

TCCD

TEXAS COALITION on
COERCED DEBT

Coerced Debt Relief Program

The Pro Bono Attorney's Role in the Program

April 23, 2024



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Texas Appleseed, Pro Bono Director
Former Staff Attorney, Legal Aid for
Survivors of Sexual Assault

OUR AGENDA TODAY

1 Program Orientation

2 Pre-Hearing Work

3 521 Hearings

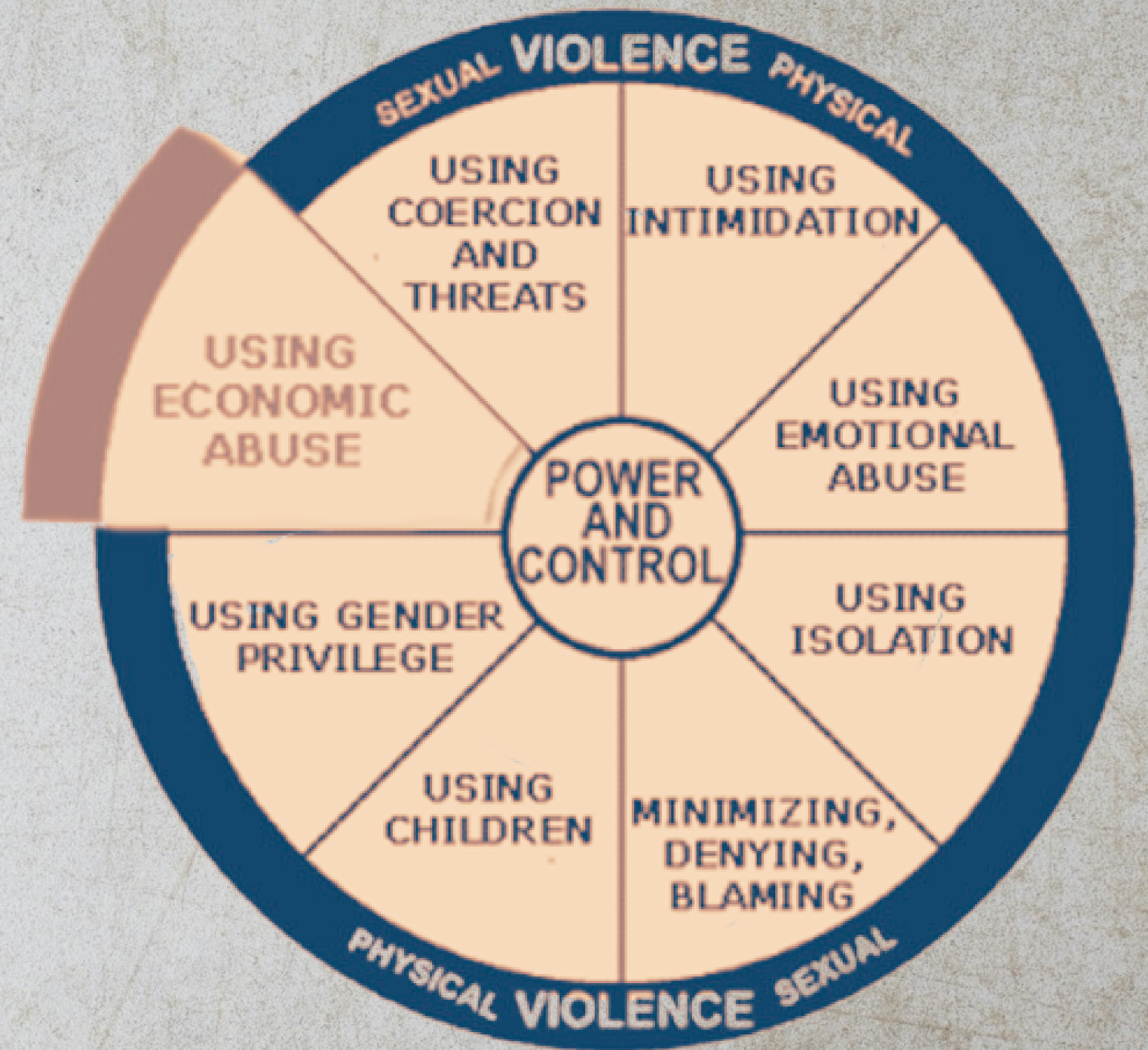
4 Trauma-Informed Representation

THE ISSUE

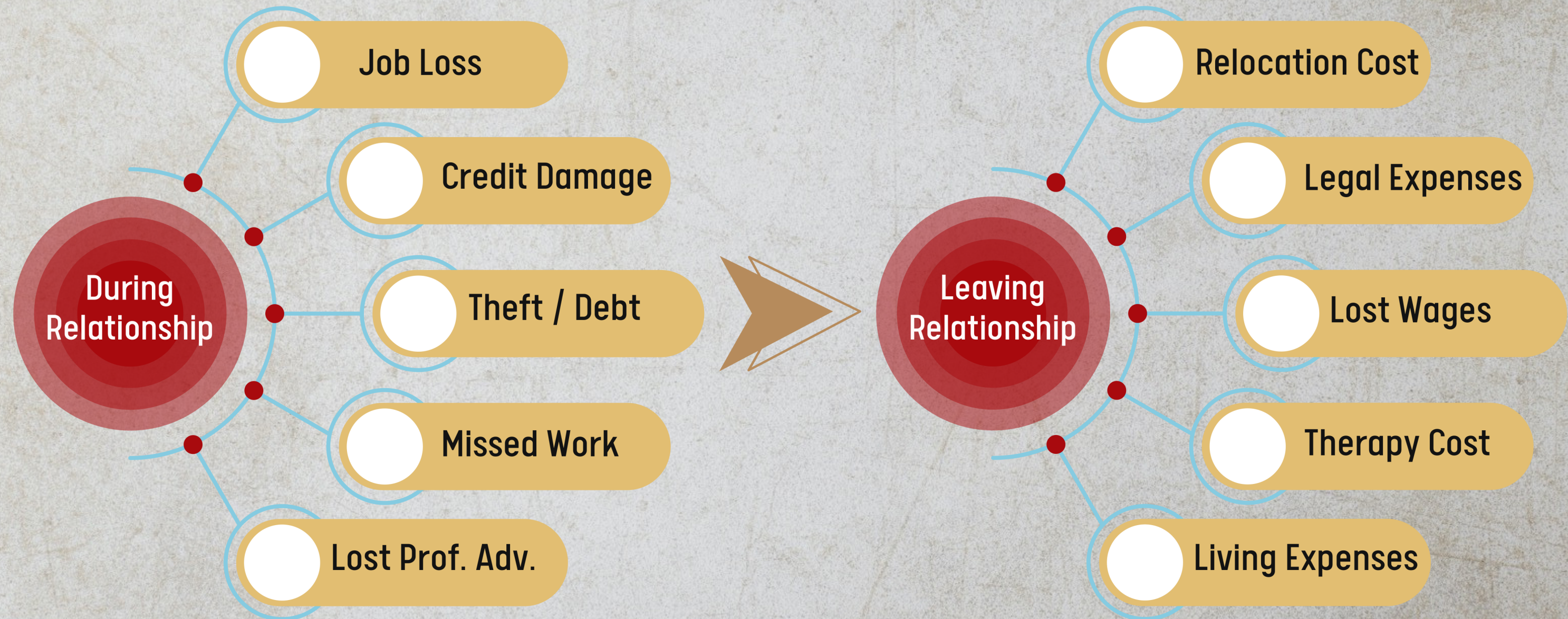
96% of survivors of domestic violence experience economic abuse.

73% stay in abusive relationships longer because of financial concerns, including coerced debt.

COERCED DEBT IS A TYPE OF ECONOMIC ABUSE AND INCLUDES ANY DEBTS TAKEN OUT IN THE NAME OF A VICTIM, BY FRAUD, THREAT OR FORCE.



ECONOMIC IMPACTS



STARTING A SOLUTION

PROJECT HISTORY

- 1 Pro Bono Origin Story
- 2 Legislative Advocacy
- 3 Pilot Program Funding
- 4 Design & Development
- 5 Launch - TODAY!



