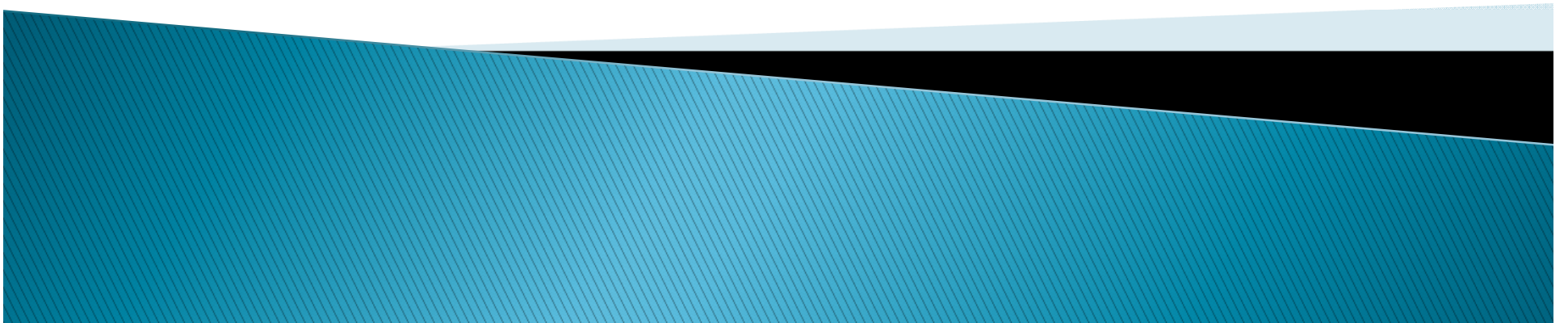


Massachusetts Debt Relief Foundation

2011-2016



Mission

To improve the quality of life for people who are unduly burdened with excessive debt by providing compassionate and effective pro bono legal representation in order to eliminate debt and restore peace of mind.



Why We Help

Many residents of Massachusetts, through no fault of their own, whether due to illness, disability, job loss, scarcity of employment opportunities or for other reasons are unable to stay current with their financial obligations and can find themselves feeling vulnerable and falling into poverty due to debt. MDRF is a place for those people to turn to when traditional “general legal aid” programs are understaffed and under-budgeted and have to turn away nearly 70% of those who apply.¹ A recent survey conducted in the Greater Boston area demonstrates the barriers created by debt, showing that debt is a contributing barrier to employment, post-secondary education, and most importantly to the individual’s ability “to meet basic needs such as obtaining food, shelter, and medical care.”²

¹Boston Bar Assoc. Statewide Task Force to Expand Civil Legal Aid in Mass. *Investing in Justice: A Roadmap to Cost-Effective Funding of Civil Legal Aid in Massachusetts*. Oct. 2014. pg. 39.

²Crittenton Women’s Union, *From Opportunity to Burden: Profiles of Low-Income Households Caught in the Credit Trap*. Nov. 2014. pg. 3.



Why We Help

Debt relief is a vital resource for low-income individuals as without relief, debt affects not only your finances, but also health, employment prospects, housing, and ability to afford food and utilities. A recent survey conducted in the Greater Boston area demonstrates the barriers created by debt, showing that debt is a contributing barrier to employment, post-secondary education, and most importantly to the individual's ability "to meet basic needs such as obtaining food, shelter, and medical care."¹ Without sufficient income, low income households use other means to afford necessities, such as pay day loans or credit cards.² Respondents' excessive debt prevents employment opportunities due to credit checks and leads to an increased use in costly check cashers and payday lenders due to the inability to obtain a bank account.³ The majority of those surveyed "who had been contacted by a debt collector agency or bill collector reported feeling harassed [51%], intimidated [40%] and pressured [53%]."⁴

1. Crittenton Women's Union, *From Opportunity to Burden: Profiles of Low-Income Households Caught in the Credit Trap*. Nov. 2014. pg. 3.

2. Traub, Amy & Reutschlin, Catherine. "The Plastic Safety Net: Findings from the 2012 National Survey on Credit Card Debt of Low and Middle - Income Households" *Demos* 22 May 2012.

3. Crittenton Women's Union, pgs. 6-7.

4. *Ibid.*, pg. 11.



Why We Help

For the small percentage of cases accepted by traditional legal aid organizations, attorneys handle several types of cases or the organization refers them out to attorneys with minimal bankruptcy training. Well-meaning but inexperienced representation leads to unnecessary issues, such as a prolonged case lengths, incorrect filings that must be amended, increased work for the bankruptcy trustees and judges, and negative impacts on the client such as losing assets they otherwise would be entitled to keep or loss of discharge. Cases languish due to lack of experience or the attorney's diverse caseload. The attorney lacking experience may be unaware of recent changes in the law and local rules, and likely lacks the software needed to file the cases. The different organizations across the Commonwealth rely on fragmented and inconsistent guidelines resulting in differing availability of resources by County.



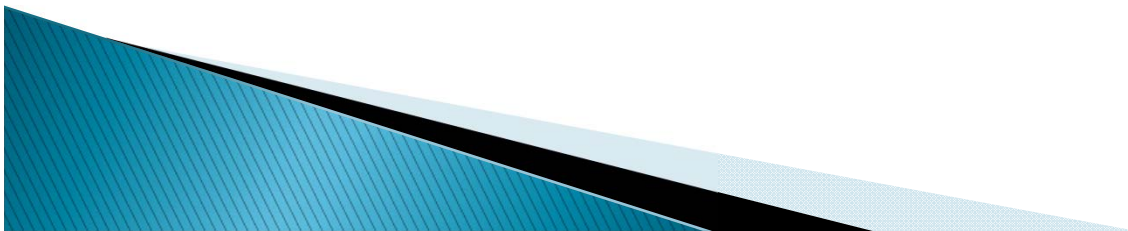
MDRF's Beginning

Starting in 2008, as the economy was worsening, Richard S. Ravosa, a bankruptcy attorney for nearly 18 years, began to see more and more low-income individuals show up at his law office who desperately needed bankruptcy relief, but due to their life circumstances, such as having lost a bread-winning spouse or partner through death or divorce, job loss, catastrophic injuries and medical disabilities, they had no ability to pay the typical \$1,500 to \$2,000 legal fee most lawyers charge, let alone the court filing fees of over \$Continuing through 2008 and 2010, Ravosa continued to see low-income individuals flood his offices. They were like legal castaways that no other lawyers would help without payment up front. In response to this, Ravosa began taking the cases pro bono and successfully filed motions to have the bankruptcy court waive the filing fees. The demand for this specialized pro bono bankruptcy service grew steadily and Ravosa hired a full time associate attorney with his own money to accommodate the growth, trained other attorneys in each of the four offices, and in 2011 with the help of his staff, formed MDRF. After receiving 501(c)(3) approval in 2013 funds can now be raised to continue our growth, which Ravosa has funded nearly 100% out of his own pocket since 2008.



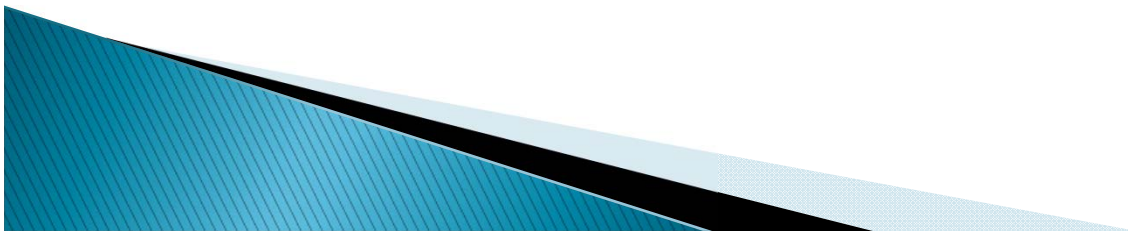
How We Help

Our experienced bankruptcy attorneys provide comprehensive consultations to all who contact us for help, regardless of eligibility for representation. We review the individual's long-term and short-term goals, current and prospective budget, overall debt, assets and other factors to discuss all debt relief options and their consequences.



How We Help

For those that are eligible under our guidelines, if bankruptcy is advisable and the individual chooses to move forward, we offer 100% pro bono representation in Chapter 7 Bankruptcy. The bankruptcy discharge relieves clients of most debt obligations, so they can start fresh and begin to rebuild their financial life equipped with the financial education tools they've acquired during the case.



How We Help

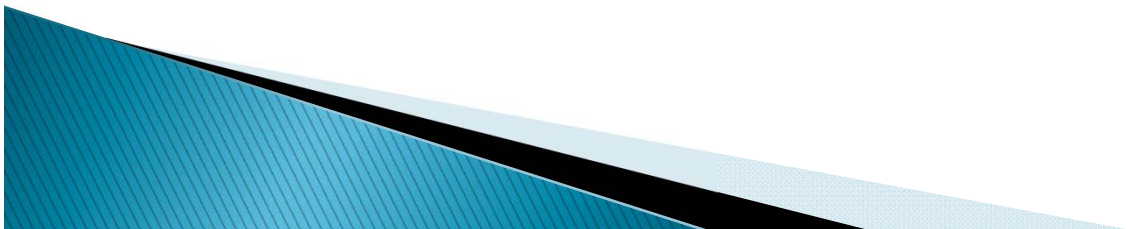
MDRF is unique, because of our ability to handle a high volume of cases, while providing expert level of legal representation. Our staff is heavily trained in bankruptcy and stays informed through continuing legal education and bankruptcy publications. We rely on technology and clear systems to meet each client's needs while sustaining a large case-load so that all eligible applicants will receive assistance. We are marketing MDRF statewide as aggressively as a traditional for profit business would market their services, and we have personally visited the court clerks of the busiest, high-volume courts in the state to facilitate clerks and their staff members sending applicants to us.



Consultation Statistics – 2015

87 individuals counseled on debt relief.

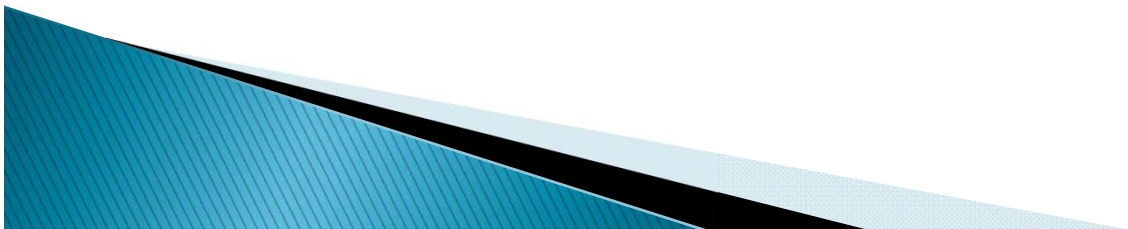
- 16 – Bankruptcy advisable, but ineligible under DRF.
- 7 – Advised bankruptcy may be advisable, but other options may be appropriate.
- 9 – Other debt relief options are ideal for now. Bankruptcy can be avoided but may be advisable in the future.
- 8 – Bankruptcy is not advisable under current circumstances.
- 47 – Bankruptcy advisable, and eligible for representation.



Consultation Statistics – 2016

88 individuals counseled on debt relief.

- 9 – Bankruptcy advisable, but ineligible under DRF.
- 9 – Advised bankruptcy may be advisable, but other options may be appropriate.
- 16 – Other debt relief options are ideal for now. Bankruptcy can be avoided but may be advisable in the future.
- 14 – Bankruptcy is not advisable under current circumstances.
- 48 – Bankruptcy advisable, and eligible for representation.



Eligibility Guidelines

These guidelines may be adjusted on a case by case basis based on the individual's specific need or unusual hardship.

- ▶ Cannot own or have an interest in any real estate of any kind;
- ▶ Must not have realized a profit on the sale of any real estate in the past year;
- ▶ Cannot have more than \$2,000 in cash or cash equivalents, in any type of account, bank or institution, including retirement accounts. (Excludes social security benefits);
- ▶ Total value of all other assets, (excluding cash or cash equivalents) cannot exceed \$10,000;
- ▶ Household income should not exceed the poverty guidelines used by the Court to determine filing fee waiver applications.

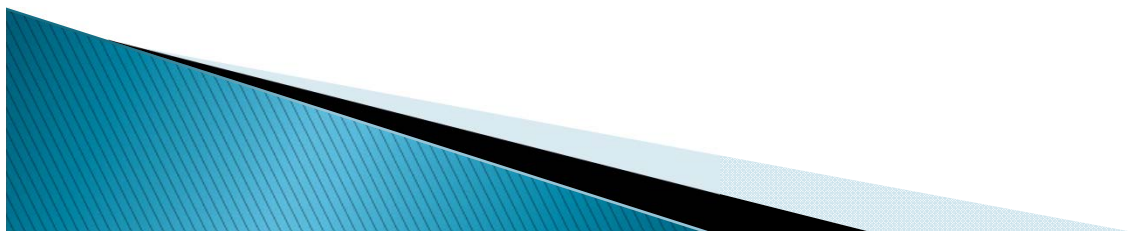


Eligibility Guidelines

Persons in Household	Monthly Income	Annual Income
1	\$1,485.00	\$17,820
2	\$2,002.50	\$24,030
3	\$2,520.00	\$30,240
4	\$3,037.50	\$36,450
5	\$3,555.00	\$42,660
6	\$4,072.50	\$48,870
7	\$4,591.25	\$55,095
8	\$5,111.25	\$61,335
For each additional person add	\$520.00	

150% of HHS Poverty Guidelines

Updated each year, published around Jan. 31st. Numbers shown for 2016



Eligibility Guidelines

Beginning October of 2015, MDRF's eligibility guidelines have been expanded so that the income limits for *veterans, national guardsmen and members of the military* is limited by 200% of the HHS Poverty Guidelines. This increase is over the 150% limit relied on by the Bankruptcy Court in granting fee waivers, so clients accepted with income over 150% will be responsible for the \$335 court filing fee and the cost of the two required bankruptcy courses, which generally cost between \$10–50 per course. However, qualifying clients will not be charged a legal fee.

Persons in Household	Monthly Income	Annual Income
1	\$1,980.00	\$23,760
2	\$2,670.00	\$32,040
3	\$3,360.00	\$40,320
4	\$4,050.00	\$48,600
5	\$4,740.00	\$56,880
6	\$5,430.00	\$65,160
7	\$6,121.67	\$73,460
8	\$6,815.00	\$81,780

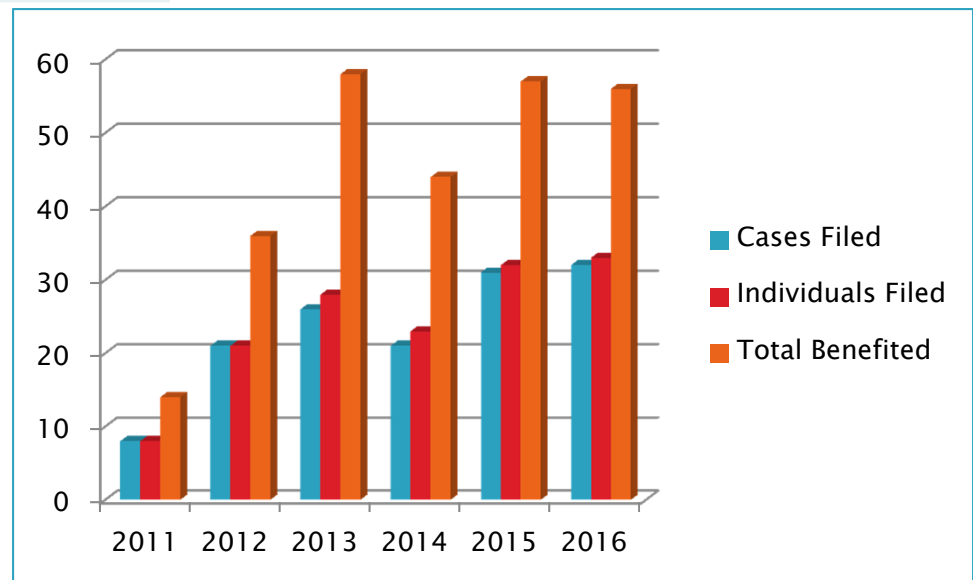


Cases Filed 2011–2016

Year	Cases Filed	Individuals Filed*	Total Benefited**
2011	8	8	14
2012	21	21	36
2013	26	28	58
2014	21	23	44
2015	31	32	57
2016	32	33	56

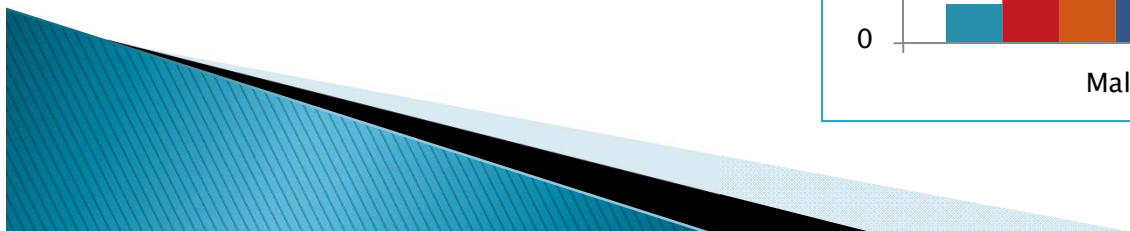
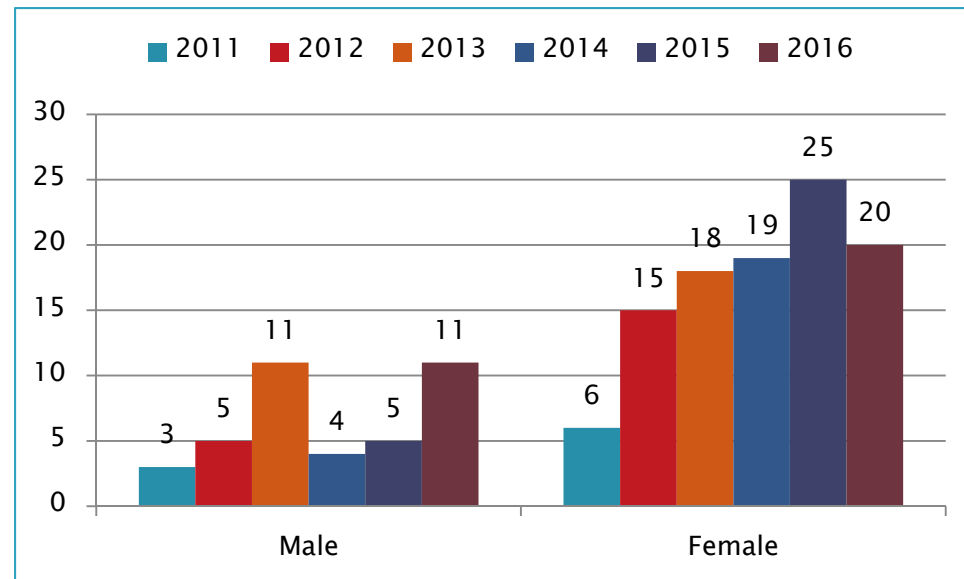
*Married couples may file together.

**Total Benefited includes spouses and dependents.



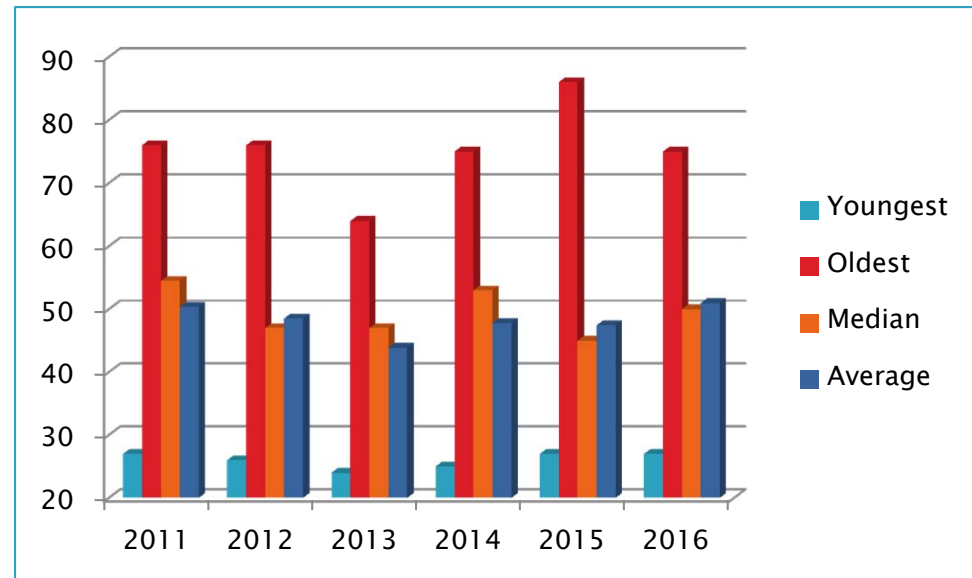
Demographics – Gender

	2011	2012	2013	2014	2015	2016
Male	3	5	11	4	5	11
Female	6	15	18	19	25	20



Demographics – Age

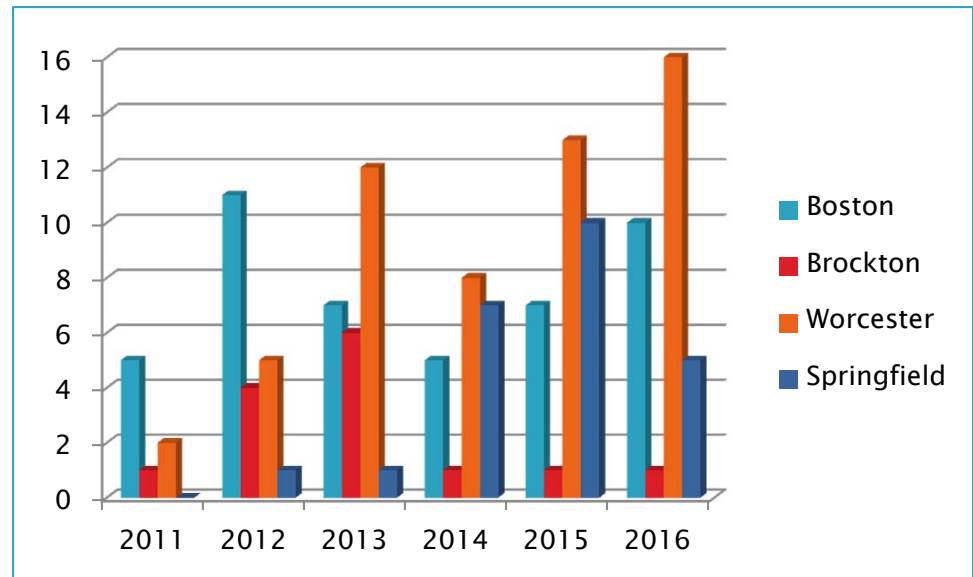
	2011	2012	2013	2014	2015	2016
Youngest	27	26	24	25	27	27
Oldest	76	76	64	75	86	75
Median	55	47	47	53	45	50
Average	50	49	44	48	47	51



Demographics – Location

	2011	2012	2013	2014	2015	2016
Boston	5	11	7	5	7	10
Brockton	1	4	6	1	1	1
Worcester	2	5	12	8	13	16
Springfield	0	1	1	7	10	5

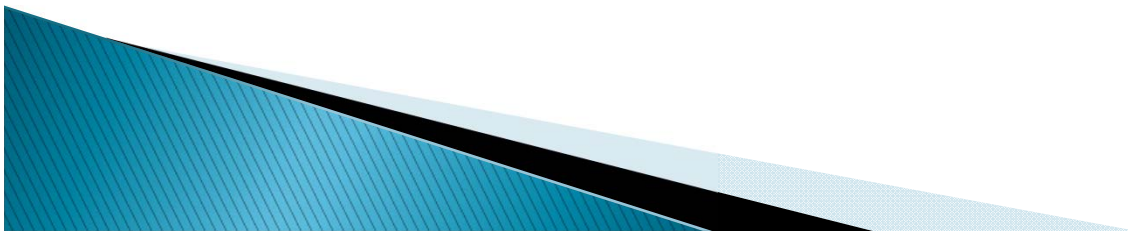
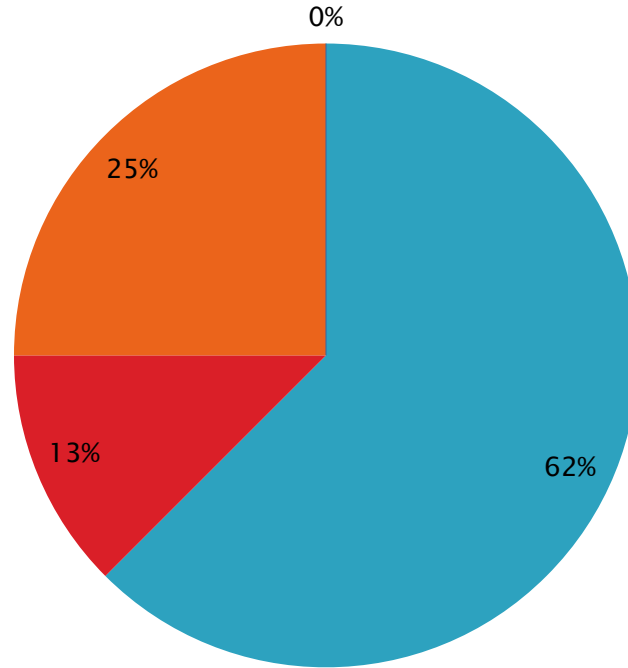
* City where mandatory bankruptcy meeting held, based on town in which the client resides.



