

Free Bankruptcy Legal Services and Clinics (updated as of 7/7/2026. Please contact resources directly for updated information)

Free Representation (Most organizations offer free legal services to persons 200% under poverty line).

Various legal organizations provide pro bono lawyers for bankruptcy matters. Low income and residence requirements apply.

Name of Organization/Resource	Contact Information	Business Hours/Intake	Website
<u>King County Bar Association Neighborhood Legal Clinics</u> The purpose of the Neighborhood Legal Clinics program is to offer free, limited legal advice and referrals to King County residents and Washington State residents with legal issues in King County who might otherwise not have access to the legal system. The legal clinic will provide free 30–60-minute consultations with volunteer attorneys. These attorneys will not represent you in court.	Complete the Online Intake Form or call the King County Bar Association Neighborhood Legal Clinics at 206-267-7070 and press 1 to request an appointment by voicemail.	All debt and bankruptcy clinics are telephonic at this time.	https://www.kcba.org/?pg=Neighborhood-Legal-Clinics
<u>Eastside Legal Assistance Program</u> Provides free legal help at regular legal clinics on issues like bankruptcy, student loans, unfair debt collection, student loan debt, and credit card debt. Services are limited to advice only. These attorneys will not fill out paperwork or represent you in court. Eligibility: you must live in King County and have an income less than 200% of the federal poverty level for your household size. (A household of three making less than \$3,600 per month qualifies).	Apply using the online intake form or call the ELAP Help Line. (425) 747-7274 (English) (select option 1 for limited English) (425) 620-2778 (Español) Email: info@elap.org	Monday – Thursday 10:00 AM to 3:30 PM Conducting clinic/appointments via telephone.	https://elap.org/legal-clinics/

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<u>Snohomish County Legal Services</u> Legal help for Snohomish County residents. SCLS can provide counsel and advice to assist clients in filing for Chapter 7 Bankruptcy on their own or “pro se,” or to otherwise advise clients regarding debt issues. This generally does not include representing the client for the purposes of filing the petition or any adversary proceedings or appeal that may arise from that process. However, a staff or volunteer attorney may be able to represent a client who needs to file emergency petitions or who are unable to proceed successfully on their own. Refer to the event calendar for a list of General Legal clinics to schedule an appointment.	(425) 258-9283 Email: information@snocolegal.org If you have an urgent legal need, please call CLEAR at 1-888-201-1014 9:15 AM to 12:15 PM	Refer to event calendar for a list of General Legal Clinics to schedule an appointment. Lawyers at the Library Legal Clinic is being held every Second Thursday of the month, 4:00 PM to 6:00 PM Where: Everett Public Library, Evergreen Branch 9512 Evergreen Way Everett, WA 98204 Register at https://www.epls.org/SignMeUp or call (425) 257-8000 Chapter 7 Bankruptcy Clinic is held every Third Friday of the Month, 1:00 P.M. to 3:00 P.M. Where: Snohomish County Legal Services, in-person or on Zoom. Appointment Only. Call (425) 258-9283 or submit online intake at https://docs.google.com/forms/d/e/1FAIpQLSe41U-3xf1BNPeAEw97H5iQjWLq8kES6GabRGZOpbLkyg1iWg/viewform	https://snocolegal.org/bankruptcy/ https://snocolegal.org/events-clinics/ Apply online at: https://nwjustice.org/home
<u>Skagit Legal Aid</u> Volunteer attorneys and staff will assist any person with a pending hearing in the Skagit District Court regarding debt collection, garnishment, and medical debts and charity care. The SLA debt clinic is a joint	(360) 230-8101	Where: Skagit District Court 600 South 3rd Street Mount Vernon, WA When: 2nd and 4th Monday of the month, 1:00 PM to 3:00 PM. How to Request an	https://www.skagitlegalaid.org/legal-clinics-debt-clinics

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project operated with the local office of the Northwest Justice Project.		Appointment: Walk-in to the Skagit County District Court during the designated times. Try to arrive as early as possible. Or call Skagit Legal Aid at (360) 230-8101.	
<u>Whatcom Law Advocates</u> Provide free civil legal assistance to low-income Whatcom County residents by linking them with attorney and community volunteers.	(360) 671-6079 1407 Commercial Street Bellingham, WA 98225 info@lawadvocates.org For deaf, deaf-blind, hearing impaired, and speech disabled call 1-800-833-6384.	See website for calendar of scheduled legal clinics. Debt Clinics occur first Friday of the month at 1:00 pm on the fourth floor of Whatcom County Courthouse. Walk-in only. Must meet financial eligibility requirements. For more information, visit https://lawadvocates.org/debt-clinic/ .	https://lawadvocates.org/
<u>CENTS Student Loan Project</u> Clients enter the program through the neighborhood debt clinics operated by the King County Bar Association and the Northwest Justice Project. The facts of a client's case are screened for referral, if appropriate, to the program's litigation or non-litigation volunteers. Depending on the appropriate course of action for a given client's situation, the case is either taken up by a volunteer litigator who represents the debtor through trial in the Bankruptcy Court, or to an attorney able to advise the client on non-bankruptcy, administrative repayment options afforded under federal law and regulation.	(206) 409-3459	To be screened for this program, please attend a free debt clinic offered by the King County Bar Association (206-267-7070) or Northwest Justice Project. CENTS Hours: Monday-Friday 9:00 AM-5:00 PM, Closed: Federal holidays, Thanksgiving week, and Christmas Day through New Year Day	https://centsprogram.org/student-loan-project/ https://centsprogram.org/student-loan-debt-navigation-events/ Screening: https://www.kcba.org/?pg=Neighborhood-Legal-Clinics

