

Debt Relief Foundation assists people facing bankruptcy; offers services in Spanish, Portuguese



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SPRINGFIELD — While filings in the state have decreased overall from 12,562 in 2013 to 10,394 in 2014, the Massachusetts Debt Relief Foundation continues to see a rise in filings.

This is because more low income residents are learning about the services offered by the foundation, said attorney Richard S. Ravosa.

The Debt Relief Foundation is the only pro bono firm in the state dedicated exclusively to representing residents in Chapter 7 Bankruptcy filings. There are now offices in Boston, Natick, Salem, Springfield, and Worcester.

In 2011, the foundation began providing pro bono chapter 7 bankruptcy representation to members of the underserved low-income community. Since then it has helped, free of charge, 76 individuals discharge their debts, so that they can be financially productive. To find out if you're eligible for the foundation's services visit www.MassDebtReliefFoundation.org where you can fill out an application online.

"Through no fault of their own, people find themselves overwhelmed with debt. It not only affects them financially, but emotionally and even physically. We've found a way to not only help them, but others in the process," Ravosa said.

The foundation has so many requests for services that it has received 501(c)(3) approval from the IRS and has obtained permission from the Massachusetts Attorney General to [solicit donations](#) to help more clients.

"They come to us in a 100 foot financial hole with a 50 foot ladder, and we help them the rest of the way out," Ravosa said.

The foundation's pro bono lawyers help qualifying Massachusetts residents file for bankruptcy and complete credit counseling and financial management courses to help them manage their finances going forward. Their offices are staffed with experienced attorneys and staff who speak Spanish and Portuguese.

Ravosa said the foundation's mission is to improve the quality of life for those unduly burdened with excessive debt, often due to catastrophic injuries, illness, job loss, or loss of financial support from divorce or death, by providing compassionate and effective pro bono legal representation to eliminate debt and restore peace of mind.