Demographics – Location

2011 Filings

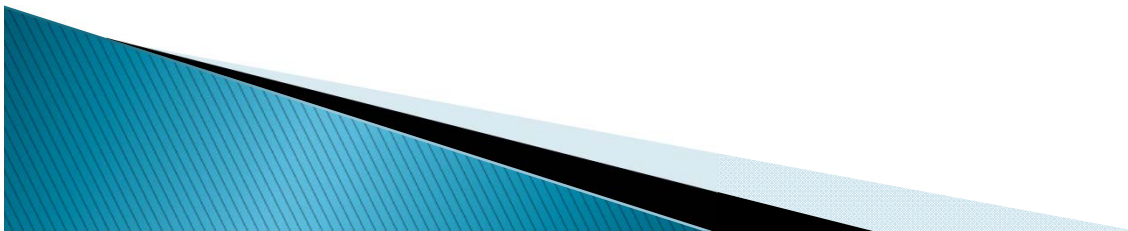
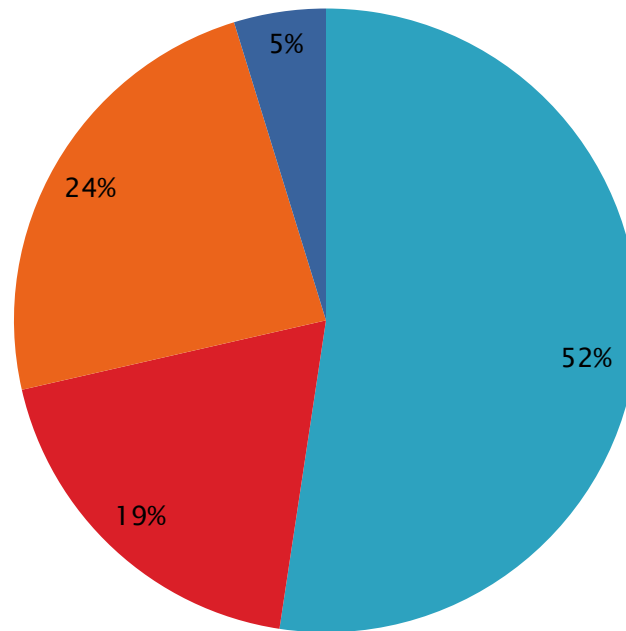
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Demographics – Location

2012 Filings

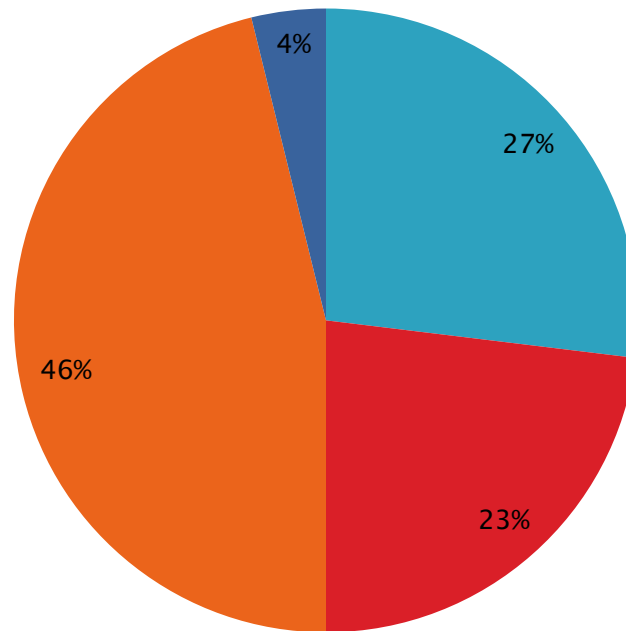
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Demographics – Location

2013 Filings

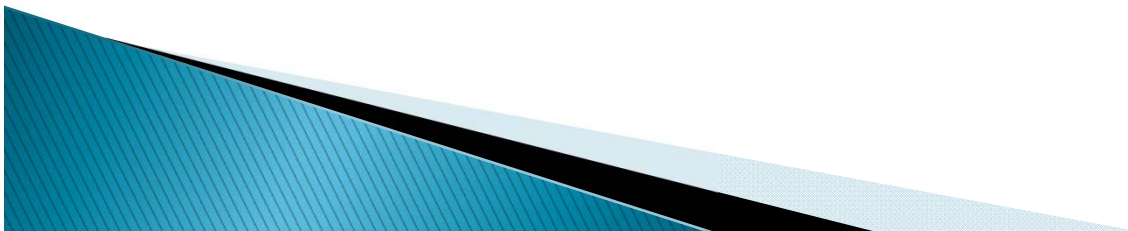
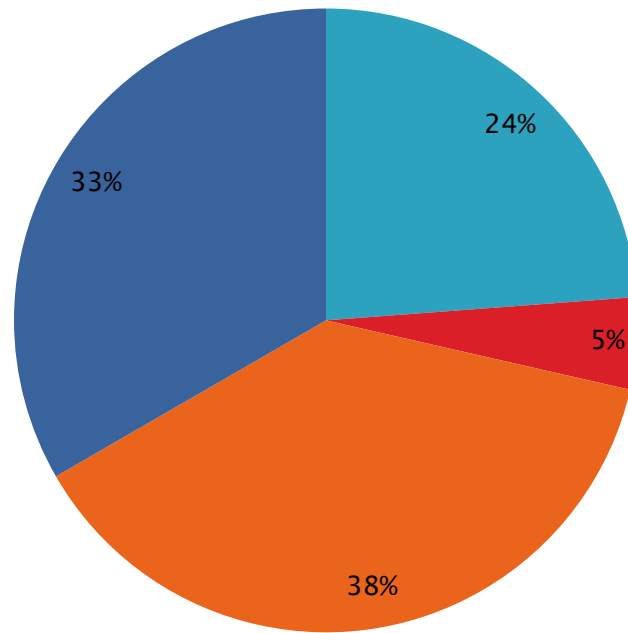
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Demographics – Location

2014 Filings

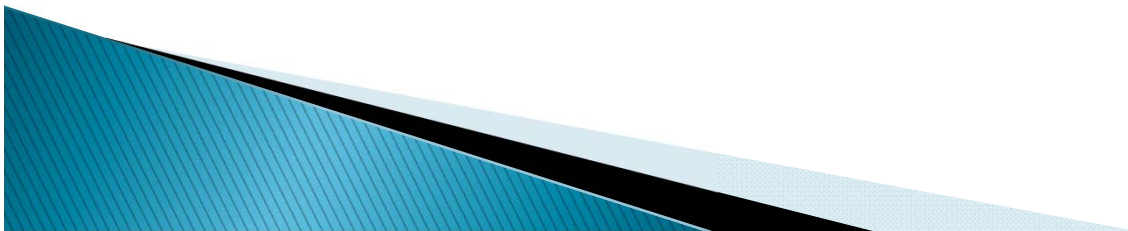
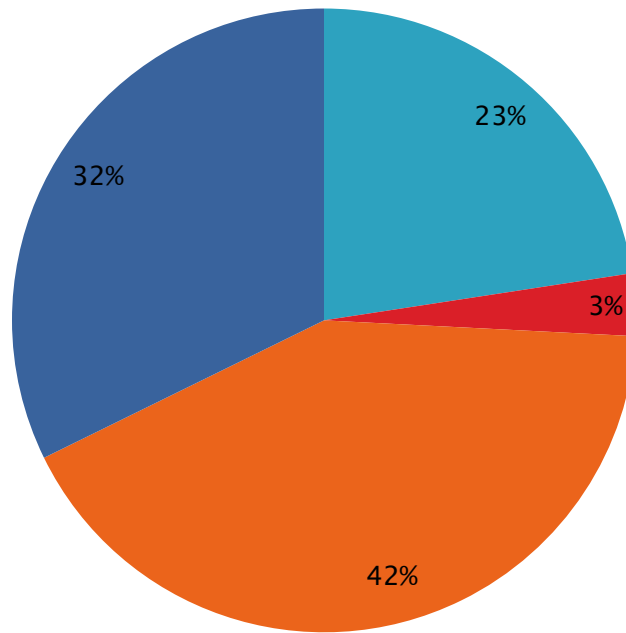
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Demographics – Location

2015 Filings

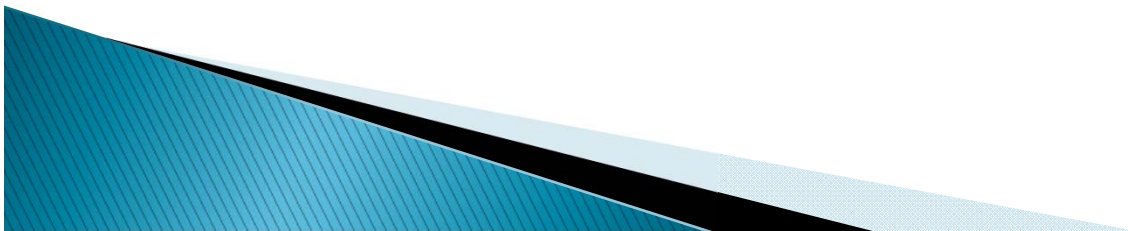
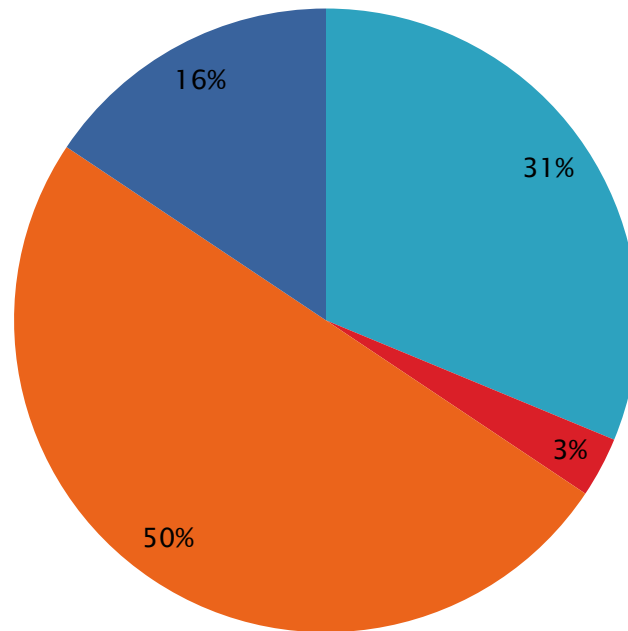
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Demographics – Location

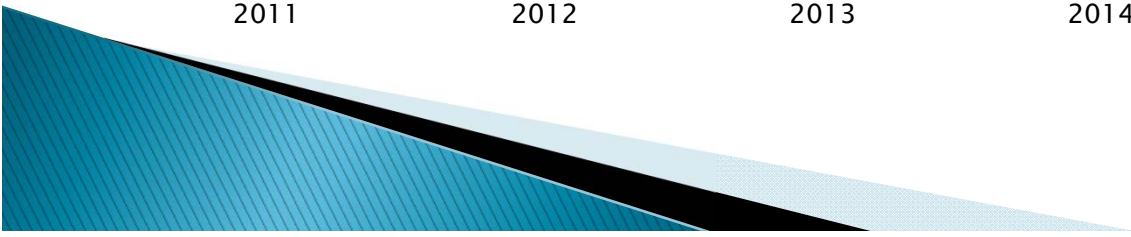
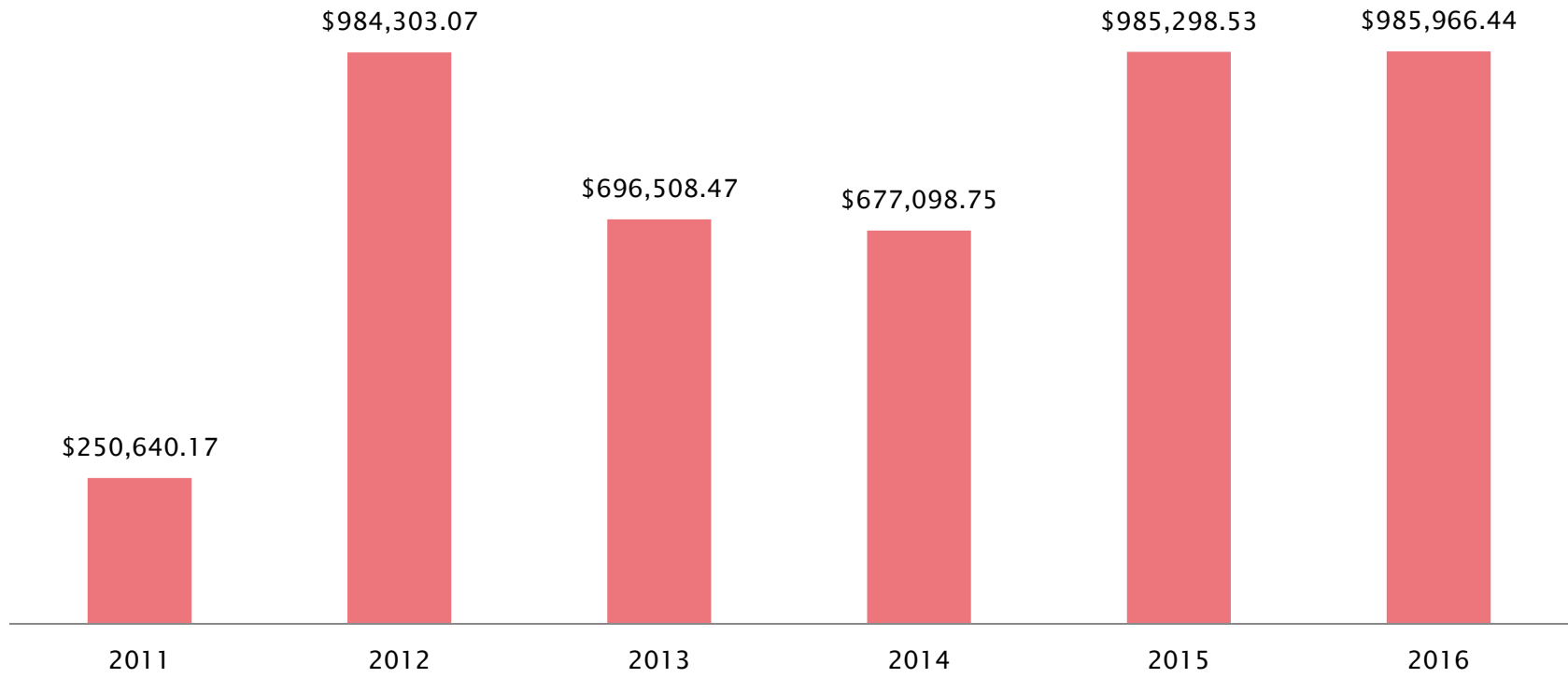
2016 Filings

■ Boston ■ Brockton ■ Worcester ■ Springfield



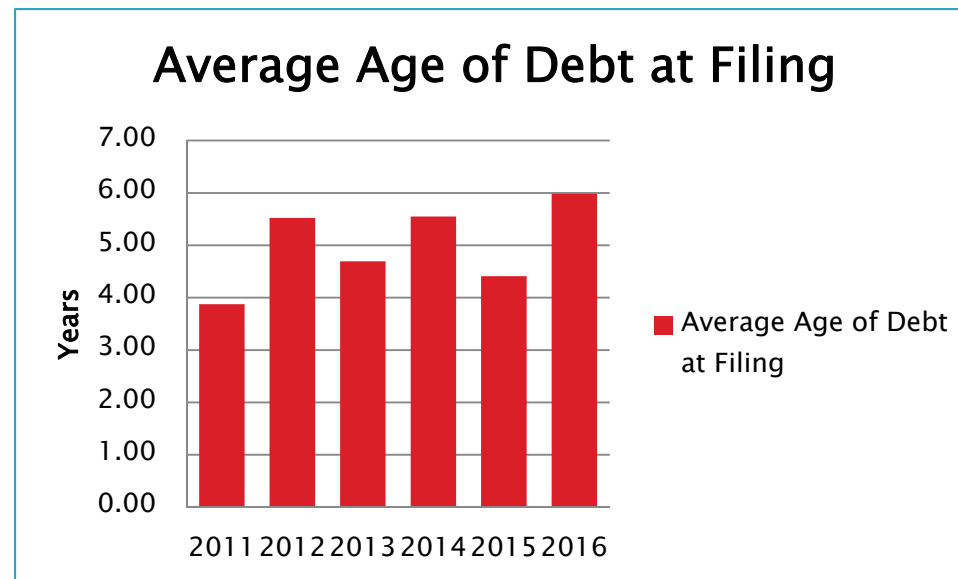
Discharged Debt

total discharged debt

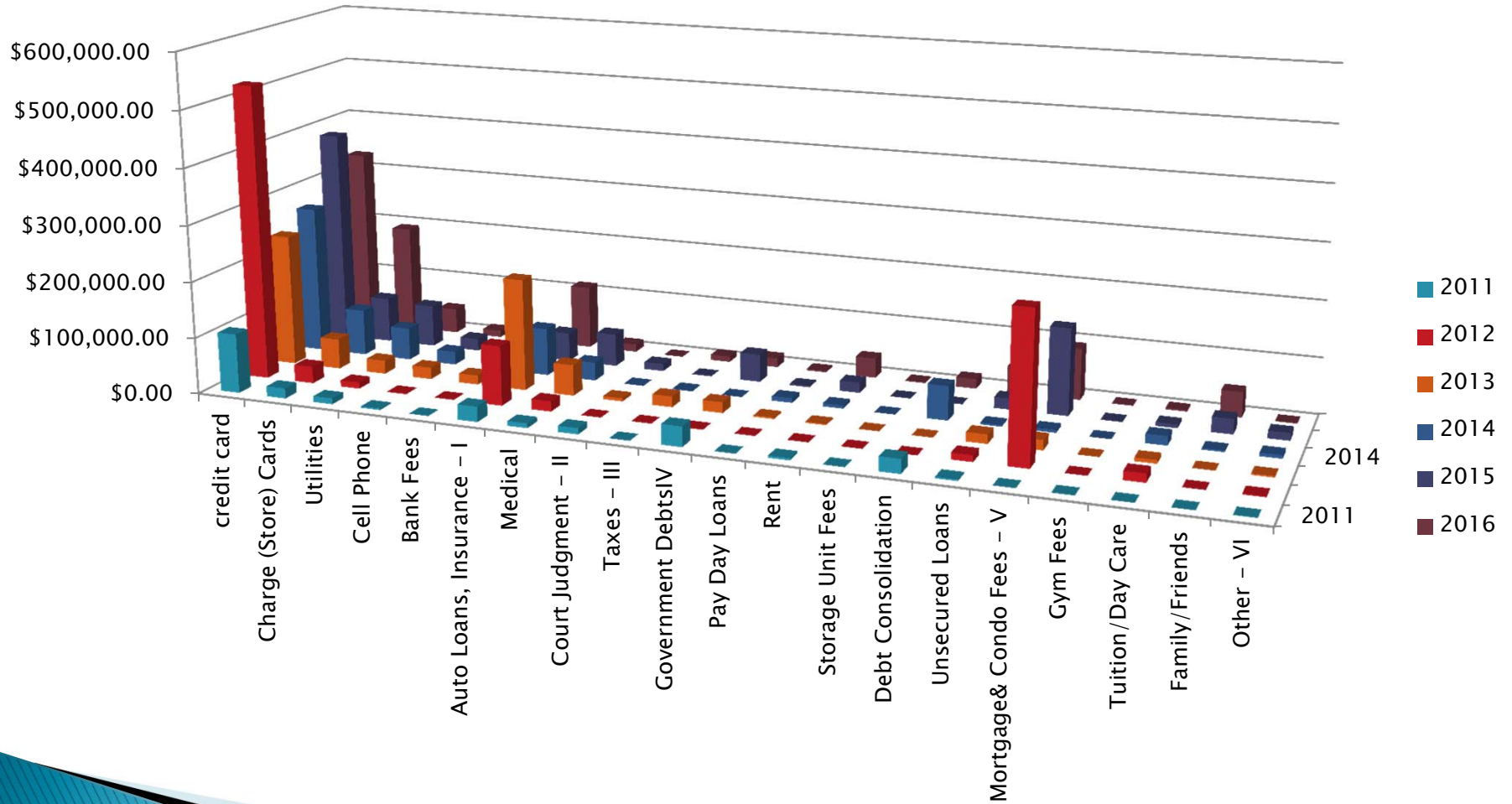


Discharged Debt – Age of Debt

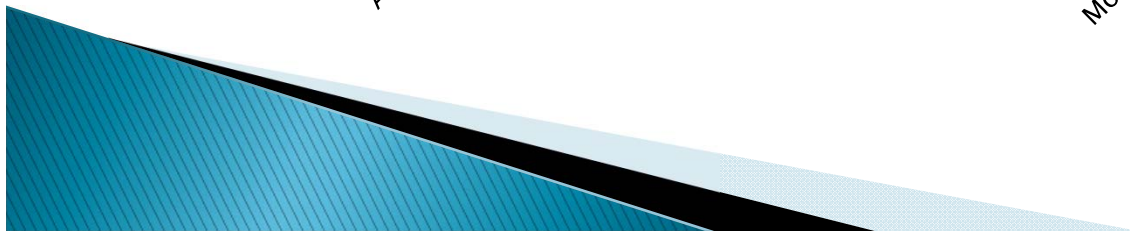
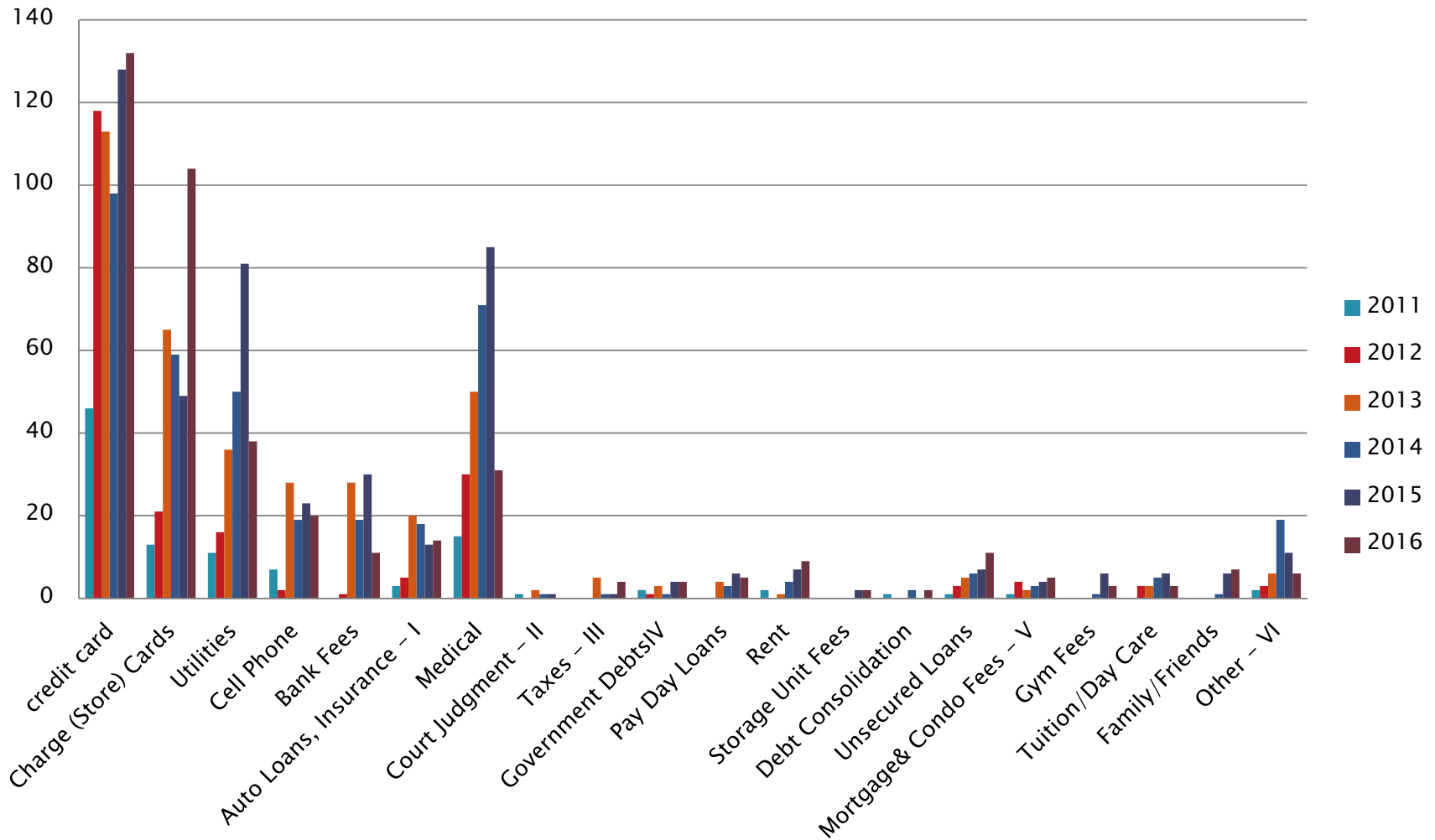
Year	2011	2012	2013	2014	2015	2016
Avg. Age of Debt (in years)	3.88	5.52	4.69	5.55	4.41	5.98