THE PILOT NETWORK



1

Texas Advocacy Project

2

Texas Appleseed

3

Lone Star Legal Aid

4

National Consumer Law Center

5

Texas Council on Family Violence

THE PILOT NETWORK



1 *Genesis Women's Shelter & Support*

2 *Mosaic Family Services*

3 *Safehaven of Tarrant County*

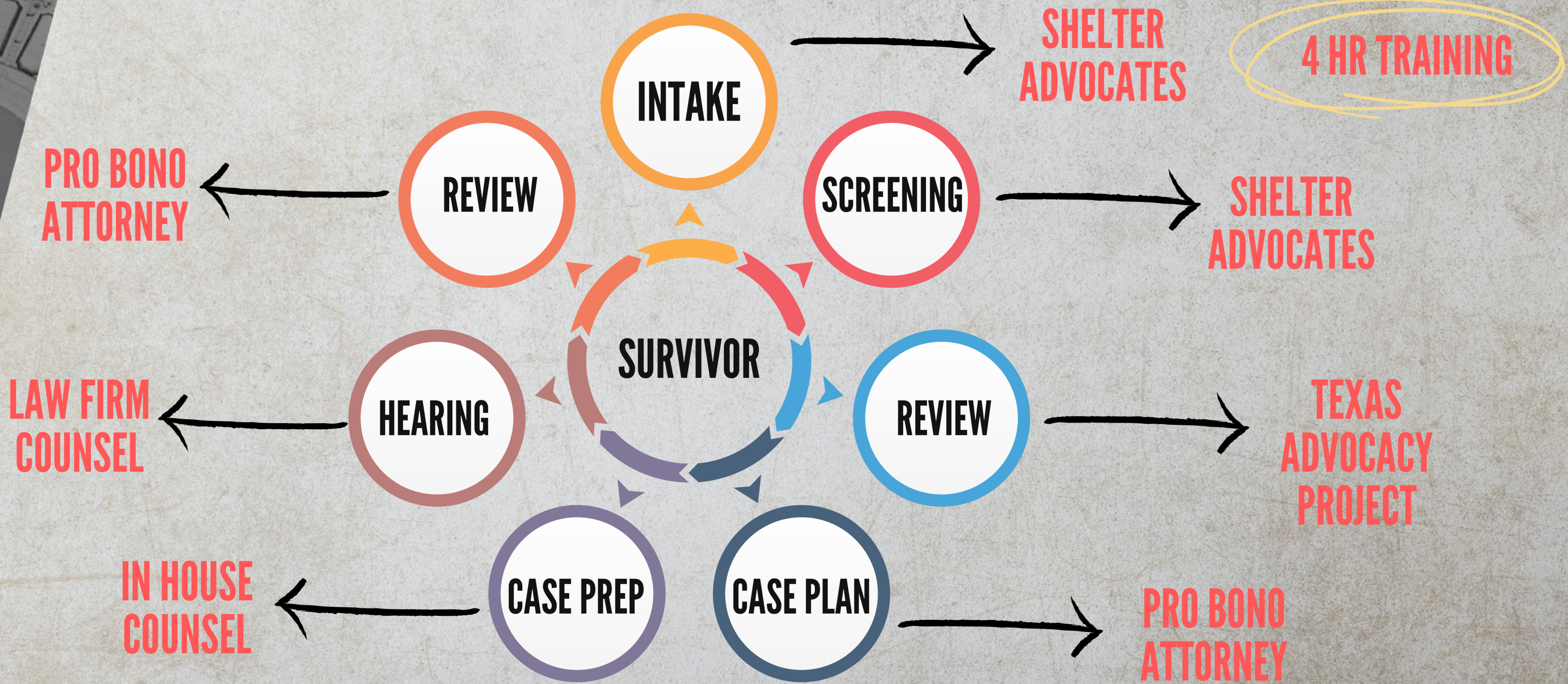
4 *Texas Muslim Women's Foundation*

5 *The Salvation Army*

COLLECTIVE SUPPORT



COLLECTIVE SUPPORT



THE ATTORNEY'S ROLE

01

Help Client Research Debt

Treat client with respect and care- use trauma-informed representation to help research & review debt details with client. These details are the facts & evidence in your case.

02

Recommend a Case Plan

Use debt details and case facts to design a case plan that is tailored to your client's unique situation. Review this plan and limited scope representation letter with your client.

03

30 Days from Any Disputes

Help Client Prepare Case

Follow your case plan to help client submit appropriate supporting documents (police report, id theft affidavit, and/or consumer report dispute) and prepare to testify. Draft pleadings.

04

Attend 521 Hearing

Guide client through questions to establish case facts and evidence. Submit exhibits and prepared court order for judge to sign. Secure copies of judgment before sealed.

05

Review & Mail

Draft or Review client's letters to creditors, bill collectors, and credit bureaus- signed by client and marked with client's return address and mail. Review limited scope letter with client and close.

Your Legal Expert Team



Brittany
Hightower



Carla
Sanchez-
Adams



Paula
Pierce

THANK YOU FOR STANDING WITH SURVIVORS

Your Next Presenter

