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

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This brochure was produced with support from the American College of Bankruptcy Foundation.
WHAT HAPPENS IN A CHAPTER 7?

- Your property is placed under the control of a trustee appointed by the bankruptcy court.
- Some property may be exempt from creditors, while nonexempt property may be sold to pay debts.
- Potential exemptions include homes, furnishings, cars, and pensions.
- There is a $35,000 exemption for homes and a $7,500 exemption for automobiles.

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.

WHY SHOULD YOU FILE?

- You can get rid of your debts and give you a “fresh start.”
- Filing will automatically stop most collections against you and your property. Creditors will not be able to sue you, garnish your wages, or call you demanding payments.

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 your monthly living expenses.
- Filing fees and administrative fees.
- Credit counseling from an approved agency within 6 months of filing.

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, not a 7.

PROS OF CHAPTER 7:

- Automatically stops most collection actions.
- Some property is exempt.
- No minimum debt amount needed to file.
- You may keep your home and/or car as long as you are current on payments and continue to make your monthly payments.

CONS OF CHAPTER 7:

- A Chapter 7 can remain on your credit report for up to 10 years.
- Child support and spousal support may not be discharged. Student loans can be discharged under “hardship” circumstances, which are extremely difficult to prove.
- You must wait 8 years to file Chapter 7 bankruptcy again.
- You may lose some of your property.