Discharged Debt

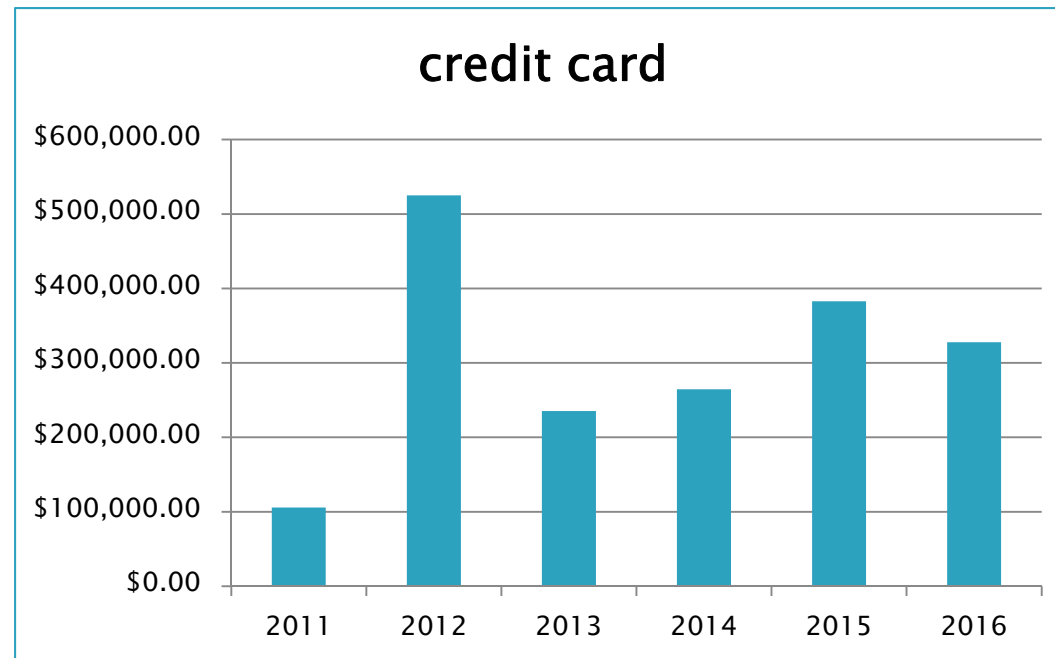


Discharged Debt – Number of Creditors



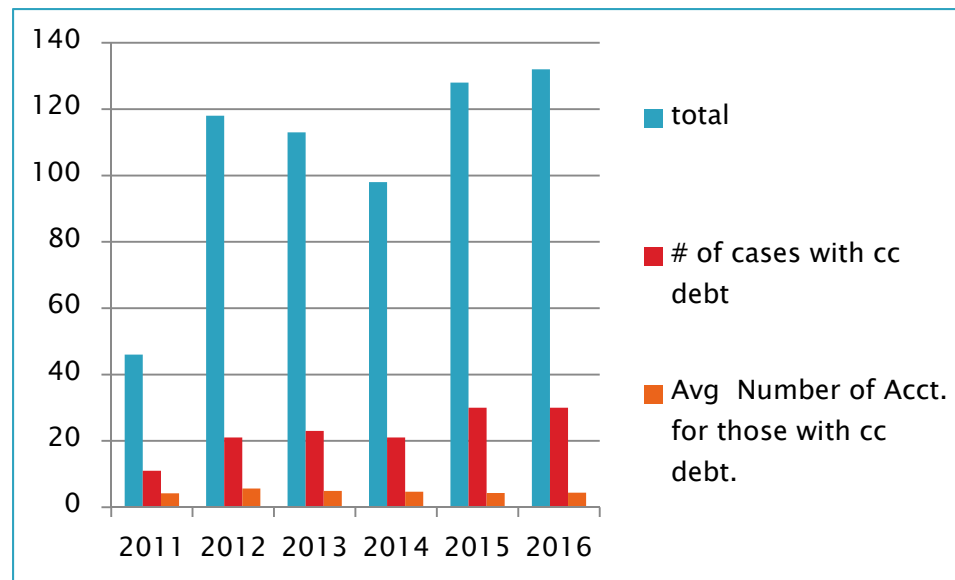
Discharged Debt – Credit Cards

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$105,640.96	\$524,997.41	\$235,265.32	\$264,509.08	\$382,806.79	\$327,796.87



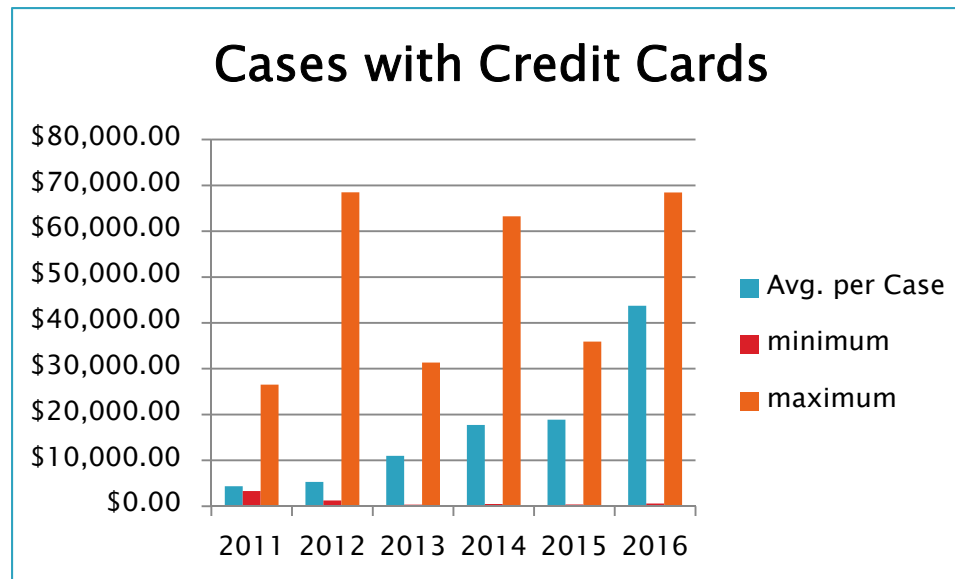
Credit Cards – Number of Creditors

Year	2011	2012	2013	2014	2015	2016
Total Number	46	118	113	98	128	132
# cases with	8	21	23	21	30	30
Avg amount per case with	4	6	5	5	4	4



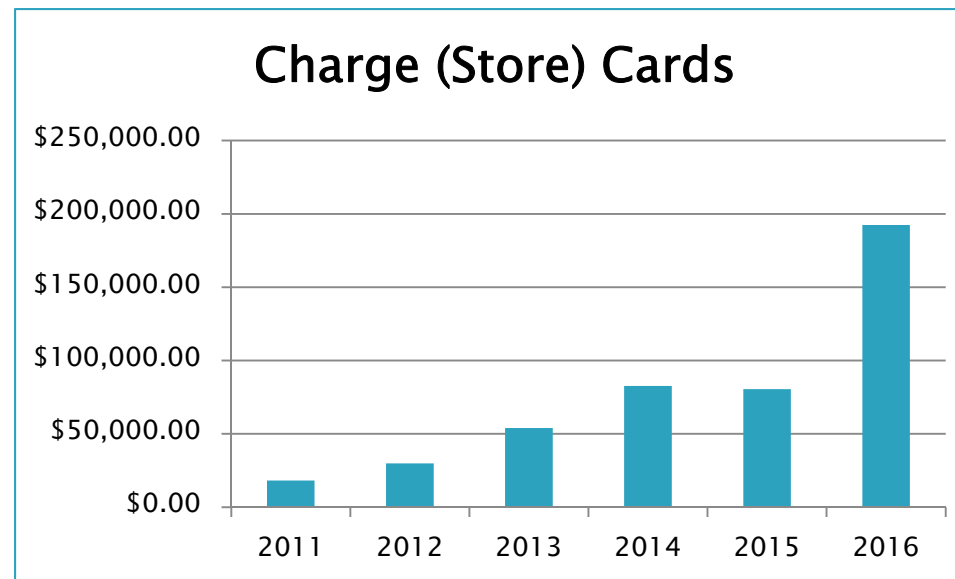
Cases with Credit Card Debt

Year	2011	2012	2013	2014	2015	2016
Avg. Of those with	\$4,354.37	\$5,309.58	\$10,996.00	\$17,720.76	\$18,863.93	\$43,733.87
Minimum of those with	\$3325.52	\$1,254.00	\$328.00	\$438.79	\$377.00	\$582.00
Maximum of those with	\$26,509.64	\$68,494.16	\$31,344.35	\$63,247.90	\$35,918.40	\$68,464.00



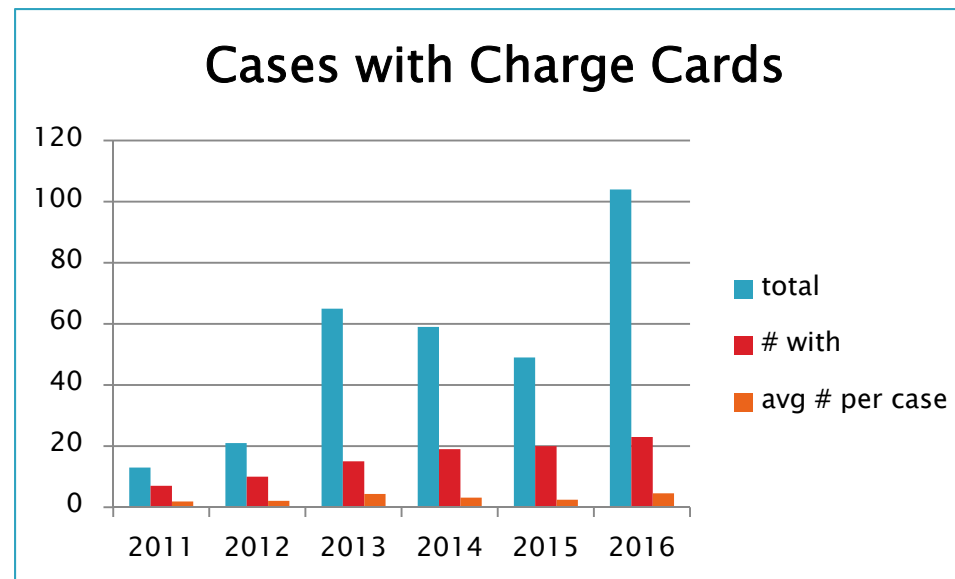
Discharged Debt – Charge Cards

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$18,209.20	\$29,834.79	\$54,023.83	\$82,696.88	\$80,486.08	\$192,429.02



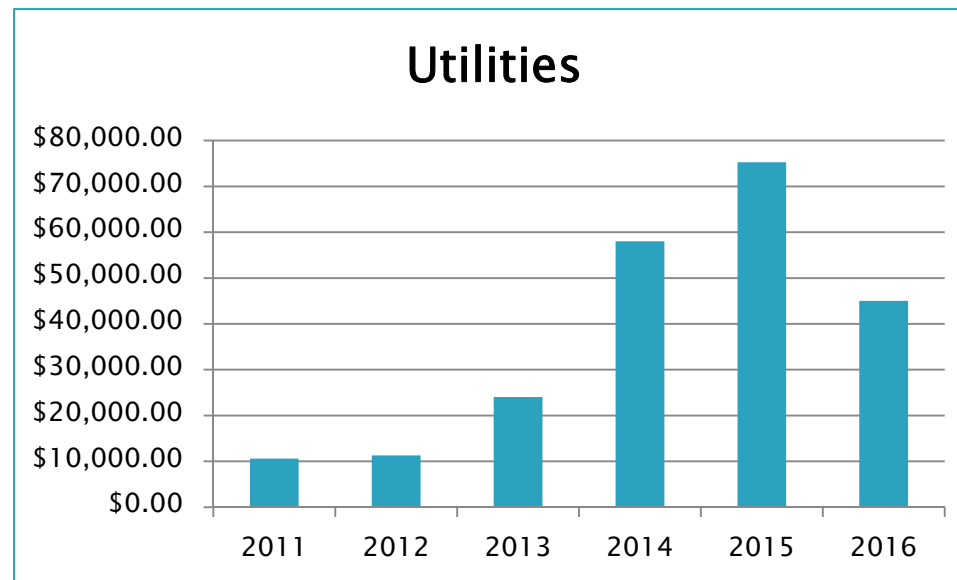
Charge Cards – Number of Creditors

Year	2011	2012	2013	2014	2015	2016
Total Number	13	21	65	59	49	104
# cases with	7	10	15	19	20	23
Avg of those w/	1.86	2.1	4.33	3.11	2.45	4.52



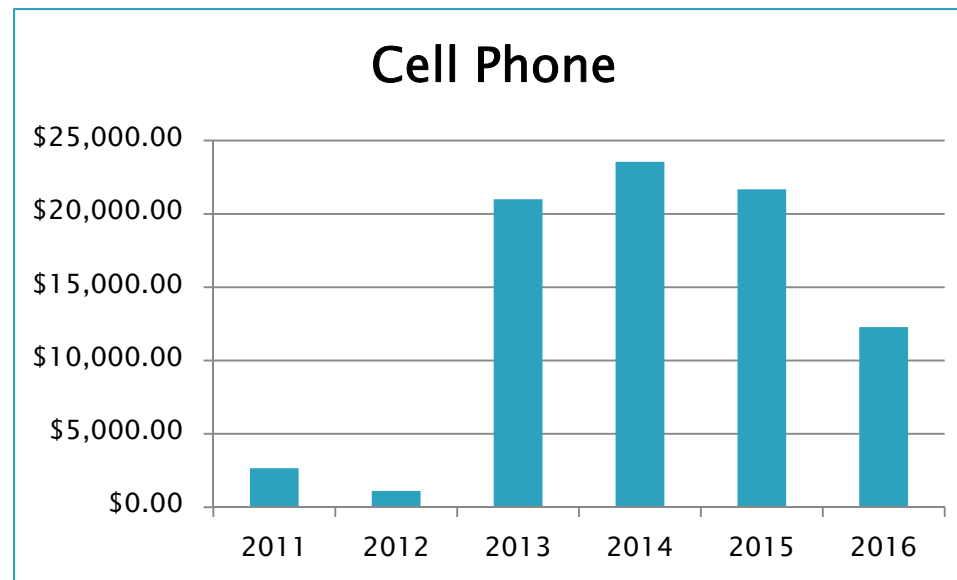
Discharged Debt – Utilities

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$10,603.49	\$11,287.35	\$24,053.36	\$58,014.33	\$75,258.53	\$45,027.87



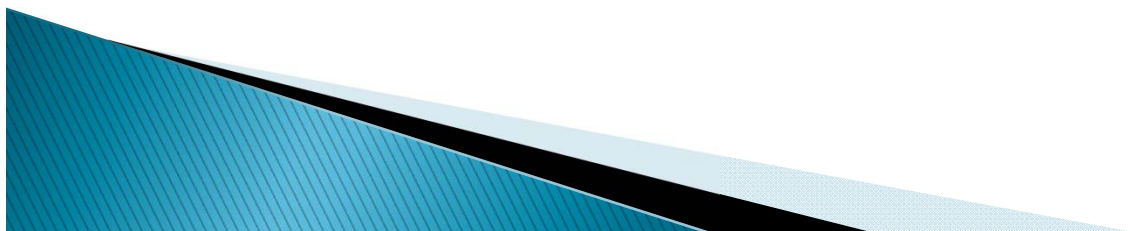
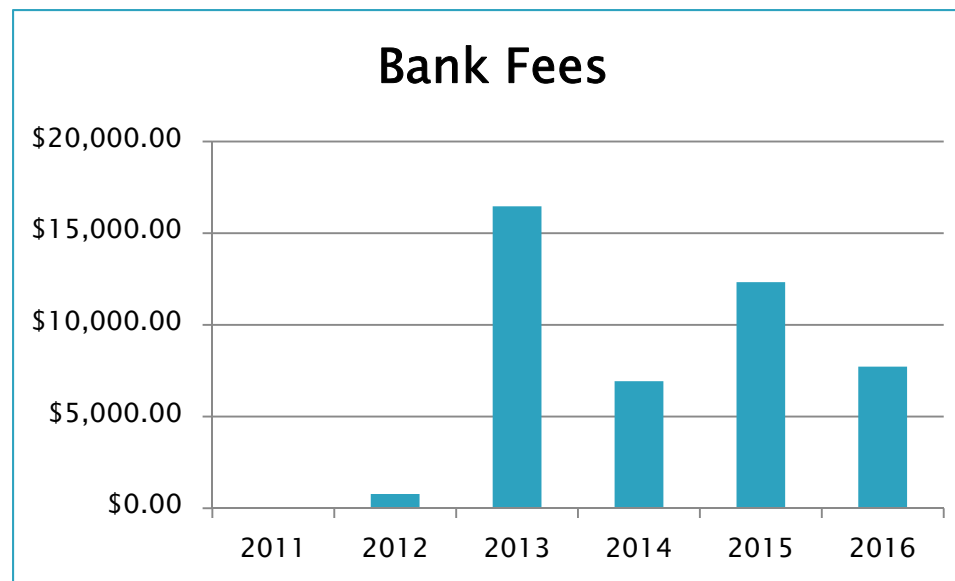
Discharged Debt – Cell Phone

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$2,656.16	\$1,113.57	\$21,000.96	\$23,557.33	\$21,675.39	21,675.39



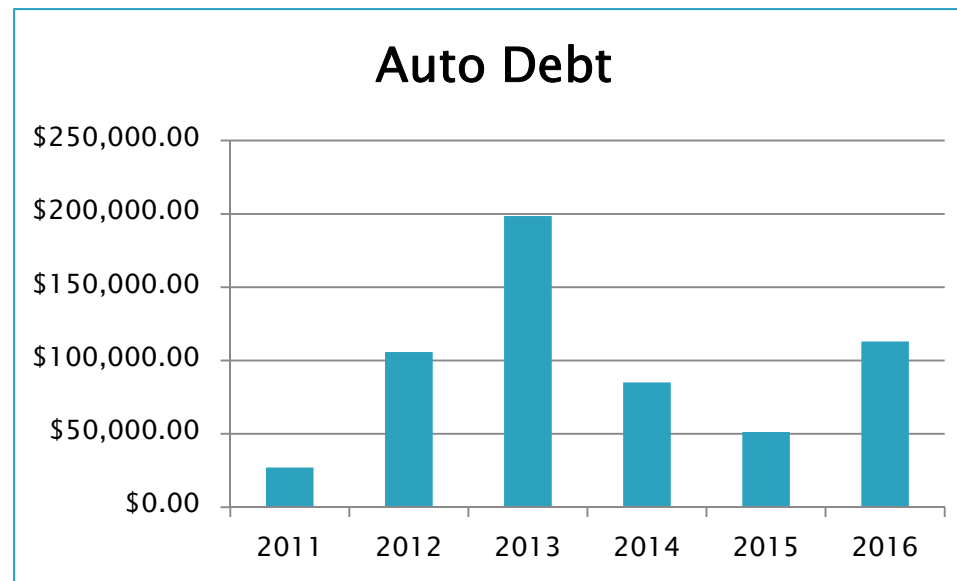
Discharged Debt – Bank Fees

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$779.00	\$16,470.73	\$6,932.46	\$12,333.15	\$7,723.90



Discharged Debt – Auto

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$27,079.32	\$105,764.00	\$198,569.56	\$85,110.83	\$51,252.70	\$113,013.14

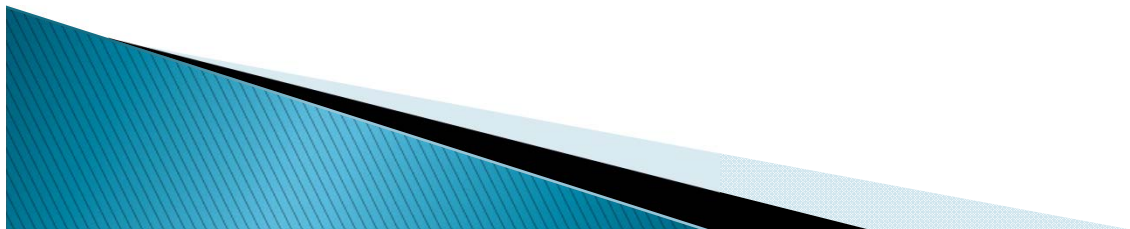
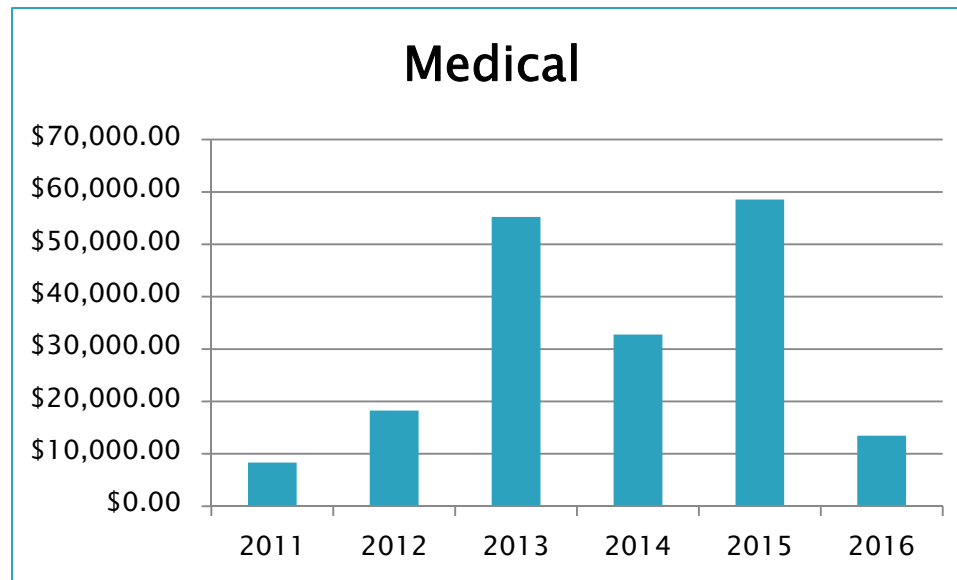


NB: Includes insurance and loans for cars repossessed or being surrendered.



