

CREDIT REPAIR FOR SURVIVORS: A FOUNDATION OF FINANCIAL FREEDOM

MOBILIZING JUSTICE PROGRAM

ABOUT ALIGHT

ALIGHT operates a Massachusetts Institute of Technology (MIT) Solve-award-winning program that “mobilizes” attorneys to provide legal care to human trafficking survivors.

With a network of over 1,500 pro bono attorneys, ALIGHT offers free, specialized and trauma-informed support across a wide range of legal areas at a critical point in survivors' recovery.

ACCESSING CREDIT REPAIR

ELIGIBILITY:

To be eligible for ALIGHT services, human trafficking survivors must:

- **Have a connection to Colorado, Utah or Greater Los Angeles** - i.e. where they live, were harmed, have a legal issue or are working with an advocate.
- **Be ready to work with an attorney.**
- **Be connected to a case manager or program advocate** who can support and coordinate with the attorney throughout the legal process.
- **Be in financial need of free legal care.**

PROCESS:

Please have the survivor's case manager or advocate email ALIGHT at intake@alightnet.org for the next steps.

ABOUT CREDIT REPAIR

Escaping trafficking is just the beginning. Many human trafficking survivors face steep and lasting barriers to financial freedom. Traffickers often coerce survivors into taking on fraudulent debt, steal their identities and control their bank accounts. Survivors are left to deal with destroyed credit, collection actions and insurmountable debts on their own.

The good news is that survivors can now file for **credit repair under the Debt Bondage Repair Act!**

WHAT DOES CREDIT REPAIR DO?

- Blocks prior evictions, late rental payments, credit card or loan defaults, account openings and closings and unpaid bills that went to a collection agency from credit reports.
- Improves credit score.
- Strengthens relationships with creditors, employers and landlords.

Credit repair does not mean credit relief or loan forgiveness.

