WHO WE ARE:
SLLS offers civil legal aid to low-income people in Southeast Louisiana. All services are free. SLLS works with government and public service agencies to secure justice for persons in need. These partnerships often result in better long-term solutions for clients.

THE PEOPLE WE HELP:
SLLS serves low-income people living in 22 parishes across Southeast Louisiana. Our income guidelines vary. You may be eligible if your family income is at or below 200% of poverty guidelines. Income guidelines may be less strict for senior citizens (age 60 and over) in some situations.

NEED LEGAL HELP?
SLLS has several offices throughout Southeast Louisiana. If you or someone you know is in need of legal assistance, please call your local SLLS office. Our goal is to help you

OFFICE LOCATIONS

New Orleans
1010 Common St., Suite 1400-A
New Orleans, Louisiana 70112
(504) 529-1000

Harvey
Manhattan Place Building
2439 Manhattan Blvd., Suite 103
Harvey, LA 70058
(504) 374-0977

Baton Rouge
715 St. Ferdinand St.
Baton Rouge, LA 70802
(225) 448-0080

Covington
423 N. Florida St.
Covington, LA 70433
Toll Free: (800) 891-0076

Hammond
1200 Derek Drive, Suite 100
Hammond, LA 70403
(985) 345-2130

Houma
521 Roussell St.
Houma, LA 70360
(985) 851-5687

IS CHAPTER 13 BANKRUPTCY RIGHT FOR YOU?
Southeast Louisiana Legal Services
Free Civil Legal Aid

This brochure was produced with support from the American College of Bankruptcy Foundation.
CHAPTER THIRTEEN  BANKRUPTCY

WHAT IS A CHAPTER 13 BANKRUPTCY?

• In a Chapter 13 bankruptcy, you may be able to create a repayment plan for all or part of your debts.
• This repayment plan is made up of installments to creditors over three to five years.

WHO CAN FILE?

• Individuals, even if self-employed or operating an unincorporated business.
• Married couples may file jointly or separately. Information from both will be used for filing.

WHAT YOU WILL NEED:

• A list of all your creditors and how much you owe each.
• Information about your income
• A list of all of your property.
• A list of monthly living expenses.
• Filing and administrative fees.
• Credit counseling from an approved agency within 6 months of filing.

PROS OF CHAPTER 13:

• You may be able to save your home from foreclosure and/or prevent your vehicle from being repossessed by catching up on past due payments in a repayment plan.
• You may be able to adjust some debts, either by reducing them or extending the time for repayment.
• Creditors cannot collect on any debts aside from the plan’s installments.

CONS OF CHAPTER 13:

• You will still need to pay your debts.
• To keep your property, you will need to continue to make monthly payments on secured debts such as, mortgages or car notes.

ELIGIBILITY:

You must pass a “means test,” which determines whether you can pay your debts. If you can pay your debts, you may file a Chapter 13.