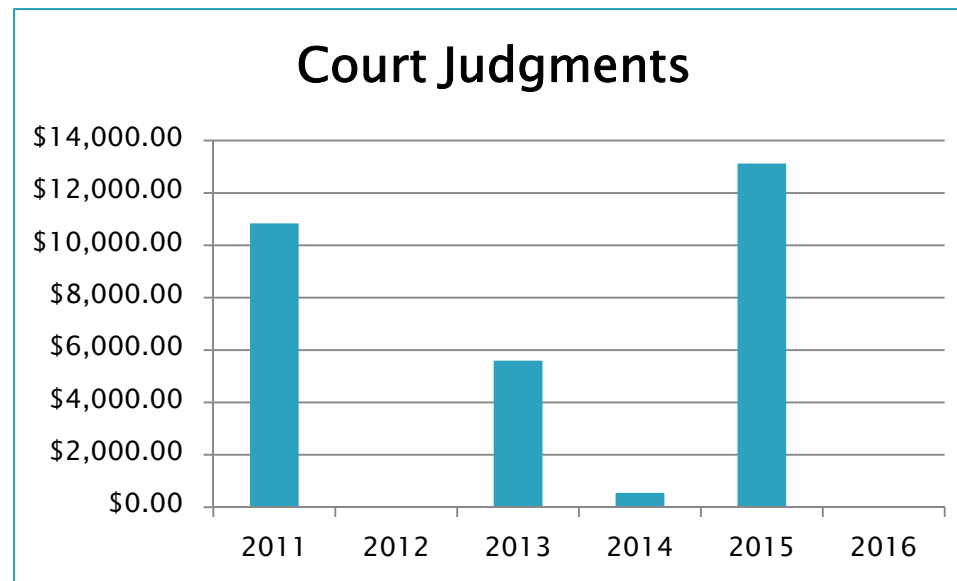
Discharged Debt – Medical

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$8,327.53	\$18,253.00	\$55,234.03	\$32,784.95	\$58,559.38	\$13,470.66



Discharged Debt – Court Judgments

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$10,837.00	\$0.00	\$5,592.25	\$546.88	\$13,124.00	\$0.00

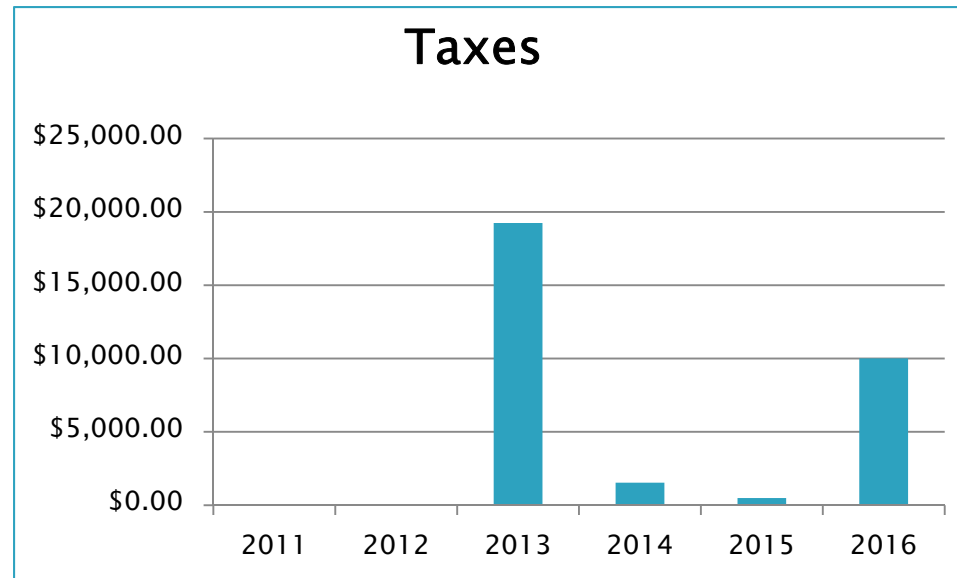


NB: Does not include credit cards, or other debts that are better listed elsewhere



Discharged Debt – Taxes

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$0.00	\$19,239.47	\$1,535.00	\$483.46	\$10,011.88

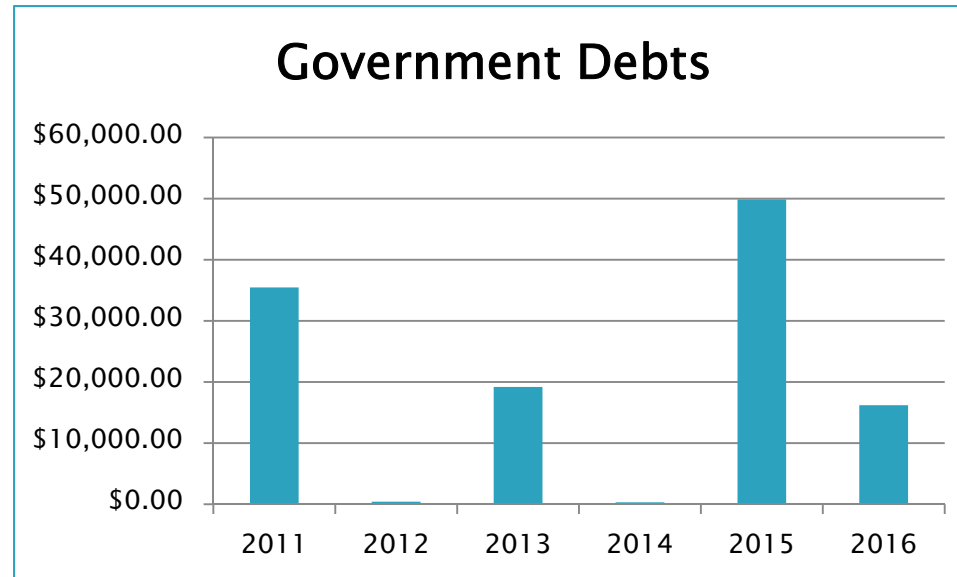


NB: Only includes older income taxes, which may be discharged in bankruptcy in certain circumstances.



Discharged Debts – Government Debts

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$35,474.70	\$400.00	\$19,192.55	\$304.00	\$49,882.95	\$16,192.98

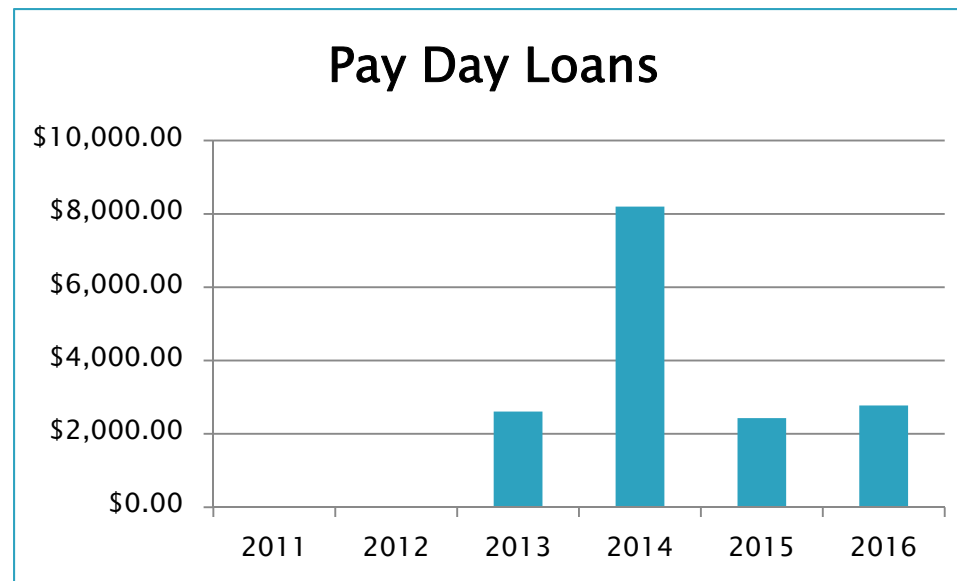


NB: Includes debts owed to the Government, such as Social Security & Unemployment Overpayments.



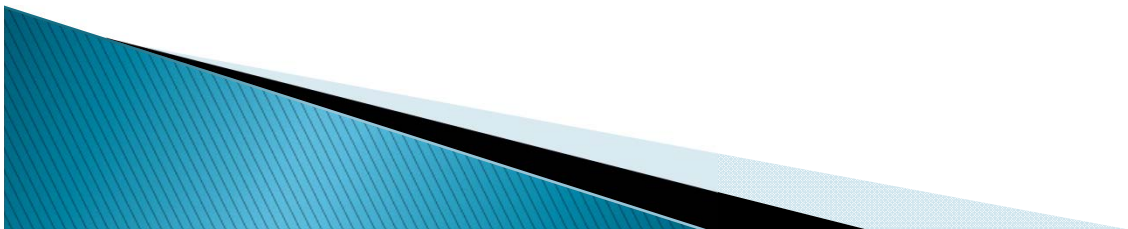
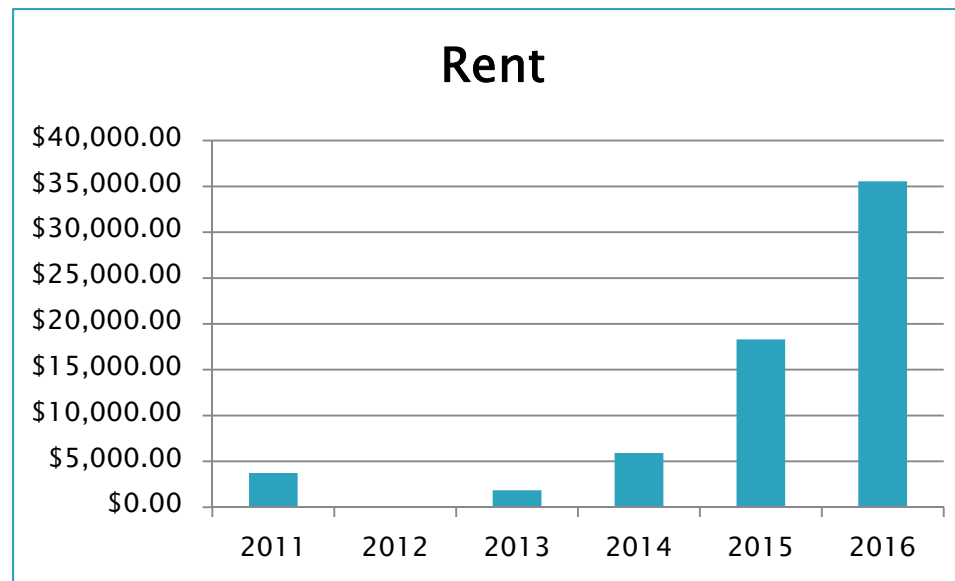
Discharged Debts – Pay Day Loans

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$0.00	\$2,609.54	\$8,200.00	\$2,431.00	\$2,773.00



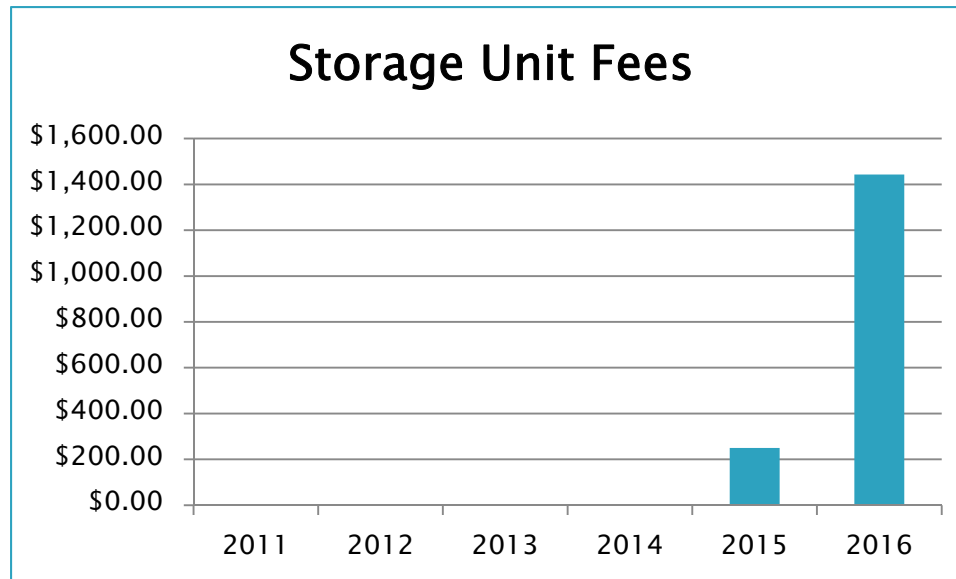
Discharged Debt – Rent

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$3,735.00	\$0.00	\$1,838.00	\$5,922.12	\$18,300.1	\$35,557.30



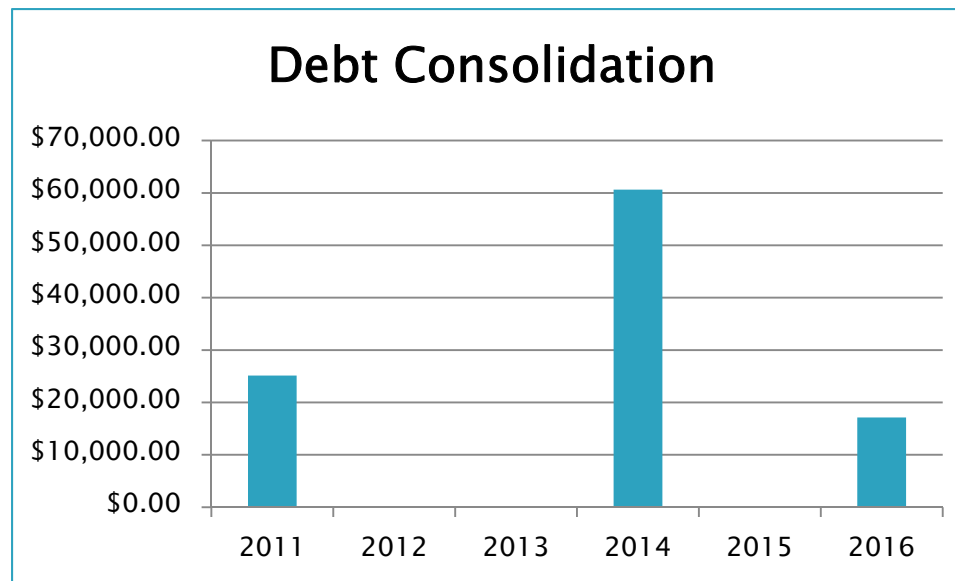
Discharged Debt – Storage Unit

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$249.50	\$1,443.00



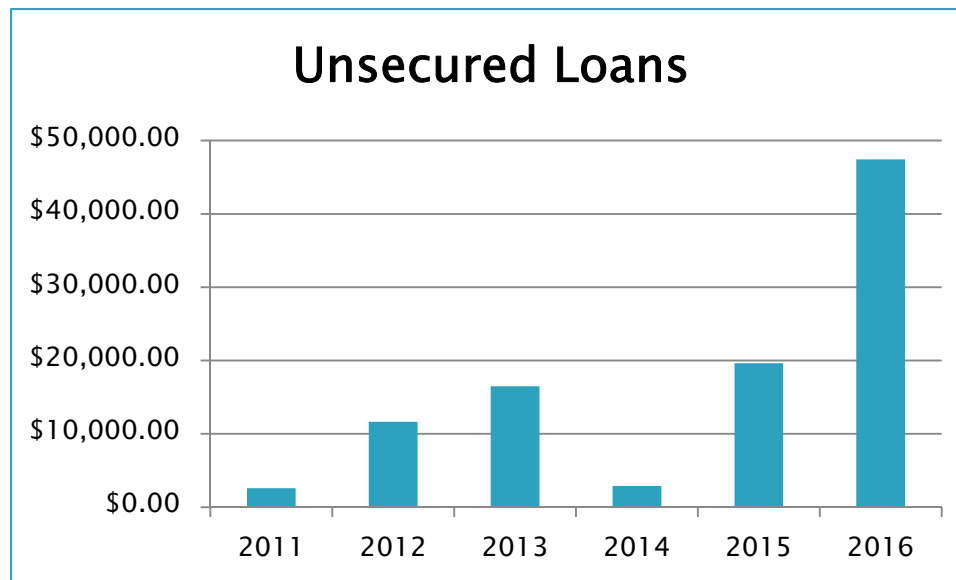
Discharged Debt – Debt Consolidation

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$25,121.81	\$0.00	\$0.00	\$60,645.84	\$0.00	\$17,122.28



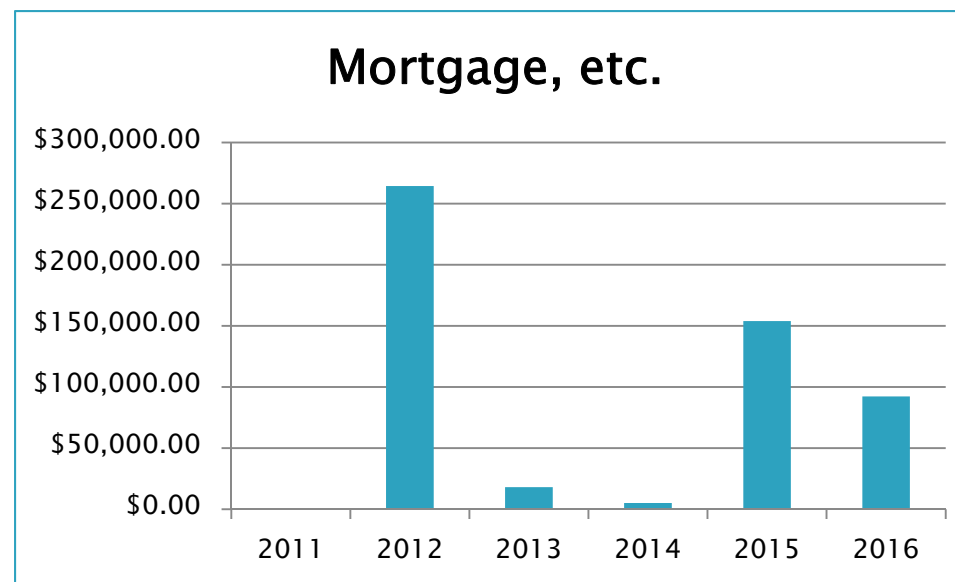
Discharged Debt – Unsecured Loans

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$2,586.00	\$11,645.00	\$16,485.07	\$2,895.00	\$19,636.24	\$47,432.60

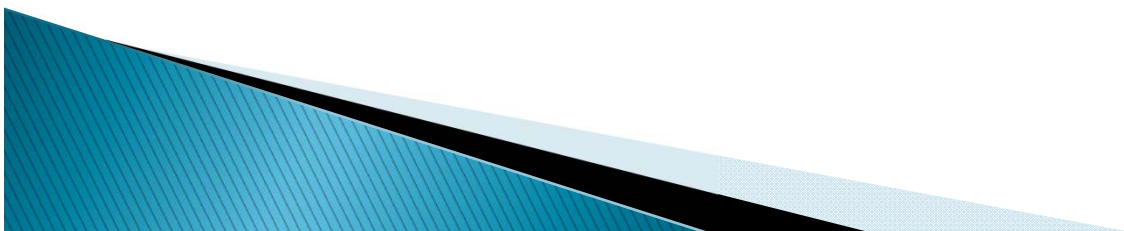


Discharged Debt – Mortgage, etc.

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$1.00	\$264,471.25	\$18,001.00	\$5,093.56	\$153,920.36	\$92,237.80

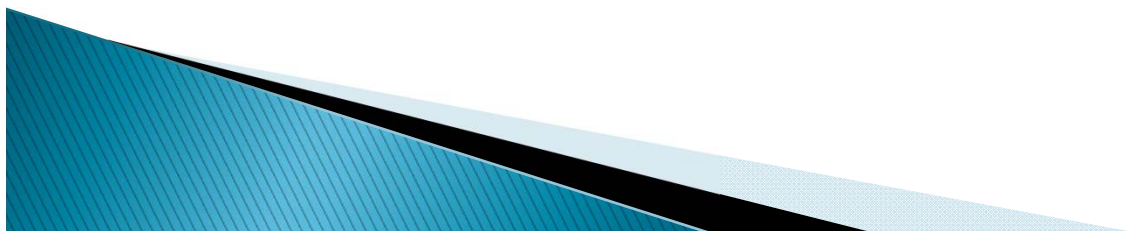
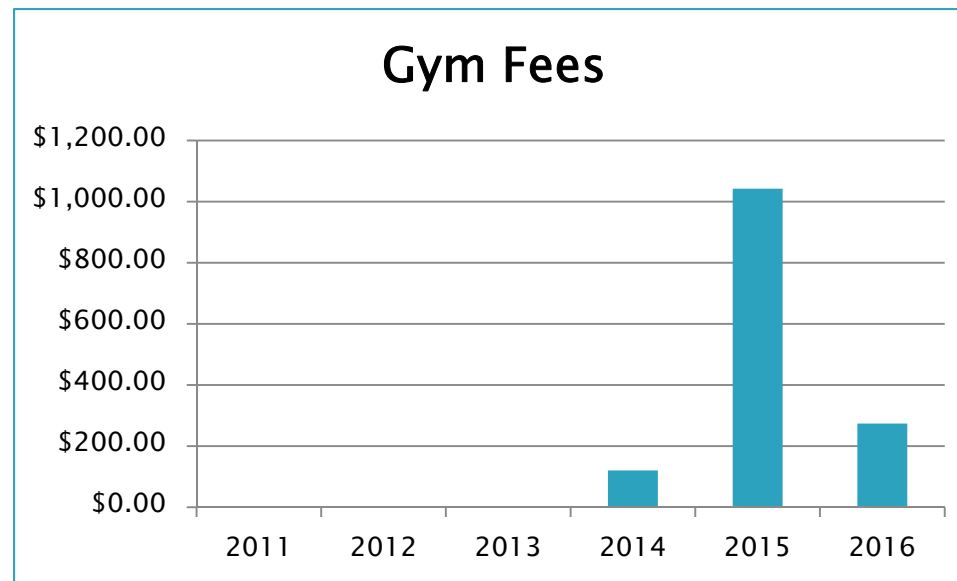


NB: Amount owed often unknown post-foreclosure. Unknown amounts are listed at \$1.00. Includes condo fees and homeowner's insurance.



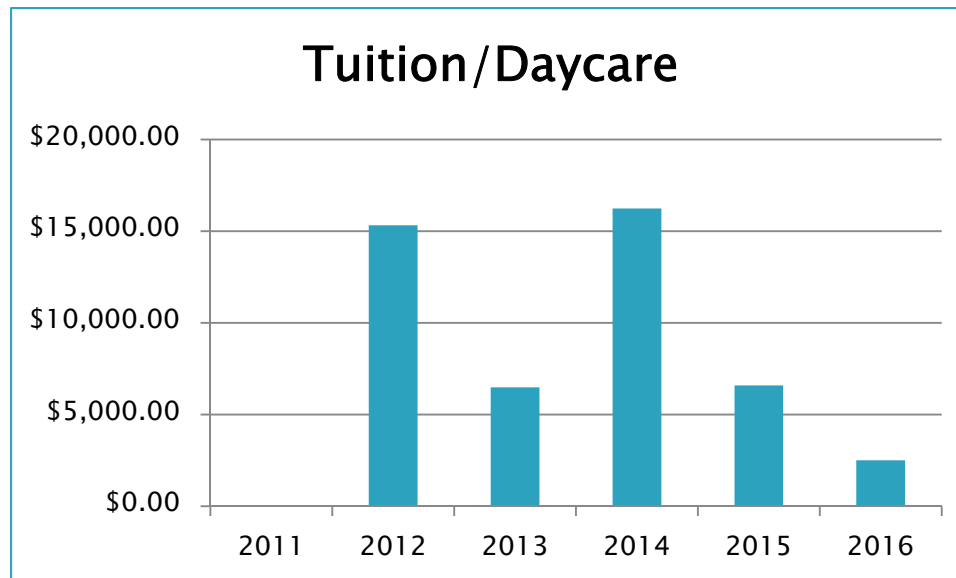
Discharged Debt – Gym Fees

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$0.00	\$0.00	\$120.00	\$1,042.48	\$273.96



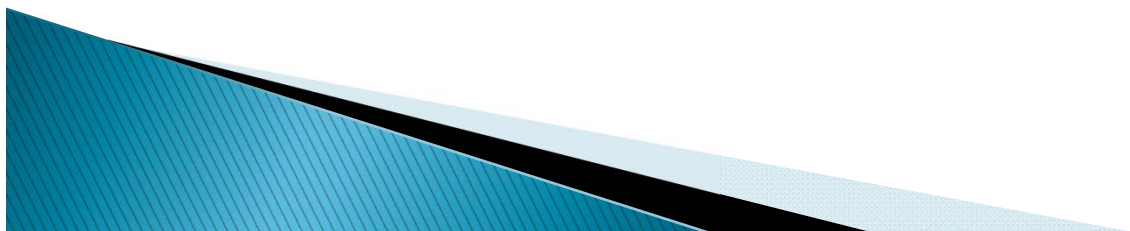
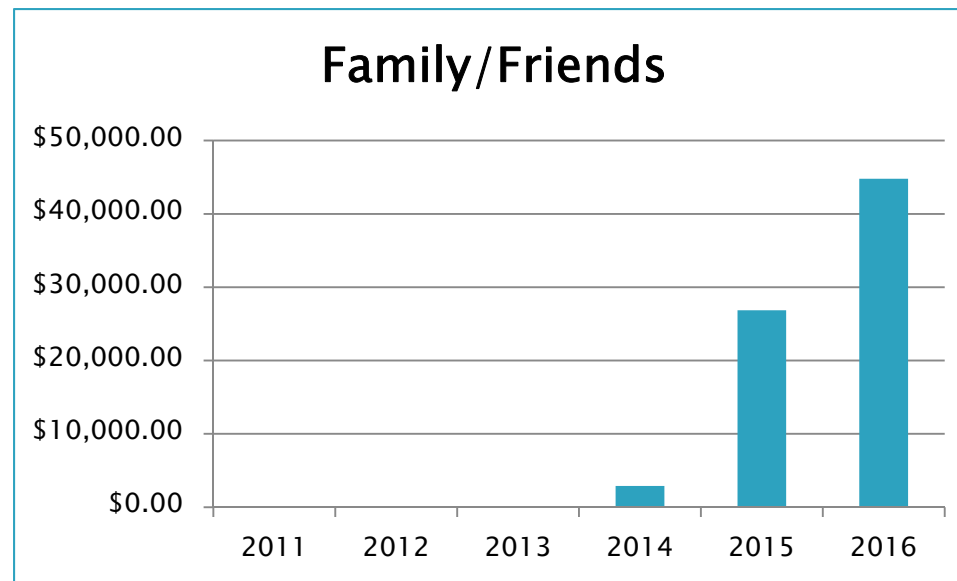
Discharged Debt – Tuition & Daycare

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$15,328.76	\$6,485.80	\$16,242.11	\$6,586.02	\$2,501.00



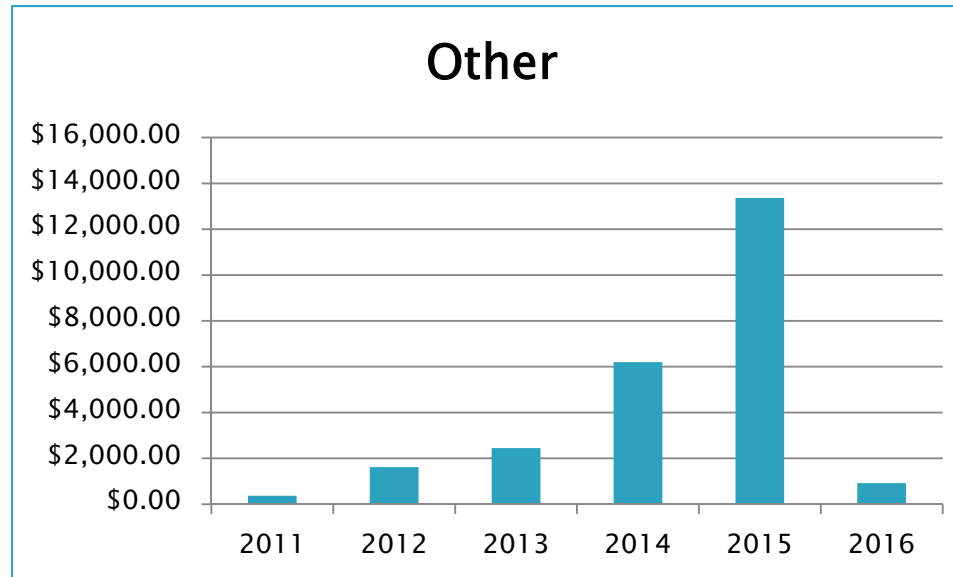
Discharged Debt – Family/Friends

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$0.00	\$0.00	\$0.00	\$2,984.42	\$26,862.00	\$44,800.00



Discharged Debt – Other

Year	2011	2012	2013	2014	2015	2016
Total Amount	\$368.00	\$1,616.00	\$2,447.00	\$6,195.85	\$13,364.16	\$917.70

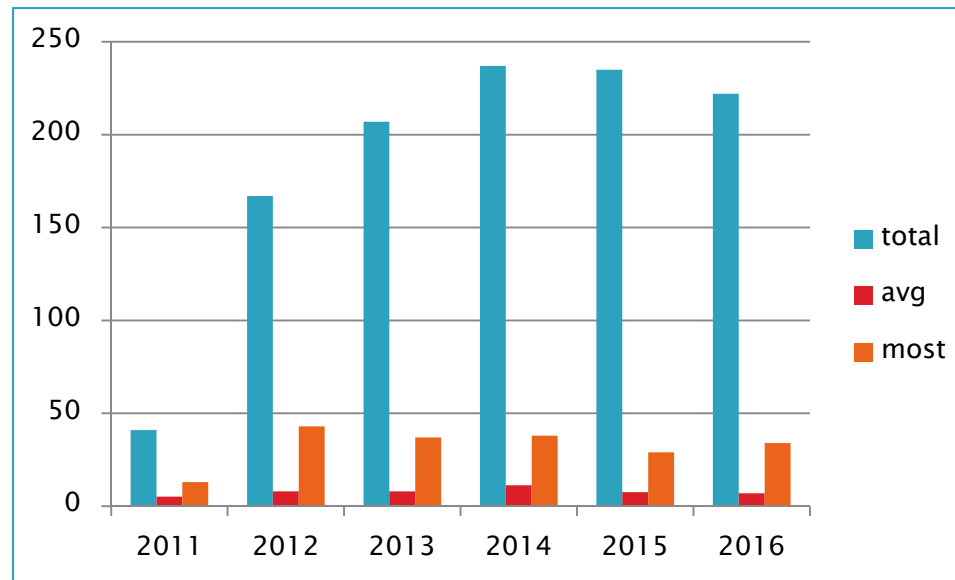


NB: Includes subscription fees, veterinarian bills, etc.



