




**Law firm provides pro bono dignity**  
Insurmountable debt can happen to almost anyone in an instant. One catastrophic event – an accident injury, illness, job loss, divorce, death – can lead directly and quickly to more debt than many people can handle.

**"It's something we see too often. Through no fault of their own, people find themselves overwhelmed by debt. It not only affects them financially, but emotionally and even physically."** RICHARD RAVOSA

And the cruel irony is that getting relief from overwhelming debt requires spending money, money that many in this predicament just can't have.

In 2008, attorney Richard S. Ravosa (Black Claws, 1966), whose law firm has offices across Massachusetts, had a client whose heart bypass surgery left him with \$750,000 of debt and no job. He needed to file for

As the national economy worsened in 2008, Ravosa saw increasing numbers of people who needed to file for Chapter 7 bankruptcy, but didn't have the money to pay for the service.

"They were like legal catspaws who had no place to turn," Ravosa warned. Rather than turn his back on these individuals, Ravosa took on the cases himself and paid for them out of his own pocket. In return, he asked these grateful clients to donate time to a local charity of their choosing, paying it forward.

As Ravosa continued to provide pro bono bankruptcy services to the underserved, low-income community, it dawned on him that a foundation would provide a sustainable way to fund this much-needed service. Launched with funding from his own law firm, Ravosa and his staff created the Debt Relief Foundation (DRF) and began providing pro bono services through the foundation in 2011.

By the end of 2013, the IRS approved the DRF's nonprofit 501(c)(3) status that will allow the DRF to apply for grants and solicit donations to ensure the pro bono work can continue by keeping the foundation financially strong. For the moment, Ravosa's law firm continues to fund the DRF as it has from the beginning.

In the meantime, word of the DRF's good work is spreading across Massachusetts, and the number of DRF bankruptcy filings continues to increase. According to a February 22, 2015 article in "The

Ravosa's vision extends beyond the borders of Massachusetts. Realizing that the need for pro bono Chapter 7 bankruptcy filings extends across the country, he would like to see other attorneys replicate the model he has established.

free of charge — 36 individuals, who were unable to pay for the services, to discharge their debts and return to normal life as productive citizens. Ravosa and his experienced team of bankruptcy attorneys are also able to provide these services for individuals who speak Spanish or Portuguese.

Despite improvements in the economy, Ravosa believes the need goes far beyond the number DRF has been able to serve so far. In Massachusetts, he envisions helping at least 200 individuals each year or as many as need the service and quality, after witnessing the positive outcomes of helping this population, Ravosa has launched a marketing campaign to expand awareness of the pro bono service across the state.

"It would be very rewarding to work with WMU Cooley graduates to establish a nationwide pro bono program that aids those who are most in need of bankruptcy relief but are unable to afford it," Ravosa said. "While intelligent consumer advocates are afforded the right to counsel, the civil justice system should have safeguards in place to help those who truly need financial relief and will suffer without it."



One fellow WMU Cooley graduate is already involved in the DRF. Paul J. Reed, a 2011 graduate of WMU Cooley Law School, serves on the DRF's seven-member board.

"I would welcome calls and contacts from any attorneys interested in starting a Debt Relief Foundation in their state," Ravosa offered. "It has worked so well here in Massachusetts, and I would be happy to help anyone who wants to start a similar program in other states."

It's all about helping those who are unlikely to become successful without help to regain their dignity and quality of life.

More information about DRF can be found at [www.massdebtrelieffoundation.org](http://www.massdebtrelieffoundation.org).



26-27 / 48



SHARE

SAVE

LIKE



WMU Cooley Law School

Published on Jun 7, 2015

## Summer 2015 Benchmark Alumni Magazine

INSIDE: 'Devolders: National Winners!' - Elizabeth and Bryan Devolder; 'WMU-Cooley Law School Tampa Bay Graduates First Class'; 'Graduate Ke... [See More](#)

## Similar to



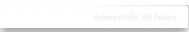
Our website uses cookies to store your settings, recommend content, target ads and gather statistics. This information is shared with 3rd parties. By using our site, you agree to our use of cookies.

LEARN MORE

I UNDERSTAND



All Rise - Summer 2013  
by [moritzlaw](#)



LAU Magazine & Alumni Bulletin, Summer 2017  
by [lau-publications](#)



UVA Lawyer, Fall 2017  
by [uvalawschool](#)



InRe Magazine  
by [southtexascoll...](#)



ChaseMagazine Spring2012  
by [nkuchaselaw](#)



May 2012 Benchmark Column  
by [cooleylawschool](#)



The Gonzaga Lawyer Fall 2016  
by [gonzaga](#)

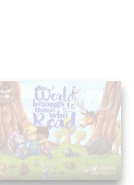
Popular now



Vantel Pearls Catalog 2018-19  
by [vantelpe...](#)



Violet Summer Zine Issue 4  
by [violetsu...](#)



Usborne Books & More Fall 2018 Full Catalog  
by [usborne...](#)



University of Alabama IFC Recruitment Guide 2018  
by [alabam...](#)



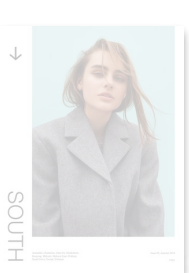
Just for you



Loud And Quiet 126  
by [loudandquiet](#)  
2.50 GBP



Subbacultcha Belgium June 2018  
by [subbacultcha](#)



SOUTH Issue 5  
by [furstmedia](#)



SOUTH Issue 4  
by [furstmedia](#)



Beat 1632  
by [furstmedia](#)



Beat 1631  
by [furstmedia](#)



Chroma: Concentration  
by [chromamagazi...](#)

GO EXPLORE

+ Company

+ Resources

**+ Plans & Products**

**+ Apps**

---

[Terms](#) [Privacy](#) [DMCA](#)