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<u>Washington State Bar Association Moderate Means Program</u> Law students, under the supervision of a law school staff attorney, screen clients and conduct a full intake in preparation for referral. This intake includes income information and details of the case. The law student provides a referral to a legal professional to the applicant. The applicant directly contacts the legal professional for an initial consultation. Neither the WSBA nor the law schools will schedule appointments between applicants and legal professionals. To be eligible, you must be facing a family, housing, consumer law, or unemployment benefits issue. Your household income must be 200%–400% of the federal poverty level. This is reduced-fee legal help.			WSBA has discontinued this program. WSBA and Seattle U's Access to Justice are currently developing a different program. In the meantime, WSBA offers general guidance for finding legal help. Find Legal Help: https://www.wsba.org/for-the-public/find-legal-help Additionally, WSBA maintains a directory of nonprofit service organizations dedicated to serving low-income people. Directory of Qualified Legal Professionals: https://www.wsba.org/connect-serve/pro-bono-public-service/qlsp-directory#Snohomish
<u>Northwest Consumer Law Center</u> In partnership with the Federal Bar Association, NWCLC offers a free pro se bankruptcy clinic every first and third Thursday of the month. Experienced bankruptcy lawyers can look through your forms and catch things that may cause problems for your case and help you fix them. They'll advise on bankruptcy-related issues and answer questions. This clinic is being held via telephone appointments. Please sign up in	General Inquiries: (206) 805-0989 Intake Line for Potential Clients: (206) 805-1722	Monday-Friday 9:00 AM- 5:00 PM By appointment only. Closed on federal holidays. Bankruptcy Clinics are held via telephone every first and third Wednesday of the month from 1:00 PM - 3:00 PM.	https://nwclc.org/bankruptcy-clinic/

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advance on the website. Eligibility: Washington State residents with a household income 200% of the Federal Poverty Level or lower. Those filing or considering filing bankruptcy without an attorney (pro se).			
<u>Northwest Justice Project</u> The Northwest Justice Project offers free legal assistance low-income Washington residents needing help with civil (non-criminal) legal problems.	Client Intake: 211 Emergency line: 1-855-657-8387 (eviction) Emergency line: 1-888-201-1014 (other) Seattle – Main Office (206) 464-1519 1-888-201-1012	Apply online for legal assistance. https://npoi.legalserver.org/modules/matter/extern_intake.php?pid=129&h=daa817&	https://nwjustice.org/get-legal-help
<u>211 Legal Referral and Information Hotline (King County)</u> Information for people facing civil (non-criminal) legal matters.	211	Monday-Friday 8 AM-6 PM	https://wa211.org/
<u>CLEAR Hotline</u> If you are low income, you can call the Northwest Justice Project's toll-free hotline to see if you qualify for legal advice or assistance. If you are eligible, your call will be forwarded to an attorney or paralegal for an in-depth interview.	1-888-201-1014	Monday-Friday 9:15 AM to 12:15 PM	https://nwjustice.org/clear-hotline

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CLEAR*Sr. (for seniors over 60) Clients who contact CLEAR*Sr starting at 9:15 AM will be asked to leave a message with their name, phone number and whether it is all right to leave a message. The CLEAR*Sr line will close once the voice mail message system is full.	Any Income Amount: 1-888-387-7111 Low-income Number: 1-888-201-1014	9:15 AM – 12:15 PM	
<u>Legal Assistance for Veterans & Military Personnel from the Washington Attorney General's Office of Military and Veteran Legal Assistance</u> Promotes and facilitates civil legal assistance programs, pro bono services, and self-help services for military service members, Veterans, and their families. This group does not provide legal representation in court. This is a resource for legal information.		To request legal assistance, complete the intake form at: https://fortress.wa.gov/atg/formhandler/ago/RequestForCivilLegalAssistanceForm.aspx	https://www.atg.wa.gov/legal-assistance-veterans-military-personnel
<u>Washington National Guard JAG / Legal Assistance Office</u> Provides soldiers, retirees, and their family members no cost basic legal advice and services on personal legal matters, including bankruptcy. The Legal Assistance Office will not provide court representation.	(253) 512-8262	Monday – Friday 8:00 AM – 4:30 PM Where: Bldg. 21, Camp Murray, Tacoma, WA 98430 Call to make an appointment. All clients are required to fill out a Consultation Form-Electronic prior to consultations.	https://mil.wa.gov/jag-legal-assistance
<u>Self-Help – Washington Law Help</u> A guide to free civil legal services for low-income persons and seniors in Washington. This site			https://www.washingtonlawhelp.org/ https://www.washingtonlawhelp.org/issues/consumer-debt

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provides legal education materials and tools that give you basic information on a number of legal problems, and in some cases, detailed instructions and forms to help you represent yourself in court. You can also locate information on free legal aid programs in Washington, including basic eligibility and contact information. This website is maintained by staff at the Northwest Justice Project, a not-for-profit statewide organization that provides free civil legal services to low-income people from 18 offices throughout the state of Washington.			https://www.washingtonlawhelp.org/en/bankruptcy