Collection Accounts

Year	2011	2012	2013	2014	2015	2016
total	41	167	207	237	235	222
Average	5.13	7.95	7.96	11.29	7.58	6.94
Most	13	43	37	38	29	34

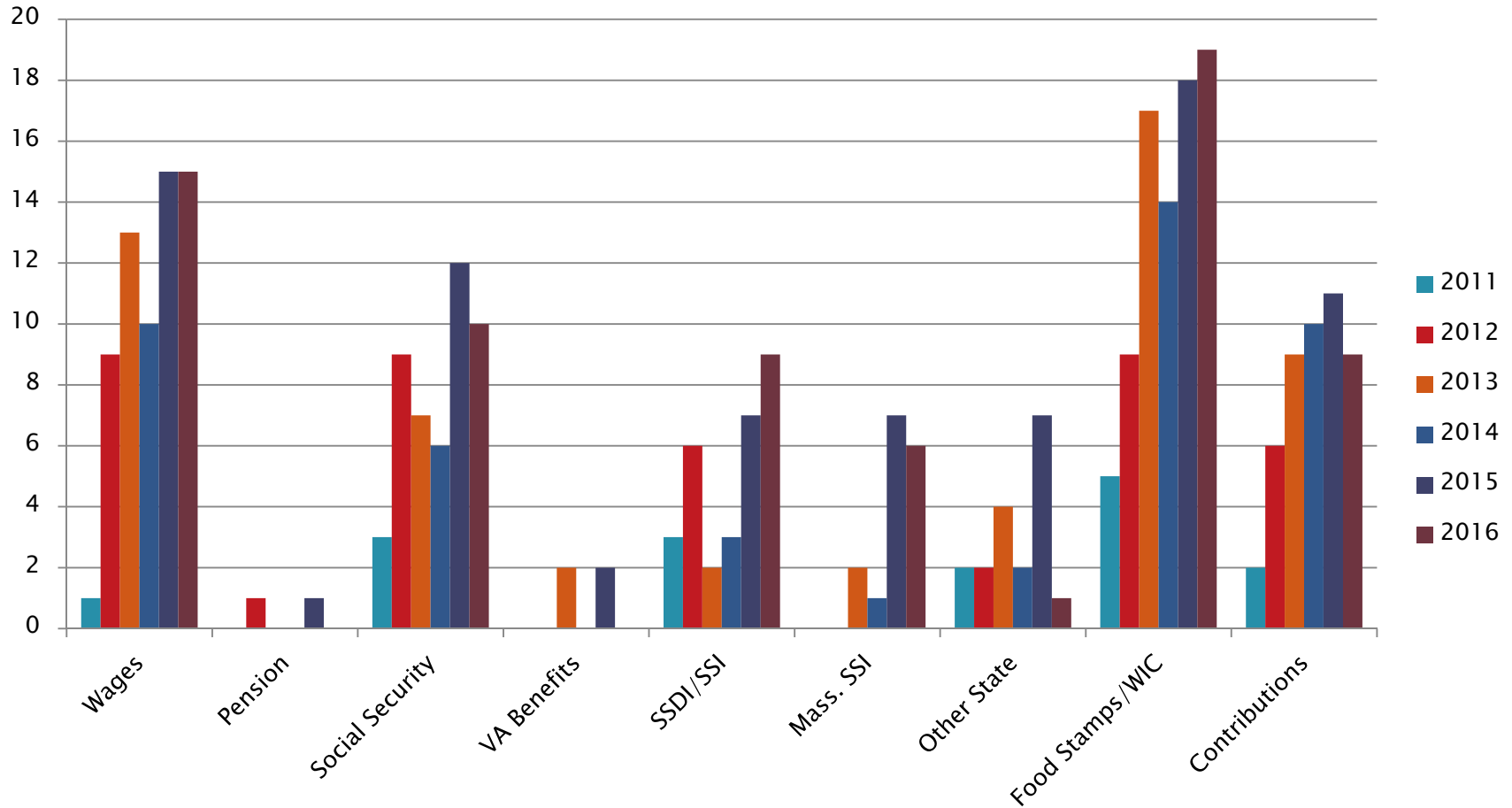


Income Sources

Year	2011	2012	2013	2014	2015	2016
Wage	1	9	13	10	15	15
Pension	0	1	0	0	1	0
Social Security	3	9	7	6	12	10
Veteran Benefits	0	0	2	0	2	0
SSDI/SSI (Disability)	3	6	2	3	7	9
Mass. SSI	0	0	2	1	7	6
Other State	2	2	4	2	7	1
Food Stamps/WIC	5	9	17	14	18	19
Contributions	2	6	9	10	11	9

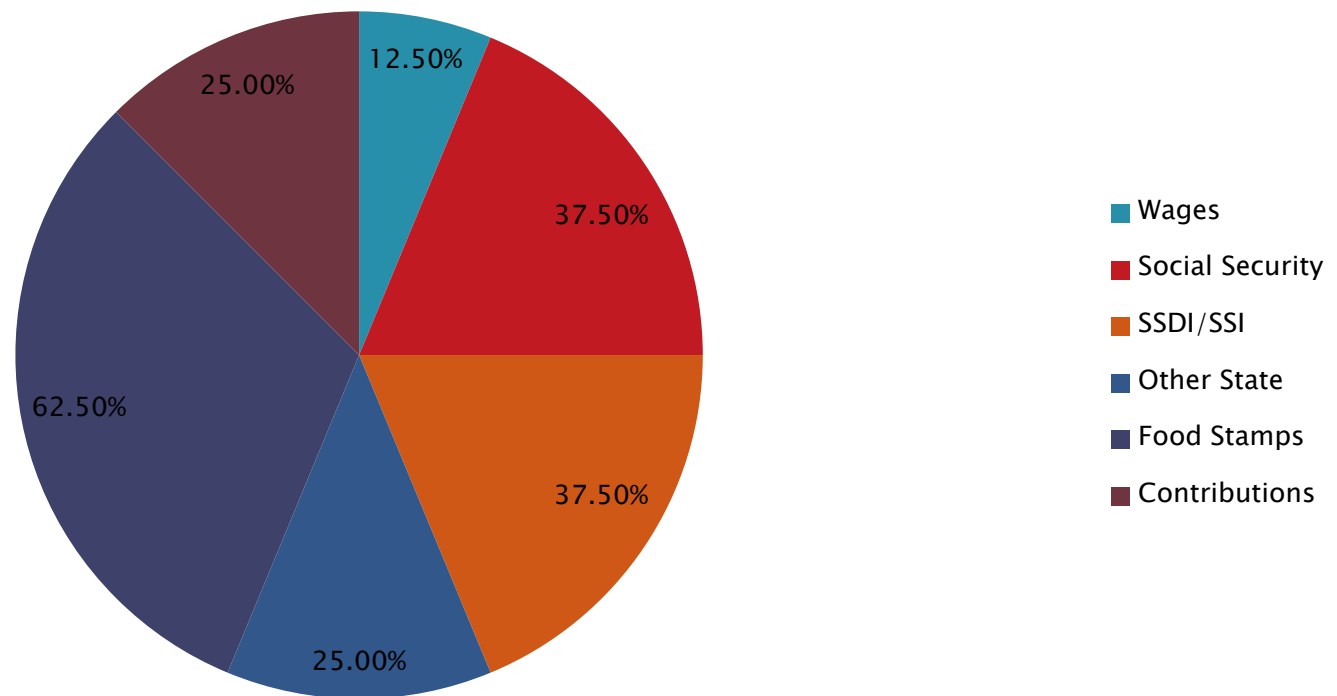


Income Sources



2011 Income

2011 Income Sources

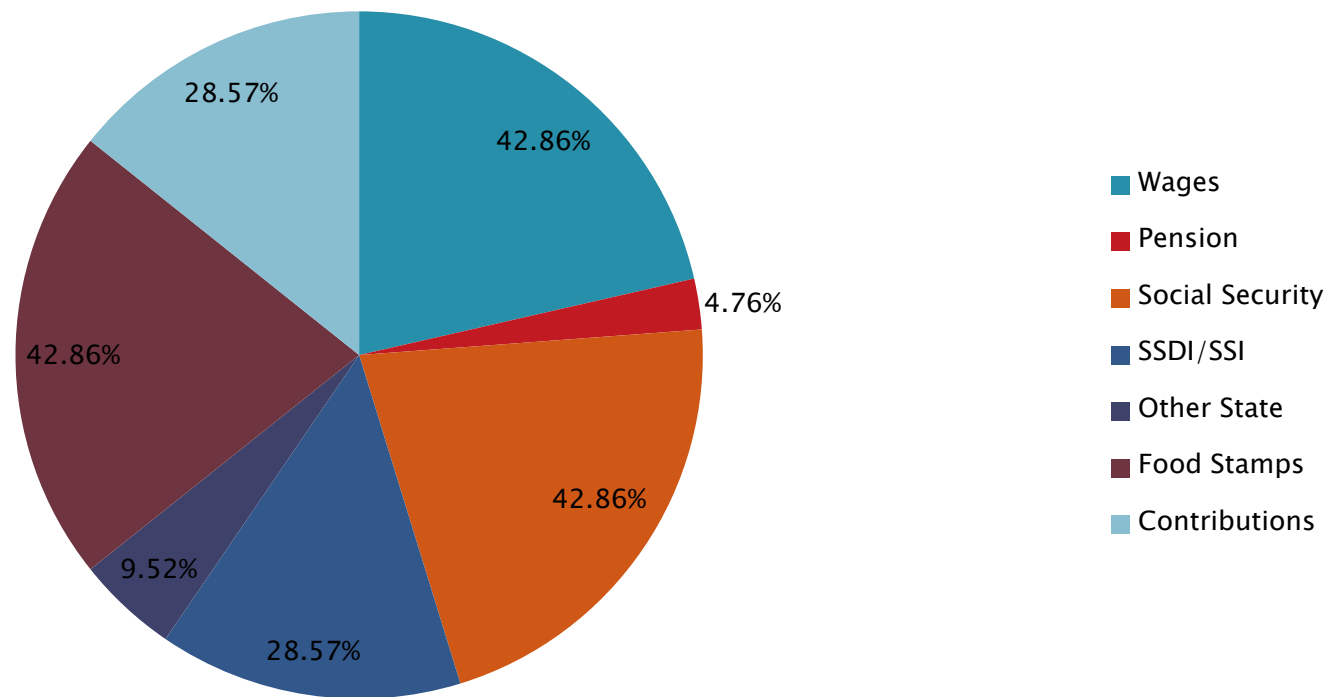


NB: Percentages reflect amount of clients with income source.
Cases may have multiple income sources.



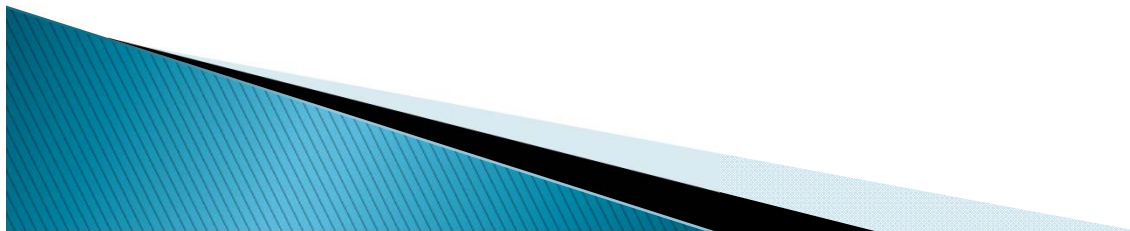
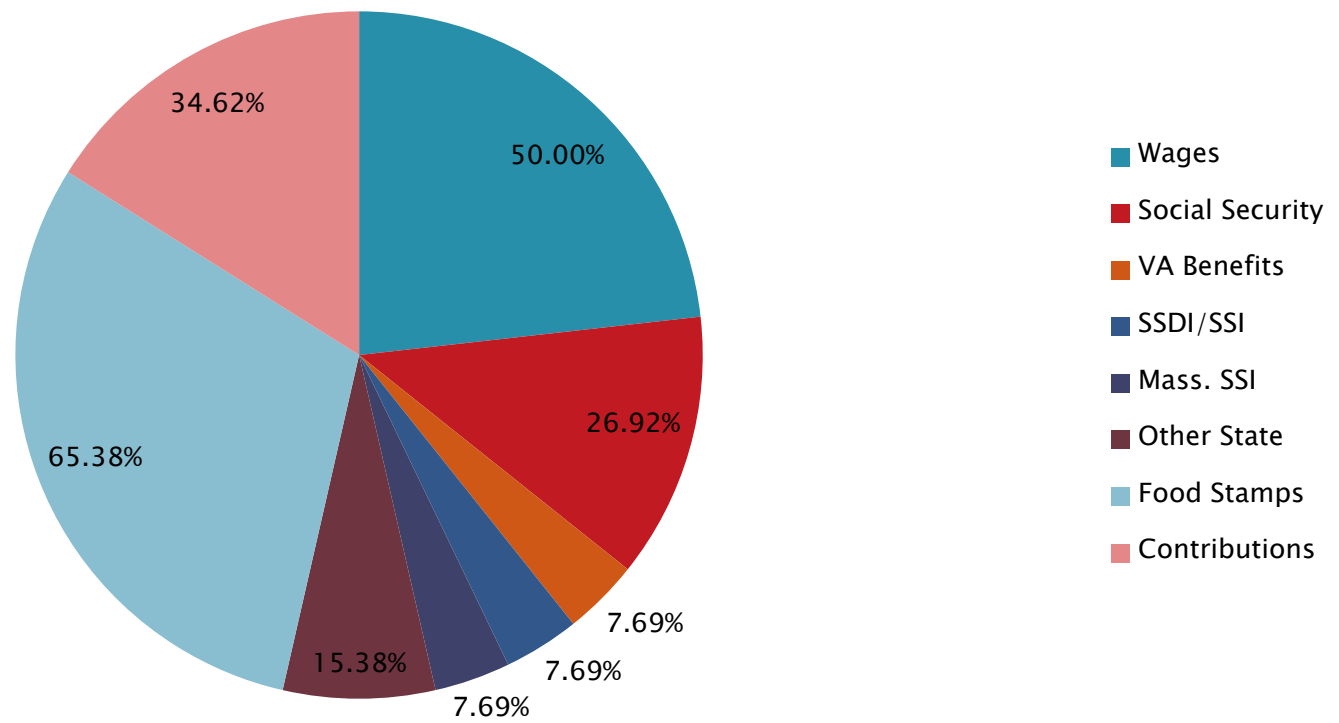
2012 Income

2012 Income Sources



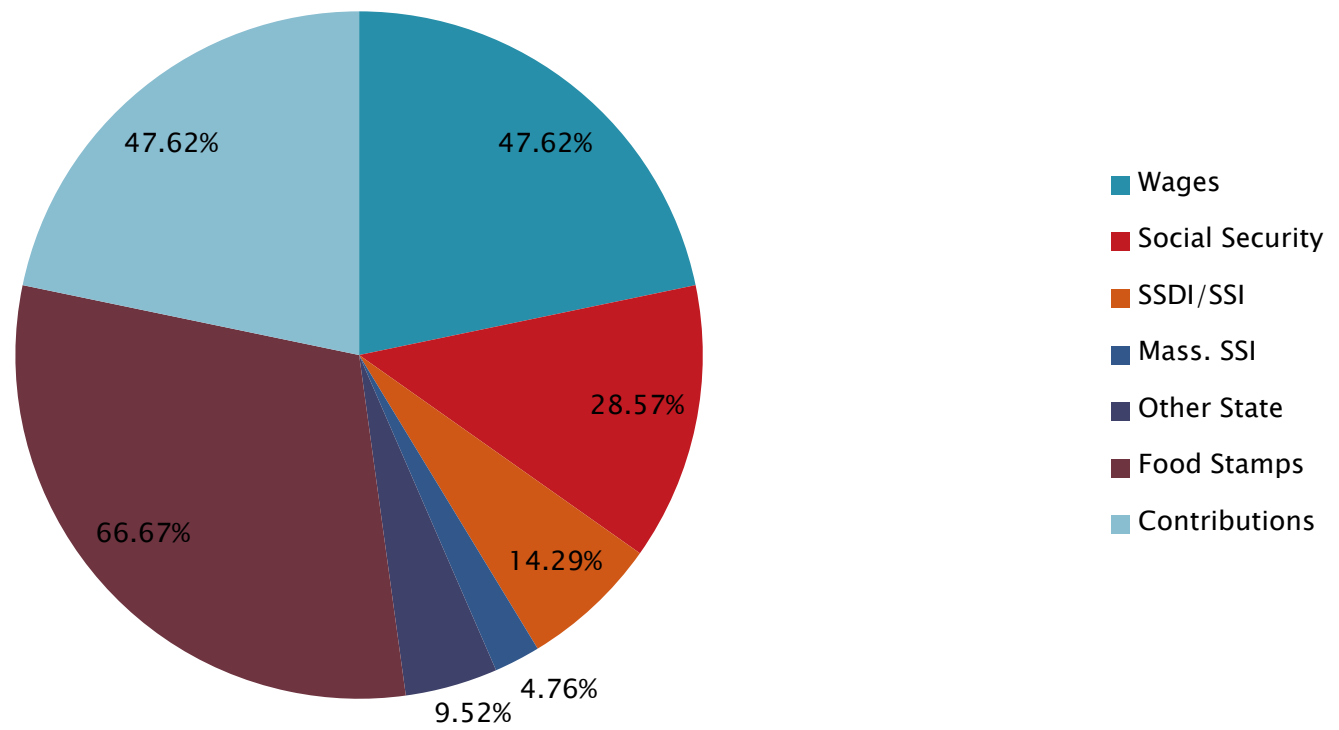
2013 Income

2013 Income Sources



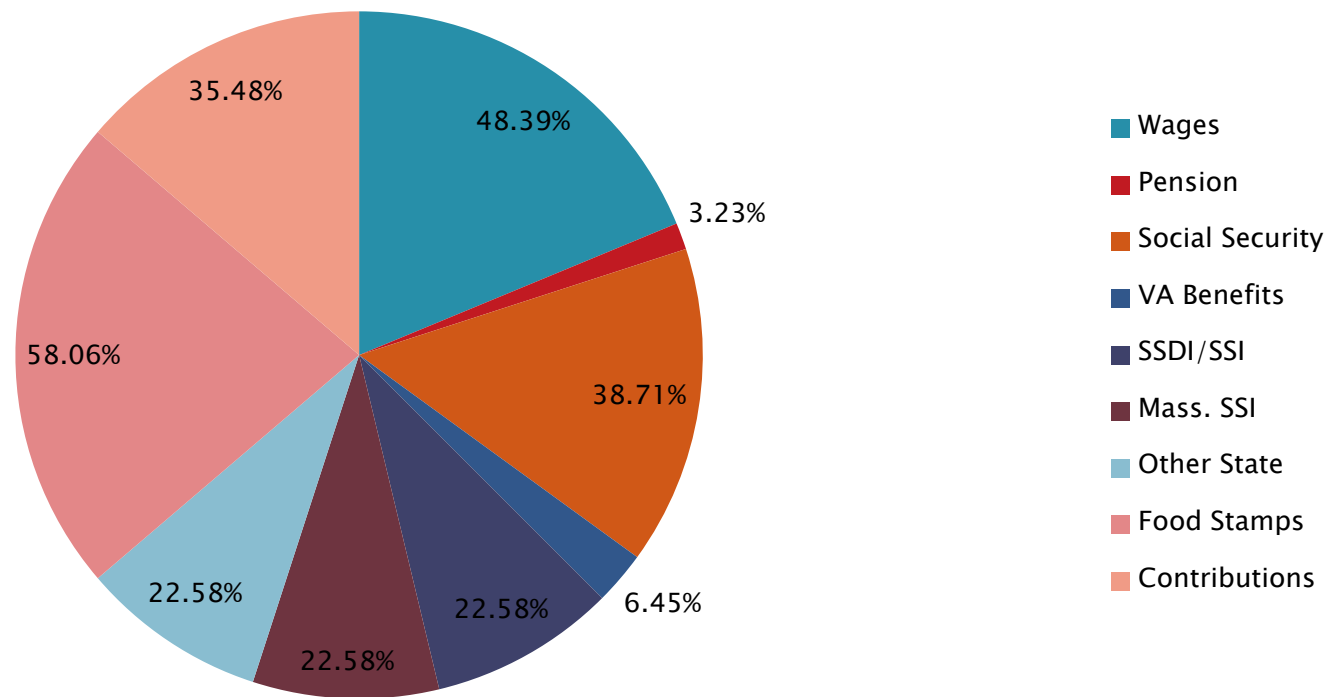
2014 Income

2014 Income Sources



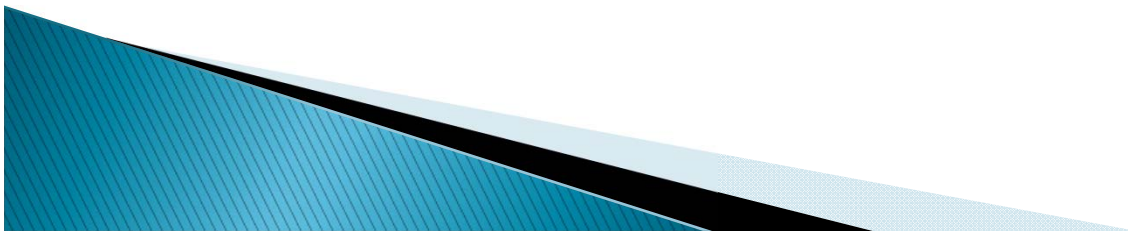
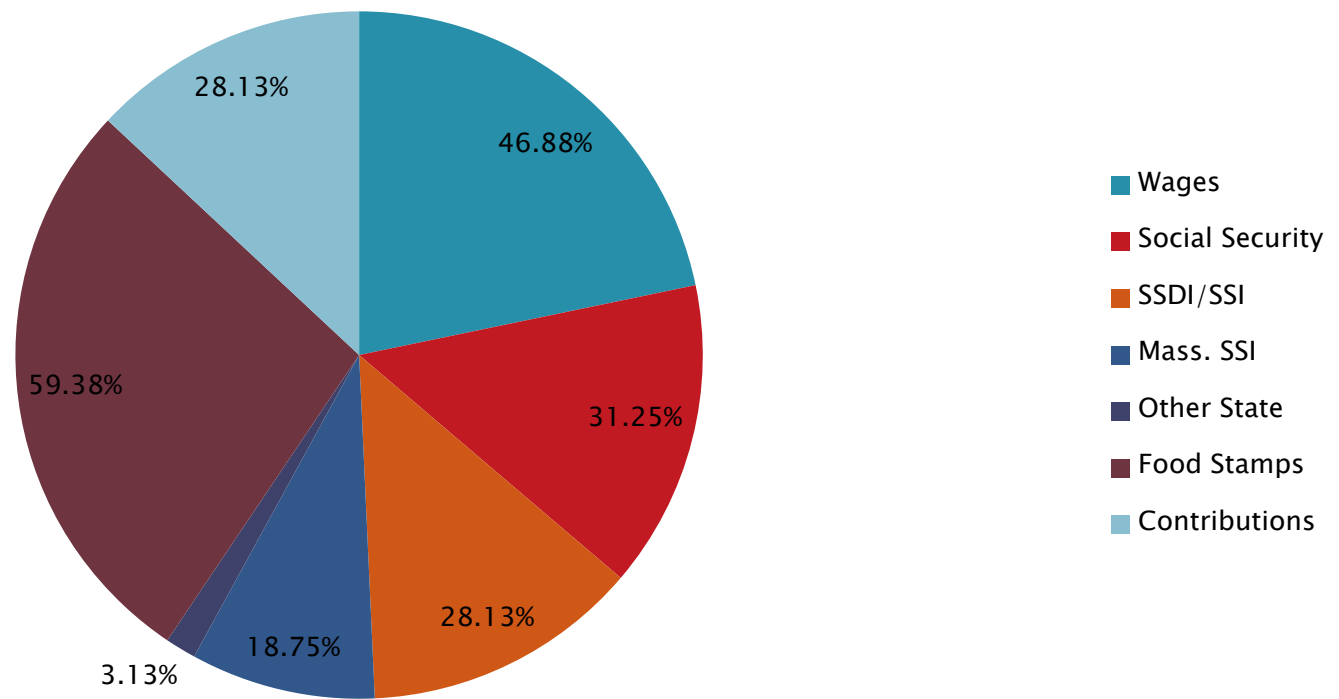
2015 Income

