactured Housing Dispute Resolution Program 206-464-6049 (King County) 866-924-6458 (State Wide) http://www.atg.wa.gov/manufactured-housing-dispute-resolution-program</p>
Internet Crime Complaint Center	Central repository for complaints related to internet fraud such as email scams (advance fee/counterfeit check scams). Partners with the FBI and the National White Collar Crime Center to address fraud committed over the internet by providing an easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation.	www.ic3.gov
Better Business Bureau	1) Issues reliability reports on businesses. 2) Investigates advertising appearing to violate regulations and seeks corrections. 3) Mediates and arbitrates buyer-seller disputes.	206-431-2222 www.bbb.org
Federal Trade Commission (FTC)	The FTC provides information for consumers on a variety of debt/bankruptcy and other consumer law issues. Protects consumers against unfair, deceptive, or fraudulent practices through receiving identity theft reports, conducting investigations, litigation, and education. The FTC's Consumer Sentinel database and the Identity Theft Data Clearinghouse are the nation's repositories for consumer fraud and identity theft complaints, respectively.	877-382-4357 (877-FTC-HELP) www.consumer.ftc.gov
National Consumers League	1) Information about telephone solicitations. 2) Serves as a link to reporting telemarketing fraud to law enforcement. 3) Provides advice on Internet fraud.	800-876-7060 www.fraud.org
WA Dept of Financial Institutions	<p>Protects consumers from illegal and fraudulent lending practices. The division accomplishes its mission through licensing, conducting examinations of the books and records of licensees, investigating consumer complaints, and enforcing state and federal statutes relating to lending.</p> <p>Regulates the business activities of consumer loan companies, mortgage brokers, escrow agents and officers, as well as check cashers and sellers, also known as "payday lenders." When a company is found to have collected inappropriate fees and charges, the division makes sure that refunds are made to customers.</p>	877-746-4334 www.dfi.wa.gov
WA Dept of Health	www.doh.wa.gov/AboutUs/DepartmentOfHealth/FileAComplaint 1-800-633-6828, Complaints for Hospitals/Home Health 1-800-771-1204, Complaints for Hotel/Motel 1-800-321-2808, State Directory for Other Complaints (drinking water, immunizations, school safety, food handling, pesticides, indoor air quality)	
WA Dept of Labor & Industries (L&I)	www.lni.wa.gov 1-800-647-0982, Contractor Registration Verification 1-888-811-5974, Report-a-Fraud (To report contractor, employer, workers' compensation, or medical provider fraud)	
WA Utilities and Transportation	Protects public interest by ensuring that utility and transportation services are fairly priced, widely available, reliable and safe. Resolves customer disputes.	800-562-6150 https://www.utc.wa.gov/consumers/Pages/default.aspx
WA Office of the Insurance Commissioner	Will investigate the complaint of any insurance consumer who feels they were treated unfairly by the carrier. Tracks complaints against companies and agents, including suspected illegal activity.	800-562-6900 www.insurance.wa.gov
US Postal Inspector	Regulates and prosecutes postal theft or fraud, including identity theft and mail solicitations.	1-877-876-2455 https://postalinspectors.uspis.gov