

For more information email:
ribml_clinic@rib.uscourts.gov

The Rhode Island Bankruptcy Legal Clinic is staffed by experienced bankruptcy attorney volunteers and offers free, on-site information and guidance to individuals who are representing themselves in the U.S. Bankruptcy Court. The lawyer volunteers at the Clinic can help the pro se debtor understand the bankruptcy process and provide limited case-specific advice, but they cannot represent the debtor in court or file pleadings.



RI Bankruptcy Legal Clinic

Located at the
The U.S. Bankruptcy Court
380 Westminster Street,
6th Floor
Providence, RI 02903

Phone: 401-626-3111
Website: www.rib.uscourts.gov

Rhode Island Bankruptcy Legal Clinic

Providing free legal assistance for people representing themselves in the U.S. Bankruptcy Court for the District of Rhode Island

The 1st and 3rd Wednesday of the month:
11am—12 noon by appointment*
12pm—1pm walk in service

- 30 minute consultations
- Sign up: www.rib.uscourts.gov/clinic

QUESTIONS?

We can help!



How Can We Help You?

WHEN CAN I GET HELP AT THE CLINIC?

The Clinic is open the first and third Wednesday of each month from 11 am to 1 pm.

DO I NEED TO HAVE AN APPOINTMENT?

The first hour of the clinic is by appointment only (11am - noon). Appointments are made online at www.rib.uscourts.gov/clinic

The second hour of the clinic (12:00 - 1:00pm) is walk in service, on a first come first served basis.

WHAT CAN I EXPECT WHEN I ARRIVE AT THE CLINIC?

You will need to complete an Intake Form and Liability Waiver before you can be seen by an attorney. Intake Forms and Liability Waivers are available at the Clinic or can be downloaded from our website www.rib.uscourts.gov/clinic.

HOW LONG IS MY CONSULTATION?

The Clinic provides the pro se debtor the opportunity to meet, one-on-one, with a volunteer bankruptcy attorney for a free half hour consultation.

WHAT DO I DO IF I'M ON A DEADLINE?

If you have an important deadline upcoming soon, please contact the Clinic staff immediately to set up an appointment by calling (401) 626-3111 or by sending an email to ribml_clinic@rib.uscourts.gov. The Clinic does give priority whenever possible to those who are on a deadline.

Be Prepared Before Your Appointment Please

- Complete the required two forms:
 1. "Intake Sheet", which is used to gain an understanding of the client's financial condition and is shredded on-site or returned to the client after the meeting, and
 2. "Agreement for Limited Legal Advice", which confirms the limited scope of legal advice provided and contains a conflict waiver.
- Write a list of specific questions for the attorney
- Bring the most recent court papers that were served on you or that you filed with the court
- Bring all documents, contracts & paperwork related to your case, including your bankruptcy schedules of assets and liabilities
- Identify any deadlines and tell us about them
- Visit the Bankruptcy Court's website at www.rib.uscourts.gov for forms, guides, videos and other valuable resources

If you have not yet filed for bankruptcy, please attempt to compile and bring the following documents to your appointment:

- Your most recent pay stubs or other income statements for ALL income you receive (e.g. full or part time job, child support income, retirement income, child care income, etc.)
- Your most recent W-2 or Tax Return
- Your credit report - which you can receive free of charge once per year from the following providers:
 - Equifax—<http://www.equifax.com>
 - TransUnion—www.transunion.com
 - Experian—www.experian.com
- Your most recent bank statements
- Documentation of the value of your real estate (e.g. house, land) - examples include past appraisals, an estimate from www.zillow.com, tax assessor's value, etc.
- If you have not yet filed but you have drafted your filing forms, you may bring them with you to the appointment for the volunteer attorney to review

What We Do

Volunteer attorneys provide limited legal advice and information on bankruptcy issues including, but not limited to (1) petition and schedule preparations; (2) the reaffirmation process; (3) individual exemptions and (4) other bankruptcy topics

Assist you in preparing court documents

Provide referrals and other resource information

What We Do Not Do

- We DO NOT give legal advice on:
 - Criminal matters
 - State court cases
 - Non bankruptcy related issues
- We do not provide representation in court, and will not represent you as your attorney
- We do not complete forms or file pleadings on your behalf
- We do not give advice on the telephone or by email
- We do not get paid for work done at the Clinic