2015 Income Sources



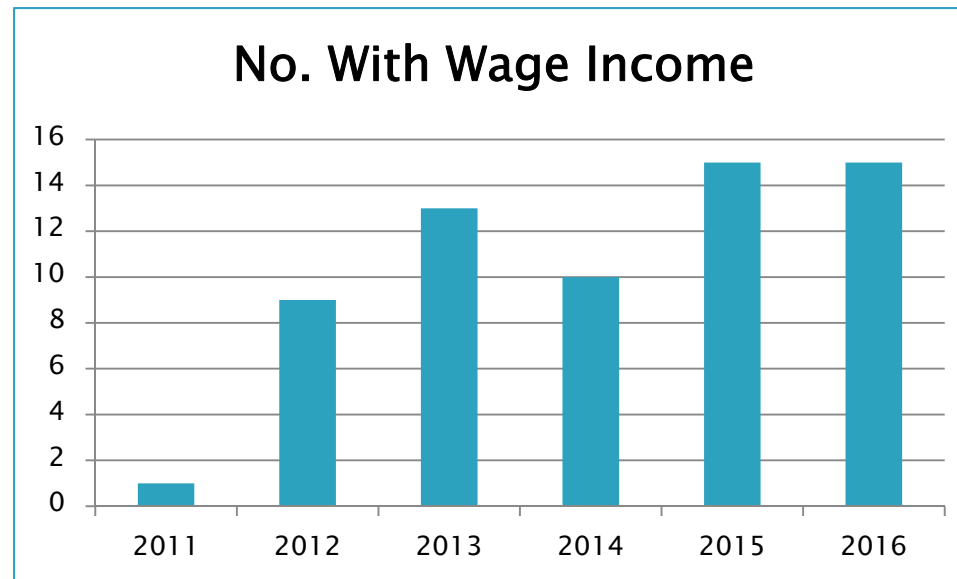
2016 Income

2016 Income Sources



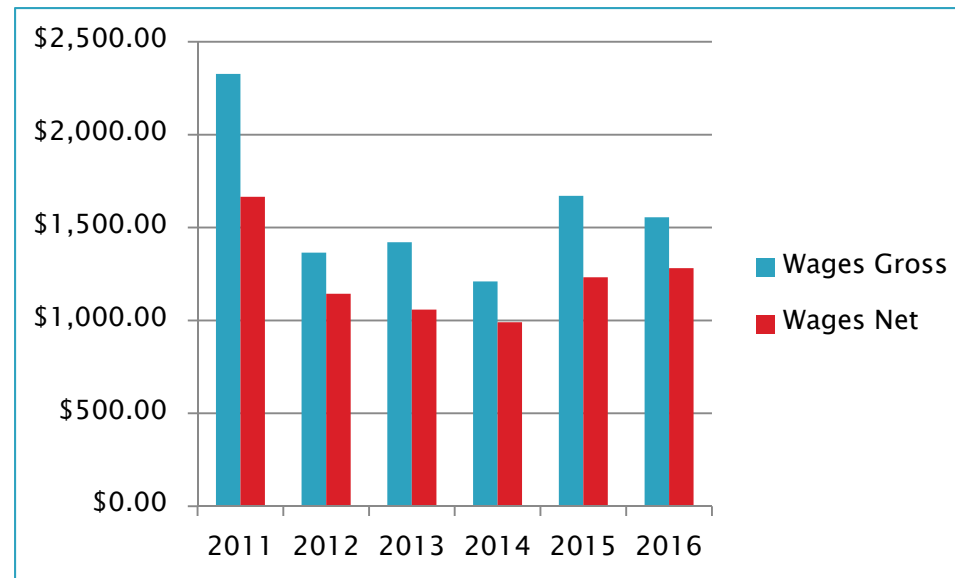
Cases with Wage Income

Year	2011	2012	2013	2014	2015	2016
# With	1	9	13	10	15	15



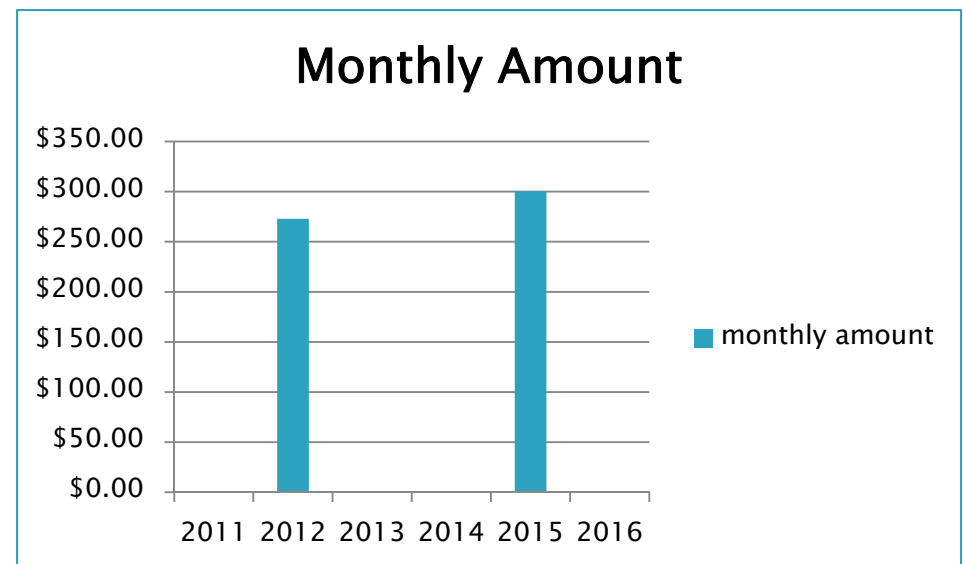
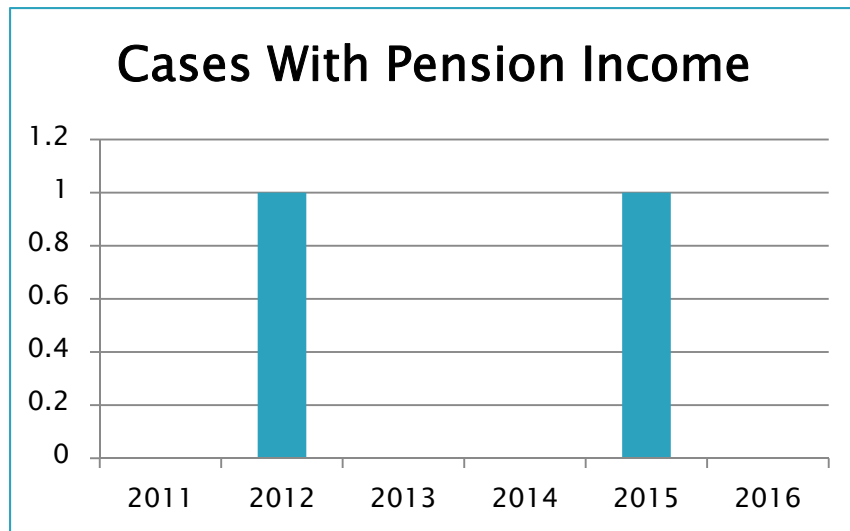
Cases with Wage Income

Year	2011	2012	2013	2014	2015	2016
Avg Monthly Gross	\$2,327.30	\$1,364.93	\$1,420.79	\$1,209.87	\$1,670.85	\$1,555.01
Avg Monthly Net	\$1,665.88	\$1,144.05	\$1,058.59	\$990.00	\$1,232.21	\$1,281.89



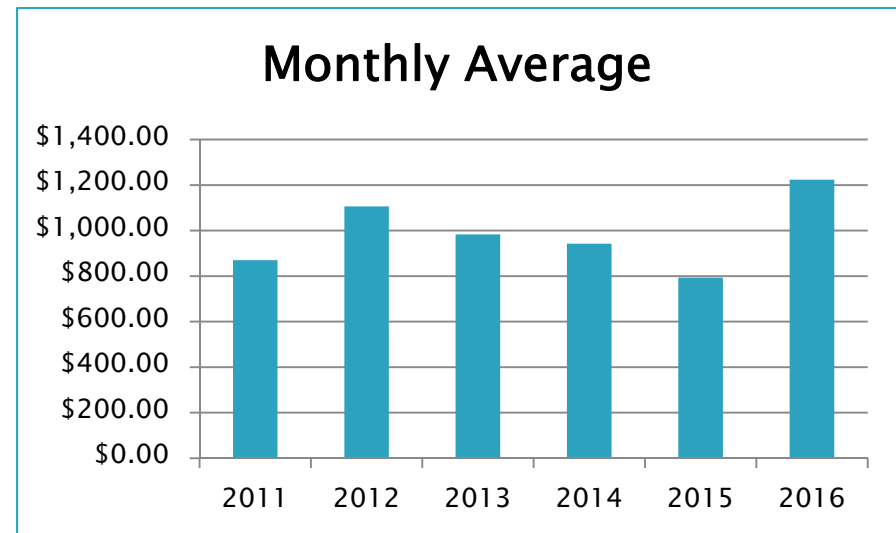
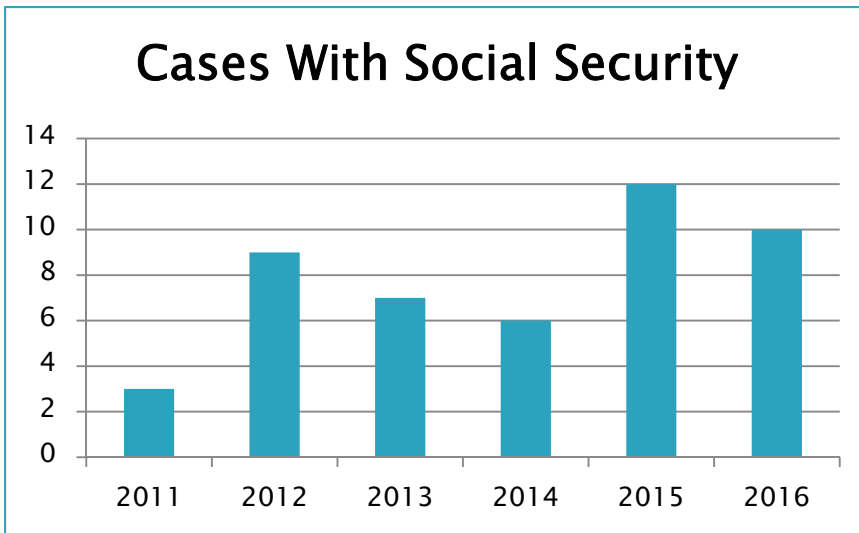
Cases with Pension Income

Year	2011	2012	2013	2014	2015	2016
# With	0	1	0	0	1	0
Avg Monthly	0	\$272.98	\$0.00	\$0.00	\$300.35	\$0.00



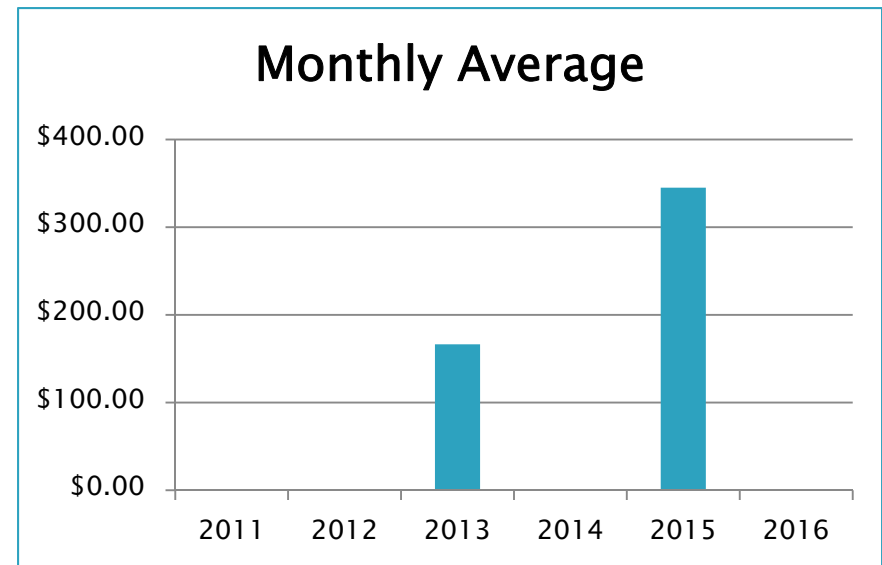
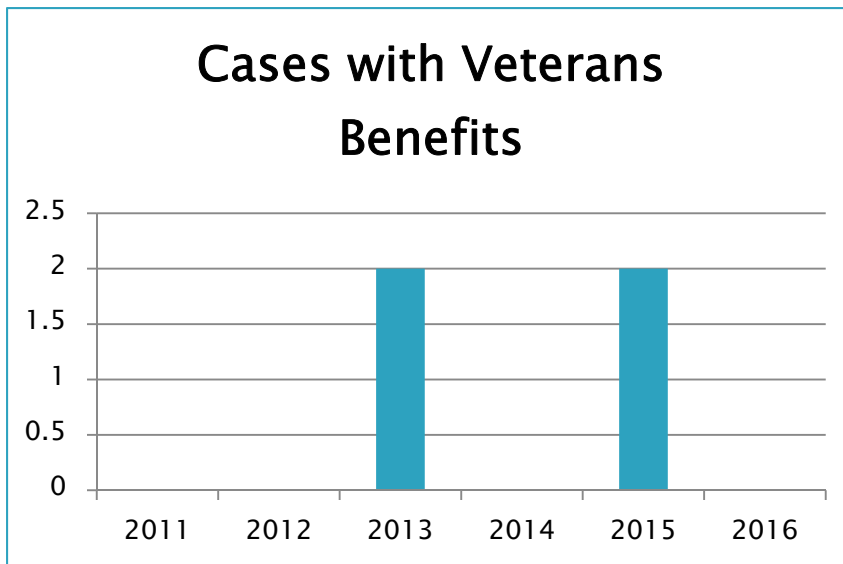
Cases with Social Security Income

Year	2011	2012	2013	2014	2015	2016
# With	3	9	7	6	12	10
Avg Monthly	\$870.33	\$1,106.05	\$983.20	\$942.78	\$793.83	\$1,1223.90



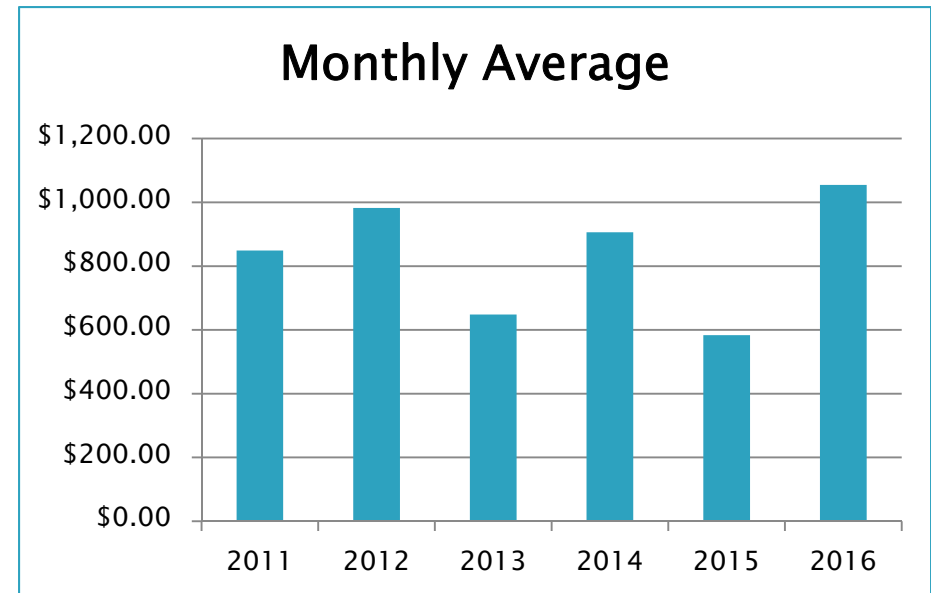
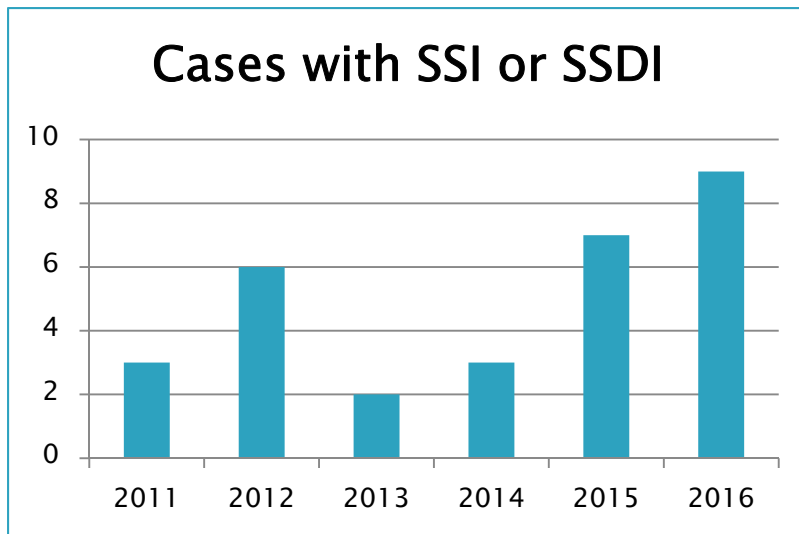
Cases with Veteran Benefit Income

Year	2011	2012	2013	2014	2015	2016
# With	0	0	2	0	2	0
Avg Monthly	\$0.00	\$0.00	\$166.50	\$0.00	\$345.09	\$0.00



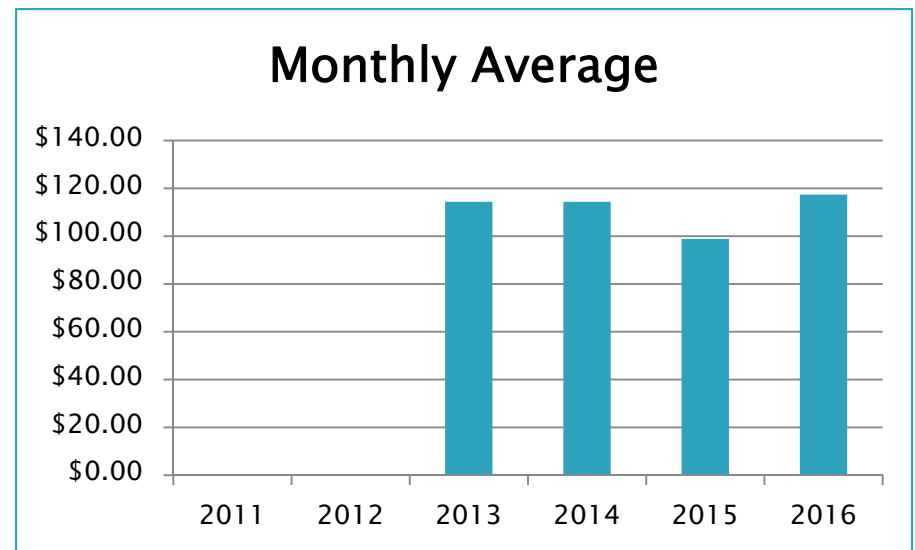
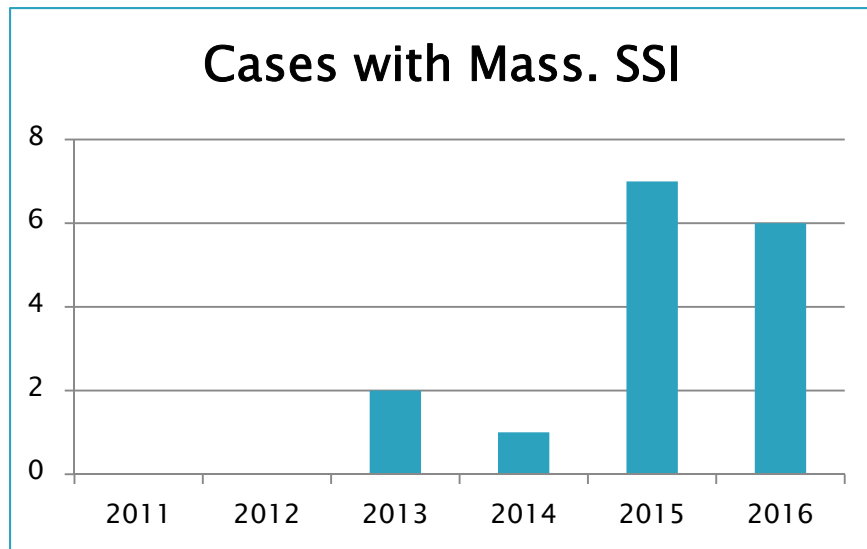
Cases with SSDI & SSI Disability

Year	2011	2012	2013	2014	2015	2016
# With	3	6	2	3	7	9
Avg Monthly	\$848.80	\$982.23	\$648.00	\$906.00	\$583.55	\$1,054.56



