

Online Debt Triage: Helping Clients and Legal Aide Advisors

Summary

A large number of individuals have significant, complex personal debt problems which have legal implications. Legal debt advisors are needed to help guide clients to resolutions. Yet, there are too few debt advisors to meet demand, particularly in gathering a range of personal debt information and using it to direct clients towards a debt resolution.

Challenge

Provide an accessible online tool wherein the client can provide personal debt information, prioritise some options, receive an initial approach based on their information, and finally have a summary document for the client and legal debt advisor to process further.

Solution

Developed an online debt triage tool which systematically interviews the client, reasons to relevant, initial solutions, facilitates prioritisation, and provides a summary document for the client and legal debt advisor.



Benefits

Makes the process of gathering personal debt information more accessible, systematic, faster, and less expensive. Provides an open-source tool that is useful for the non-profit, public service sector.

Difference

An open-source, non-commercial tool that is adaptive and reasons to possible resolutions.

Further exploitation

After addressing personal data security issues, the tool could be deployed by legal aid clinics and government. Additional personal legal advice 'modules' could be developed and integrated into a network of public legal services about a range of public legal issues, e.g., housing, planning permission, immigration, and others.

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