

**Starting Over** has an Access to Justice arm. One of the most pressing social issues in the country today is the inability of low income citizens to receive effective access to justice. Lawyers in private practice typically charge hundreds of dollars per hour for representation and even simple matters are priced beyond the reach of the poor, even the working poor. Legal aid services are overloaded and are typically dependent on the good will of private attorneys willing to provide *pro bono* services. Further, none of these services engage in prevention or effectively empower clients to act in their own interests. A program which leverages existing resources and gives clients the information they need to effectively help themselves, is needed.

**Description of Program:**

**Starting Over's** Starting Over's access to the Justice Program referral assistance will address the most common legal matters that low income family's face; family law (divorce, child support, child custody/visitation, and criminal matters). The program will refer our clients to youth and adult attorney's to assist individuals of their rights, obligations, and responsibilities and to make clear the legal ramifications of ones actions and how to make better choices as they ***start over.***

Family Law Awareness

- ◆ Criminal Law Awareness
- ◆ Preventive Education

We also provide community resources for legal, counseling, and educational purposes.

We look forward to working with you!

**Starting Over is not a law firm,  
does not provide legal advice,  
and we are not Attorney's.**

**We provide counseling and education  
to assist those who are  
starting over and need assistance.**

**Thank you,**

*Deborah Moore Jackson*

# Starting Over

*Removing barriers so that you can  
move forward*



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**Starting Over** believes people need a user-friendly means to assist them going through the legal processes necessary to sort out and manage their personal lives as well as their family's; i.e. getting a divorce is a harrowing experience, even when one has the means to pay for legal representation. For those with limited means, the process may be even more daunting.

There are resources that may provide assistance. Several counties have employees with a family law facilitator who can assist *pro se*, that is, on their own behalf for family law matters. This is a valuable service which has helped many people.

The costs however can be extraordinarily high to engage the services of the facilitator and to purchase the necessary forms. Furthermore, a standard divorce, with children, requires over a dozen forms, which are not always user-friendly to complete. Forms for vacating criminal records, remitting legal financial obligations, and bankruptcy. The process requires many legal steps including filing the paperwork at the courthouse, serving the paperwork on the other party, and appearing in court, etc. Sometimes the process can be intimidating, particularly for a person who hasn't raised in this culture, has low self-esteem, functionally illiterate, or may be socially or economically at a disadvantage.

For these individuals, the process itself is a barrier to justice and takes away hope. The lack of hope is a breeding ground for crime. Starting Over is in the business to help individuals overcome barriers in an effort to move forward in life.

**Starting Over** is a life changing business, we help individuals to remove barriers that have been holding them back such as:

- ◆ Removing/Remitting Legal Financial Obligations (LFO's).
- ◆ Bankruptcy
- ◆ Drivers License Retrieval
- ◆ Student Loan Recovery
- ◆ Vacating Criminal Records
- ◆ Community Service Referrals

One of our programs that we do is ***Service-ing***.

Successful Choices is a program that services men from the ages 19 to 64, it is a program that teaches Self-Management, Education, and Personal Awareness.

1. Communication Awareness. Effects and management of verbal and nonverbal Acts.
2. Temperament Awareness. Effects and managements of moods, attitudes, and feelings.
3. Personality Awareness. Effects and management of appearance and behavior.
4. Emotional Growth Schedule Awareness. Effects and management of emotional growth over time.
5. Habits, Addiction & Passion Awareness. Effects and management of evaluation habits, and addictions.
6. Time and Energy Awareness. Effects and management of personal use of time and energy.
7. Purposes & Commitments Awareness. The importance of establishing personal purposes and commitment to goals.
8. Basic Self-Management Rules Five Rules by which one can succeed at anything.
9. Fundamental Self-Management Eleven. 11 primary principles for acceptance and decision rule making.

## **Financial Relief We Believe in Improving Lives Through Financial Education!**

As we reflect on life skills, teaching our children good manners, discipline, and a good work ethic top of many of our lists. Not to be overlooked, however, are financial skills, because regardless of whether they are taught formally or by example, parents pass along their financial habits to their children.

Children learn the most about personal finance from their parents. At first glance, this may appear to be a good thing, as the home should be the ideal place for children to learn skills and habits. Unfortunately sometimes we pass down out bad habits.

The good news is that we recognize and are willing to admit our financial deficiencies. Now it is up to us to do something about it, particularly if we have children who will invariably model their parent's financial behavior.

**Starting Over** will take you through our four phases to assist you into managing your finances and credit relief.

**Phase I.** Introduction to the program; overview; process, instructions, planning, goals and objectives. You will learn skills to write a plan of action for goals you are planning after your bankruptcy is discharged. This plan is necessary before you move to the next phase, a copy will be placed in your file and a copy sent to your home for your records.

**Phase II.** Credit Counseling Course. Through money management you will learn about Budget and Debit Counseling, Debit Management, Financial Education, Foreclosure Prevention, and Bankruptcy Counseling & Education.

*Please contact us regarding the full program.*