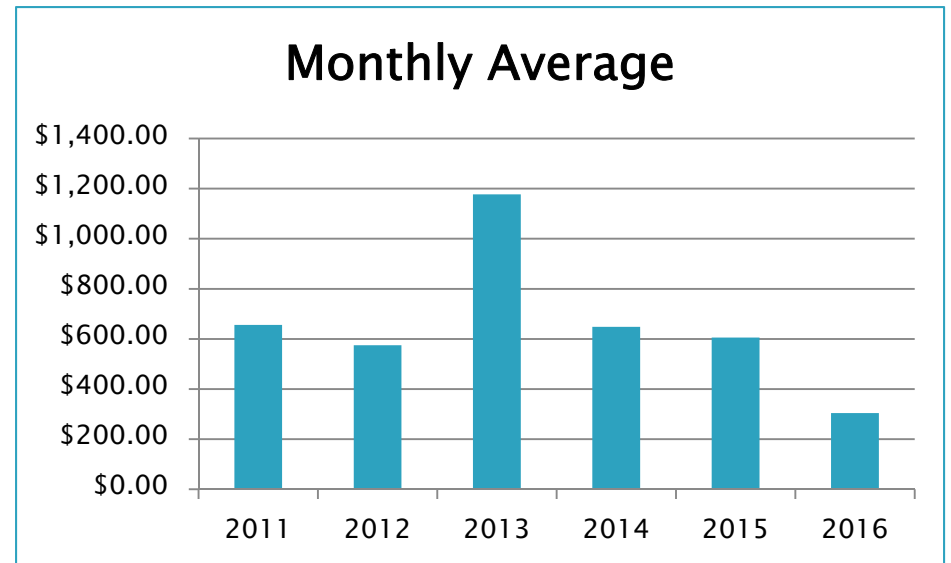
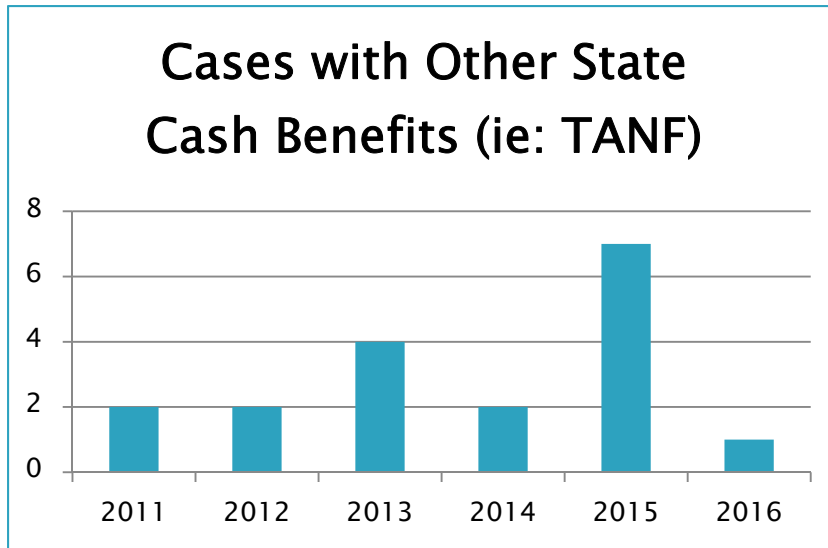
Cases with Mass. SSI Income

Year	2011	2012	2013	2014	2015	2016
# With	0	0	2	1	7	6
Avg Monthly	\$0.00	\$0.00	\$114.39	\$114.39	\$98.86	\$117.41



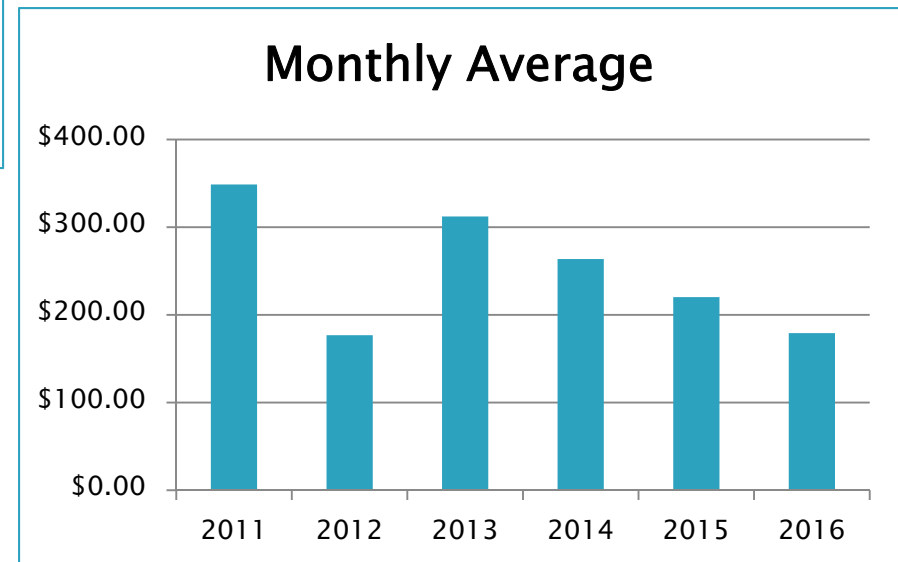
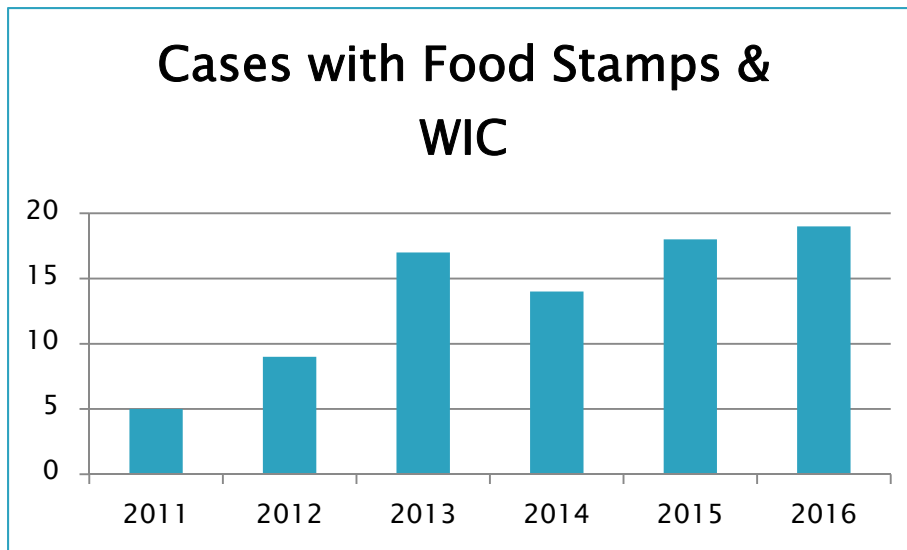
Cases with Other State Cash Benefits

Year	2011	2012	2013	2014	2015	2016
# With	2	2	4	2	7	1
Avg Monthly	\$656.00	\$574.55	\$1,177.10	\$648.57	\$605.69	\$303.70



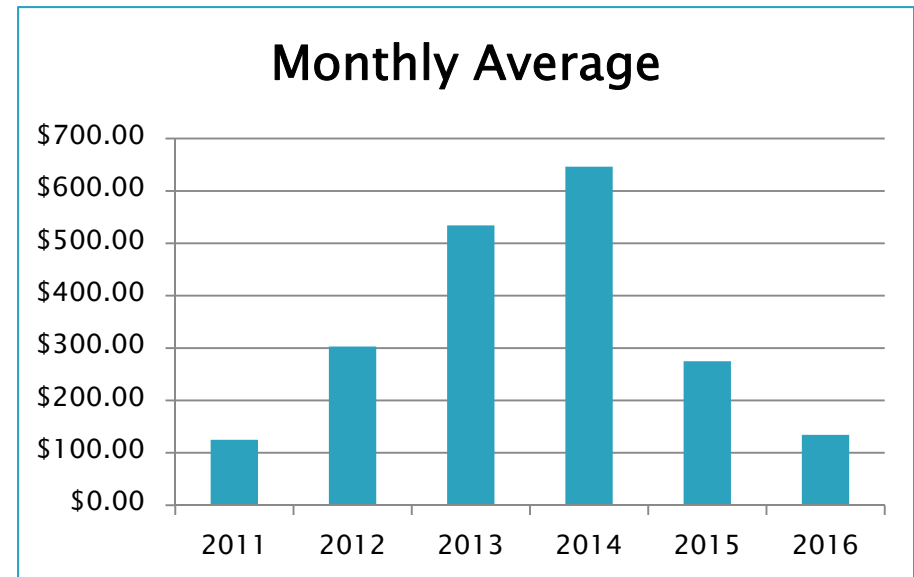
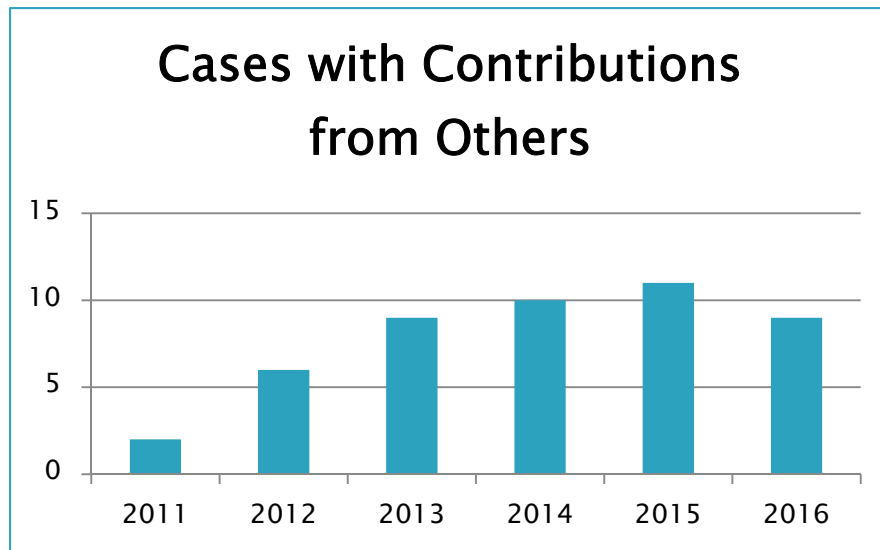
Cases with Food Stamps & WIC

Year	2011	2012	2013	2014	2015	2016
# With	5	9	17	14	18	19
Avg Monthly	\$348.80	\$176.78	\$312.35	\$263.64	\$220.33	\$179.26



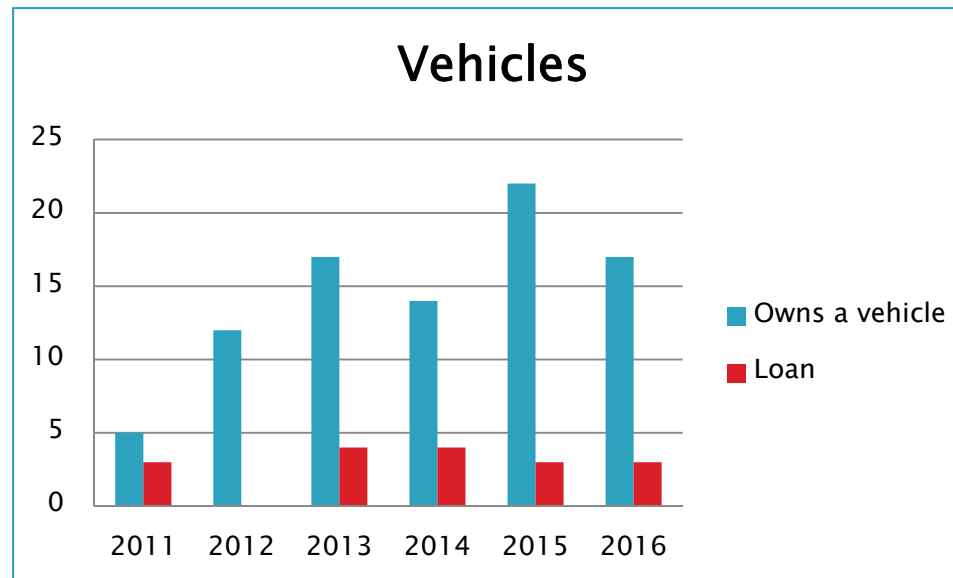
Cases with Contributions from Others

Year	2011	2012	2013	2014	2015	2016
# With	2	6	9	10	11	9
Avg Monthly	\$125..	\$302.83	\$534.33	\$646.30	\$274.73	\$134.48



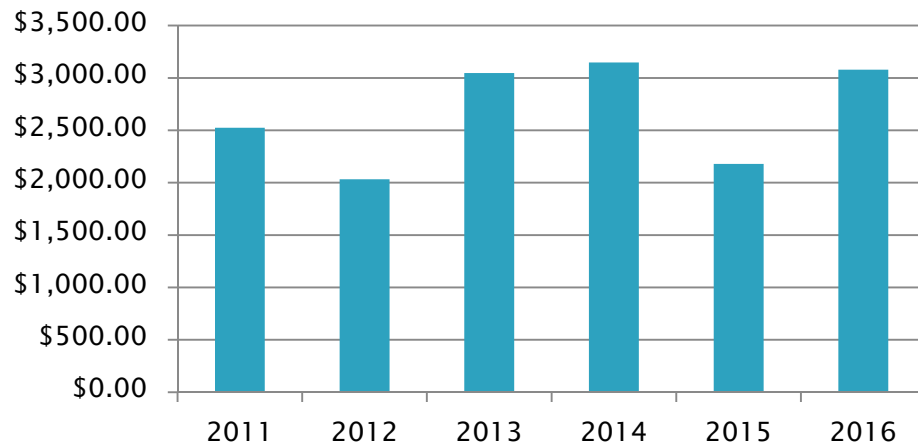
Clients with Vehicles

Year	2011	2012	2013	2014	2015	2016
Owns a Car	5	12	17	14	22	17
Average Kelley Blue Book Value	\$2,524.80	\$2,033.33	\$3,047.14	\$3,147.14	\$2,179.36	\$3,079.67
Car has a Loan	3	0	4	4	3	3
Average Loan	\$2,444.50	\$0.00	\$9,676.89	\$10,071.18	\$13,936.64	\$11,425.39

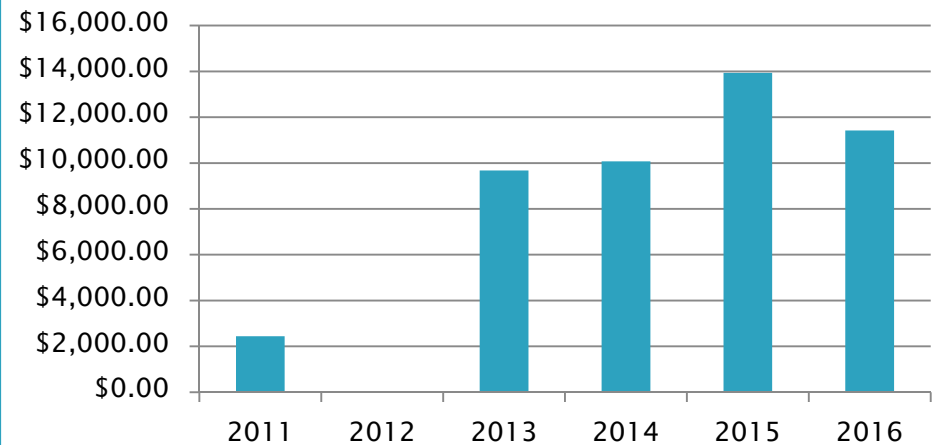


Clients with Vehicles

Avg. Value of Car

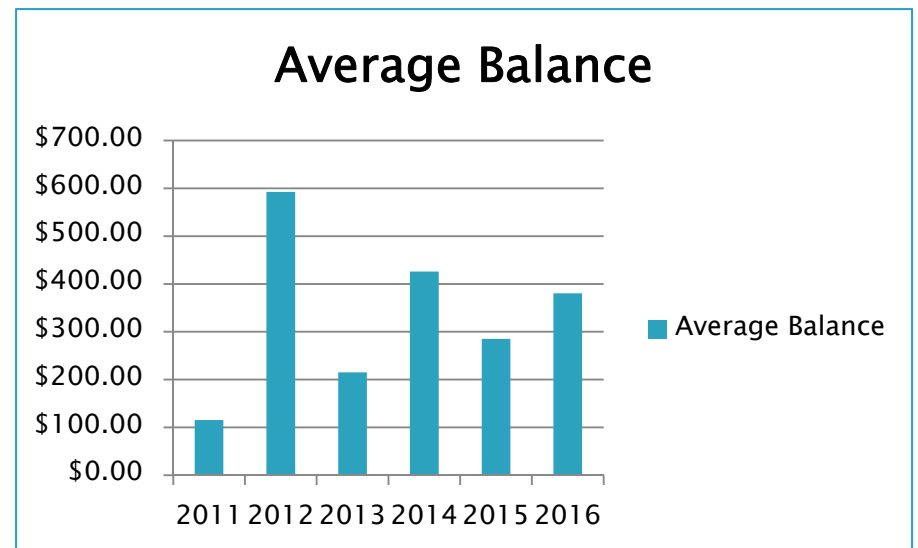
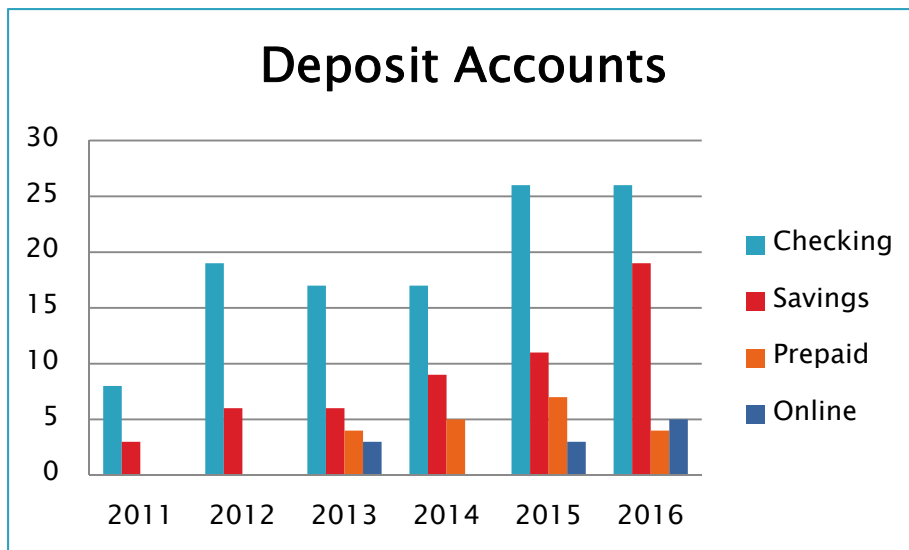


Avg. Loan Balance



Deposit Accounts

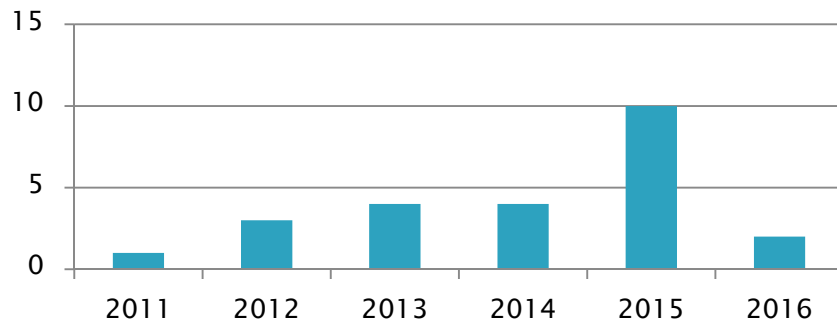
Year	2011	2012	2013	2014	2015	2016
Checking	8	19	17	17	26	26
Savings	3	6	6	9	11	19
Prepaid	0	0	4	5	7	4
Online	0	0	3	0	3	5



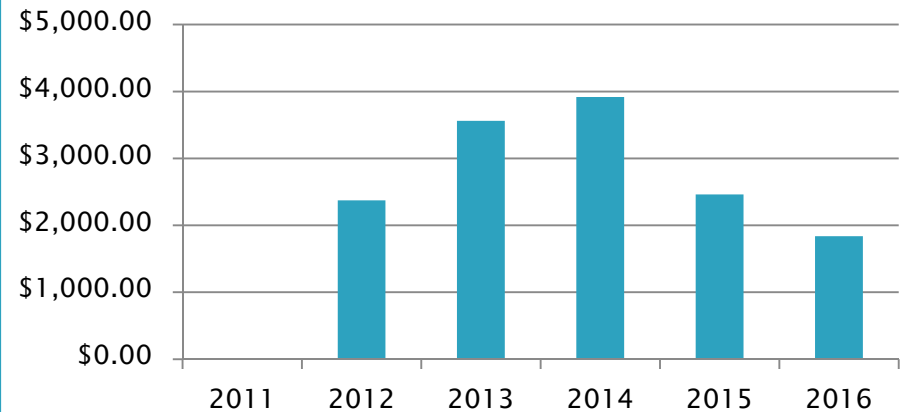
Retirement Accounts

Year	2011	2012	2013	2014	2015	2016
Has a Retirement Account	1	3	4	4	10	2
Average Value	\$0.00	\$2,372.55	\$3,562.36	\$3,918.10	\$2,462.07	\$1,838.78

Clients with Retirement Accounts

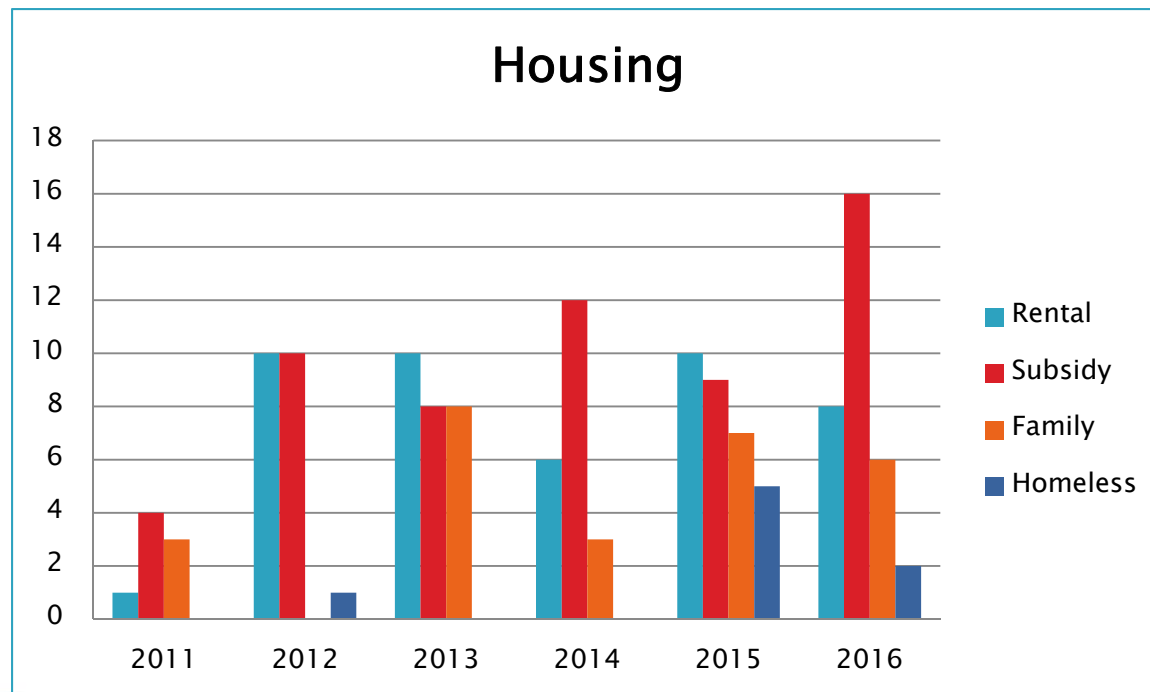


Avg. Balance



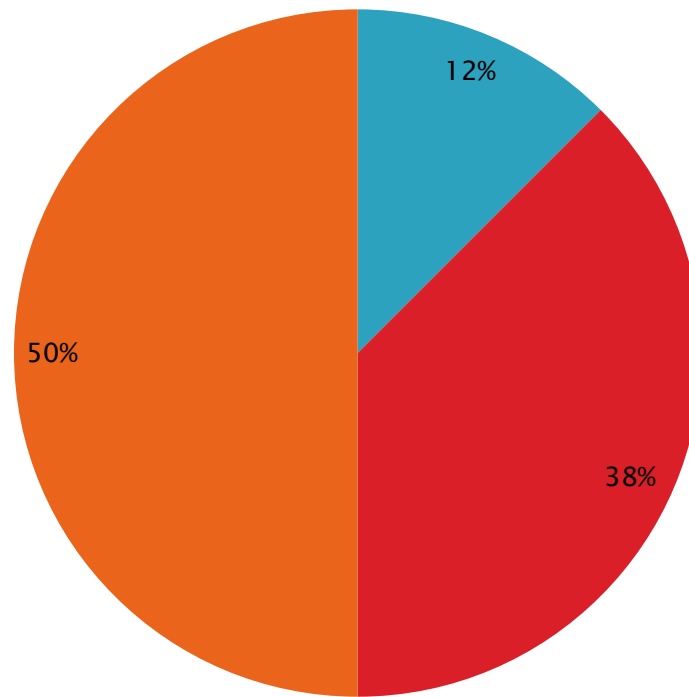
Housing

Year	2011	2012	2013	2014	2015	2016
Rental	1	10	10	6	10	8
Family	3	0	8	3	7	6
Subsidy	4	10	8	12	9	16
Homeless	0	1	0	0	5	2

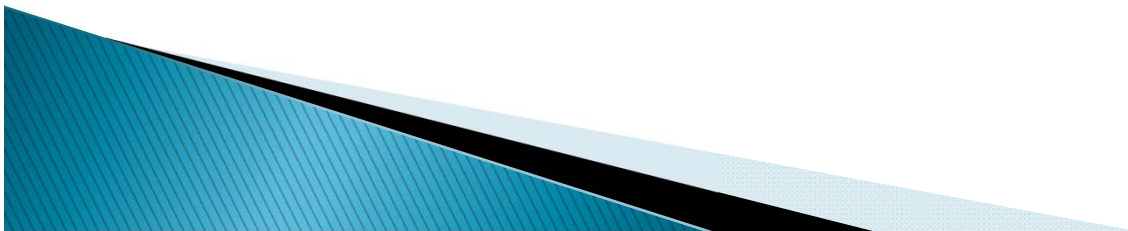


2011 Housing

2011 Housing

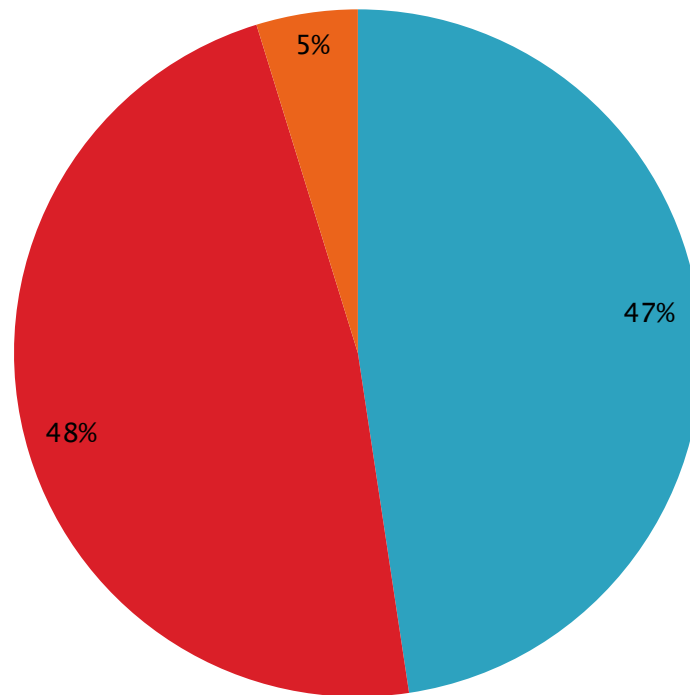


- Rental
- Family
- Subsidy

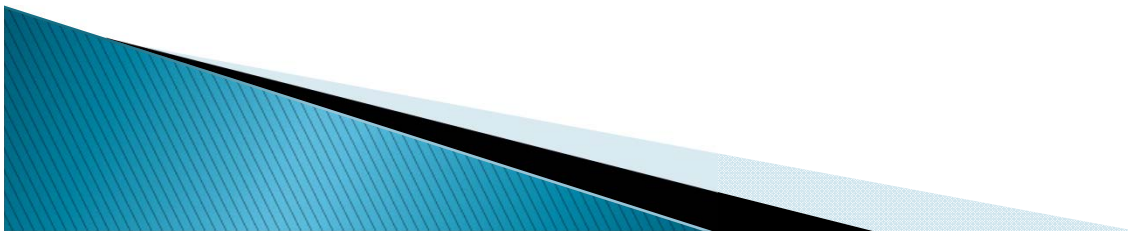


2012 Housing

2012 Housing

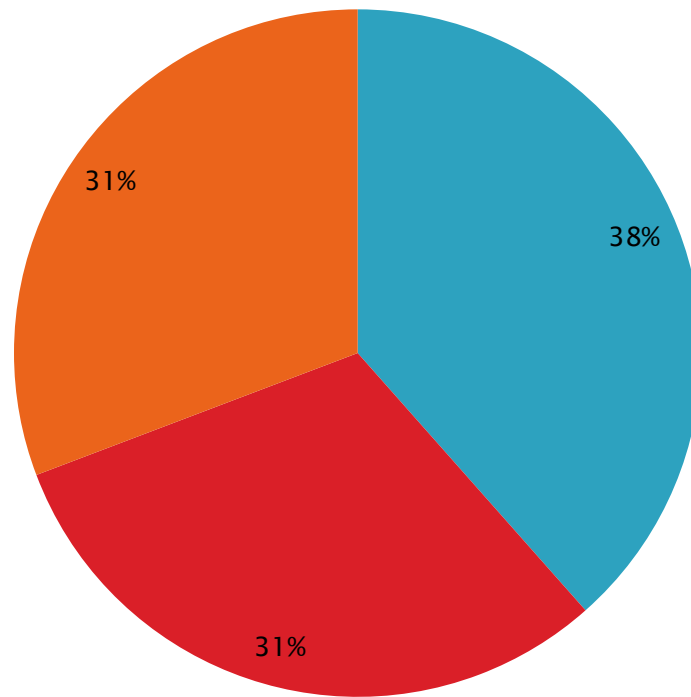


- Rental
- Subsidy
- Homeless

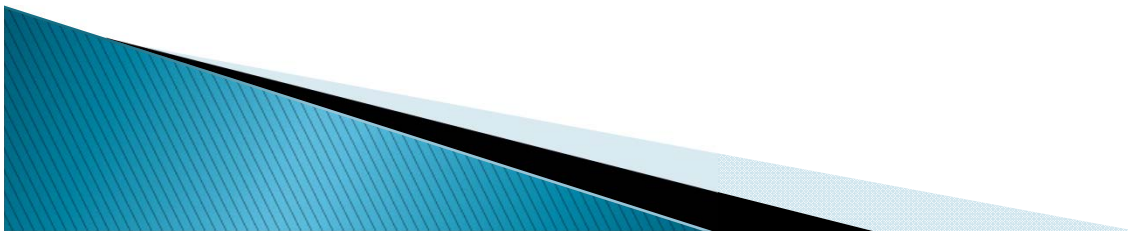


2013 Housing

2013 Housing

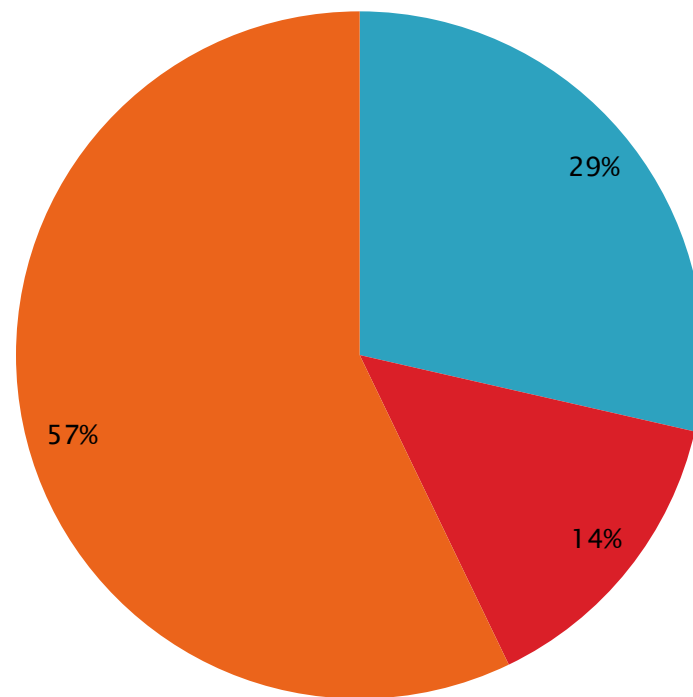


- Rental
- Family
- Subsidy

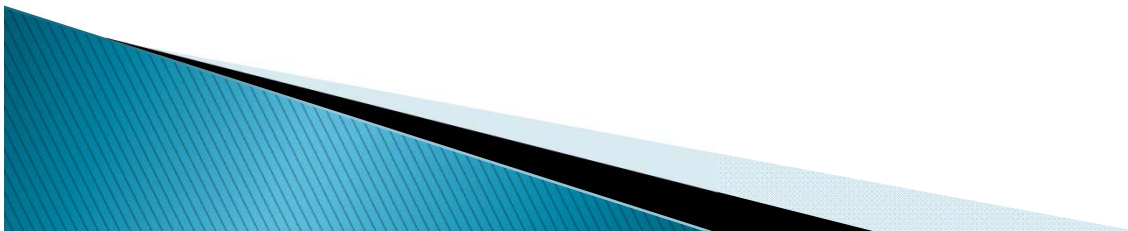


2014 Housing

2014 Housing

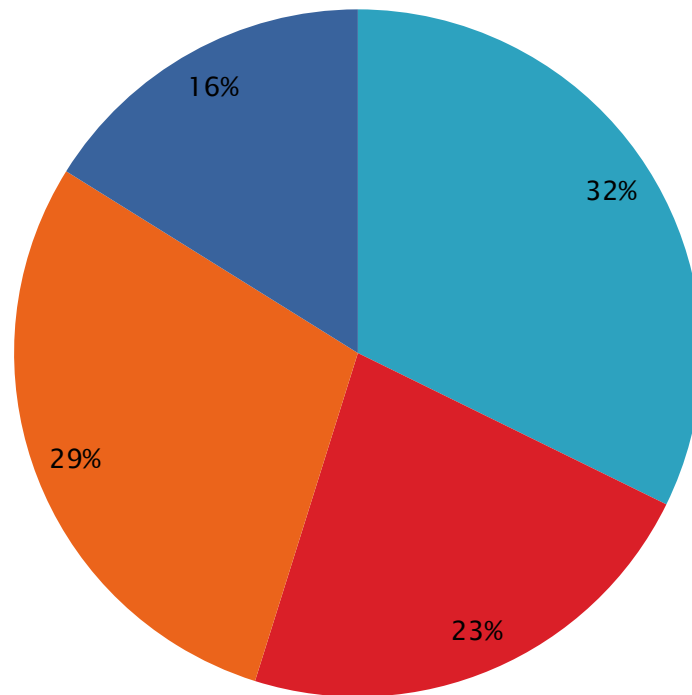


- Rental
- Family
- Subsidy

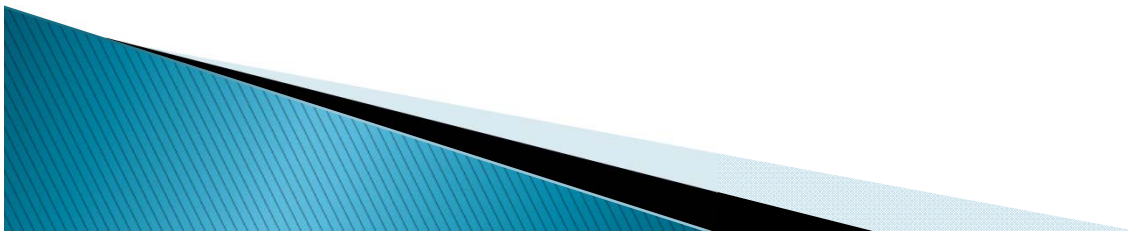


2015 Housing

2015 Housing

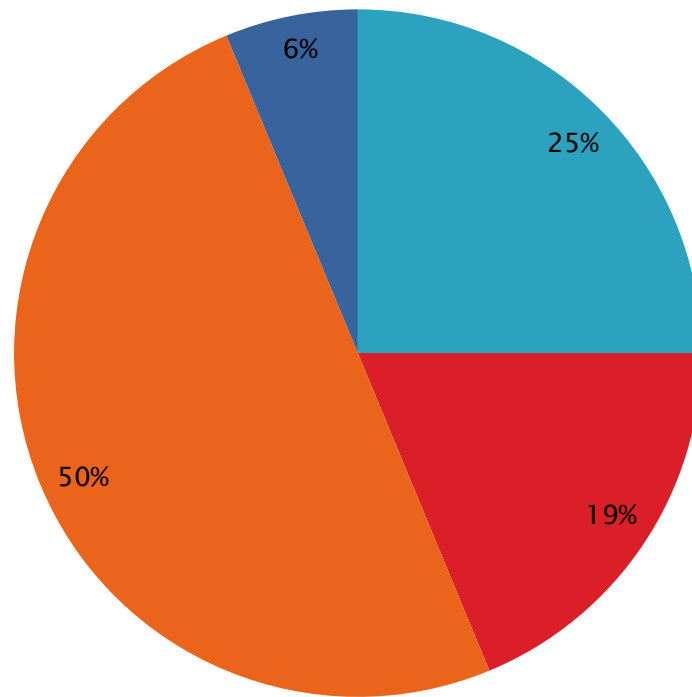


- Rental
- Family
- Subsidy
- Homeless

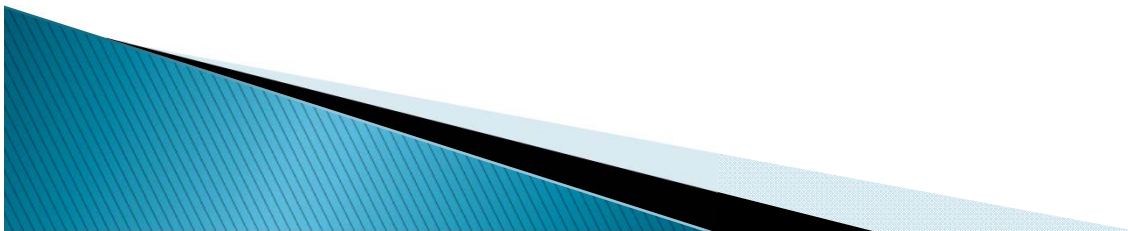


2016 Housing

2016 Housing

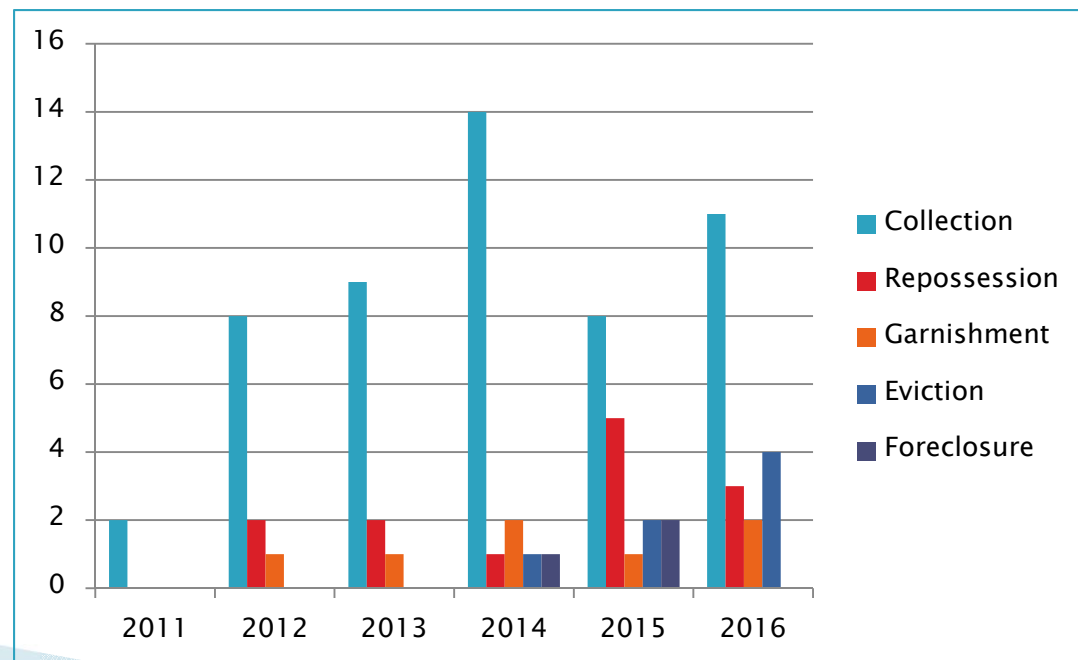


- Rental
- Family
- Subsidy
- Homeless



Legal Actions within year prior to filing

	2011	2012	2013	2014	2015	2016
Collection	2	8	9	14	8	11
Repossession	0	2	2	1	5	3
Garnishment	0	1	1	2	1	2
Eviction	0	0	0	1	2	4
Foreclosure	0	0	0	1	2	0



Paul H. Chapman Award





The METROWEST DAILY NEWS

Tuesday, September 23, 2015

metrowestdailynews.com

Volume 11, Number 320 - 20 pages - 2 sections \$1

NATIONAL AWARD

Natick attorney receives national award for debt relief program

By Brian Benson
Daily News Staff

NATICK - Local attorney Richard S. Ravosa received a national award for his pro bono debt relief program.

Ravosa won the Paul H. Chapman Award for the program, which helps low income Massachusetts residents who "suffered catastrophic financial setbacks get out of debt and obtain a fresh financial start," according to a press release.

The Atlanta-based Foundation for Improvement of Justice presents the award to five recipients a year from around the country. The award recognizes people who "whose work improves the local, state, and federal systems of justice in the United States," the release said.

Ravosa received \$10,000 as a result of the award. He donated the money to the Massachusetts Debt Relief Foundation, of which he is the founder and chairman.

In an address to the Foundation for Improvement of Justice in Savannah Hall at the Four Seasons Hotel in Atlanta, Ravosa said the Massachusetts Debt Relief Foundation "helps people who are in a 100 foot financial hole with only a 50 foot ladder get out of the hole and get a fresh start."

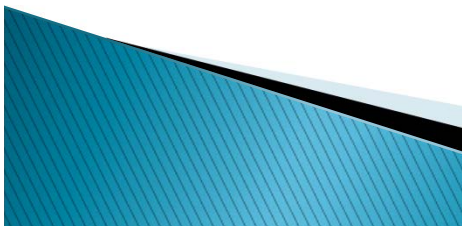
Ravosa has also begun the process to implement a national debt relief program.

For more information on and to donate to the Massachusetts Debt Relief Foundation, visit www.MassDebtReliefFoundation.org



Attorney Richard S. Ravosa

COURTESY PHOTO



Inaugural Fall Dinner – 2015





SAVE THE DATE

MASSACHUSETTS DEBT RELIEF
FOUNDATION'S
INAUGURAL FUNDRAISING
DINNER

MDRF has become a resource for our community as a place to turn to for those suffering from overwhelming debt with no way to dig out of a financial black hole. Help us help others move out of debt and become productive again by attending our dinner, which promises to be an entertaining and inspiring evening for all.

NOVEMBER 5, 2015 | 6:30PM | THE GRILLE
WESTBOROUGH COUNTRY CLUB - 121 W MAIN ST.

www.MassDebtReliefFoundation.org









Joanna's Story



I just wanted to take a moment to say thank you to the Mass. Debt Relief Foundation for alleviating many years of stress and anxiety. For me when it came to dealing with money, in all aspects: earning it, spending it, trying to save it, and when and where to invest it, I did not have a clue. I was raised by my grandparents and unfortunately the only time we talked about money was on the first of the month when the bills were due. Every dollar aside from what we spent as a family with the family. Growing up there was nothing to discuss.

I've worked since the age of eleven and my motto was I earned it I could buy what I want with it...worked pretty well for me. Again, no one was teaching me about money value.

Then came two children...and...my motto quickly changed to I earned it but now I can ONLY buy what I NEED and what They WANT.

Then I became a single mother and the bills kept growing and life became harder and so on and so on. Rent, gas, light, daycare, car payment, car insurance, medical bills, it wouldn't end. Then came kindergarten, and 'what do you mean you need school supplies, and school snacks, and your school wants donations?' and 'your sneakers are too small?' 'Your coats too?' 'No you can't have cable because we need to eat, and no you can't go here or there or anywhere because I need my gas; and so on and so on.

Then came the news that I was being laid off in three weeks due to a change in company set up where they were transferring my department to a bigger company that could better manage the benefits for the best interest of our members.

So as if it wasn't bad enough that I wasn't making ends meet as a single mom, now I was a jobless single mom. Eventually became a homeless and car-less single mom. I did not know where to start. Stressed out, depressed, anxious, and tired to best describe my state of being. I felt like a failure to myself and my kids.



I eventually received the assistance I needed and was advised to contact legal aid for all of the backed up debt that quickly accumulated over the course of 3 years. I was scared at first. Thankfully, I never had to deal with courts or lawyers by this point in my life, and I wasn't about to start now. It took about 6 weeks until I was approved for legal aid, and then I was contacted by MDRF. Then the process was fairly quick and easy after that.

Attorney Maegan Hurley was the first person to write me. I called and she answered. She was so pleasant and straight forward. She told me exactly how the process was going to go, who I was going to meet, what I was going to sign. She was patient with my answers and patient with the documents I needed to provide her. She always followed up with an email or voicemail. As horrible as I felt with letting my debt get this bad, just talking to Attorney Hurley gave me hope that things were going to be ok and that she really wanted to explore my options to get rid of this debt; whether it be bankruptcy or something else.

Then I met Attorney Michelle Cote. I came to the office to bring all my documents and to sign what seemed like never ending papers. She was great! Explained everything exactly how Maegan said she would. She was organized and ready, did not want to waste any of my time. Yet she gave me all her attention, never once made me feel like I was being judged. I was very comfortable with her. She immediately gained my trust, and made herself readily available to answer any of my many questions or concerns. Michelle also attended the meeting with the Trustee, which I was so nervous for, and she was so calm. All I kept thinking was 'how does she remain so calm?' But we did it, and again she made me feel comfortable and the confidence in me once again was there.



What I have enjoyed the most about my experience with both of these great lawyers is their expert communication with me and how quickly and efficiently they were able to process and fulfill what they did for me. My bankruptcy will be finalized on December 14th this year, but already I've been able to move on with my life in a very confident manner. I am pursuing my degree in computer engineering at Quinsigamond Community College. I recently started a new job that I really enjoy, in a field I love. Just this week I was approved for a two bedroom apartment for myself and my two girls in the community where I live, and I have managed to get my car payments up to date and I can keep it. That said, I am no longer homeless or car-less, and I am about to be debt free!!!

Mass. Debt Relief Foundation are not only good lawyers, but also good listeners, and good guidance counselors and great teachers, because I learned quite a bit. They worked hard for me, and I appreciate every minute.

I know where I don't want to be again, and I know what I want to teach my daughters. Again, I thank MDRF for what they taught me and what they continue to teach me as I move on the next chapter in my now 'debt relieved' life.





Second Annual Fall Dinner – 2016





You're Invited!



Massachusetts Debt Relief Foundation
2nd Annual Fall Dinner & Silent Auction

Featuring Distinguished Keynote
Speaker
Mayor Domenic Sarno

\$50 Donation
Springfield Sheraton

November 5th
6:30PM to 9:30PM



Business

The Republican | SUNDAY, FEBRUARY 22, 2015

PEOPLE IN BUSINESS

Sarah Levine has joined only Dickinson Medical Group's family health centers in winter and winter most recently was joined by Gooley Dickinson medical group. She is Dr. Joe Weir and Yara Santiago, MD, which makes adult and pediatric primary care. Sarah earned a master of public health degree and a human assistant certificate from Northeastern University, as well as a bachelor's degree in education and counseling from the University of Massachusetts. She is a graduate of the New England School of Acupuncture (she is a private acupuncturist in Amherst) and studied in Chinese herbal medicine. Levine speaks Spanish and has provided health care in Guatemala. Heather Lashway has been named to the position of...



SARAH LEVINE

SPRINGFIELD

Debt Relief Foundation aids people facing bankruptcy

Services are offered to low-income residents in Spanish and Portuguese, as well as English

By ELIZABETH ROMAN
eroman@repub.com

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. Ravona. 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, Braintree, 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 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," Ravona said.

"We've found a way to not only help them, but others in the process."

According to the foundation's website, "In keeping with the spirit of pro bono assistance, our clients volunteer some of their time assisting a local charity of their choosing. Our goal is to help those who help others build a better community through



RICHARD RAVONA

debt relief."

The foundation has so many requests for services that it has received 301 (15) 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," Ravona said.

The foundation's pro bono lawyers help qualifying Mas-

sachusetts 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.

Ravona said the foundation's mission is to improve the quality of life for those unduly burdened with excessive debt, often due to catastrophic expenses, 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.

SHOULD I?
Massachusetts consumer confidence hits 12-year high. "Not hard to imagine that it would be a lot higher had there been a working Congress the last four years!" - toughverett on massive.com







Massachusetts Debt Relief Foundation helps those suffering from excessive debt

The foundation provides free legal services for those who qualify

Tashanea Whitlow

Published: November 5, 2016, 9:23 pm | Updated: November 5, 2016, 11:21 pm



SPRINGFIELD, Mass. (WWLP) – On Saturday, dozens of people gathered for a private dinner at the Sheraton hotel in downtown Springfield to help raise funds for people deep in debt.

The Massachusetts Debt Relief Foundation helps people get out of debt. The foundation provides free legal services for those who qualify. Qualifications include you own no assets and are in need of severe financial help, according to Chairman Richard Ravosa.

Attorney Richard Ravosa said that, after seeing a study, he realized there was a need to assist people in debt. The study motivated him to expand his business and bring on more lawyers to help Massachusetts residents suffering from debt. Ravosa noted that his clients file for a chapter 7 bankruptcy.

Ravosa told 22News, "It's over in about 3-4 months. It requires typically only one appearance with a trustee, who ask questions about the case and after that, we do the rest of the work behind scenes."

Their mission is to improve the quality of life for people buried in excessive debt.

One client, Miranda Orcutt, told 22News, "I had my nephew placed with me, and so I had to take some time off of work to meet his medical and mental health needs. During that time, I couldn't pay my bills, like I was doing before."

Orcutt noted that the program treated her with dignity, respect, and got her out of debt.

"I'm going to be buying a house soon," she told 22News.

If you're suffering from debt, visit the [Debt Relief Foundation's website](http://www.massdebtrelieffoundation.org/) (<http://www.massdebtrelieffoundation.org/>).

Click [this link](#) to see the news story with Ms. Orcutt's interview.

