

Credit Reports

Credit Reports and Credit Scores

For helpful information about credit reports, credit scores, credit reporting agencies and how to dispute items on your credit report, [click here](#)

Credit Repairs

Many companies advertise that they can repair your credit or get rid of your debts but these companies often charge a fee for something that you can do yourself. DON'T become a victim of scams that take your money! SAVE your money to pay your creditors and visit the Federal Trade Commission's helpful [website](#) about do-it-yourself credit repair.

Identity Theft

If someone is using your personal information to open new accounts, make purchases or get a tax refund, report it immediately at [IdentityTheft.Gov](#) and click "Get Started" or call 1-877-438-4338 and get a personal recovery plan based on the information you provide.

If you are being sued by a creditor, one of the following agencies MAY be able to assist you:

DADE LEGAL AID/PUT SOMETHING BACK PRO BONO PROGRAM

Dade Legal Aid/Put Something Back Pro Bono Program ("PSB") screens potential clients to determine if you meet the income guidelines for the program and if PSB can refer your case to a pro bono attorney. PSB does not handle emergencies, does not guarantee they can find you an attorney to accept your case and the process can take several weeks. Intake hours for PSB are Tuesdays and Thursdays from 8:30 - 11:00 am. The main office is located at 123 NW First Avenue, first floor, Miami, FL 33128. www.dadelegalaid.org

Legal Services of Greater Miami, Inc., 4343 West Flagler Street, Miami, FL 33134

WALK-IN HOURS: MONDAY-THURSDAY 9:00 AM - 12:00 PM

WWW.LSGMI.ORG Telephone [\(305\) 576-0080](tel:(305)576-0080) TDD [\(305\) 573-1578](tel:(305)573-1578)

NATIONAL CONSUMER LAW CENTER <https://www.nclc.org/>

LAWYER REFERRAL SERVICE

If you need a lawyer you may contact the Dade County Bar Association Lawyer Referral Service ("LRS"). The LRS will refer you to a private attorney for a consultation. The \$50 referral fee entitles you to a 30-minute consultation with an attorney who handles family law cases. Any further legal work on your behalf would be subject to whatever fee you negotiate with the attorney.

The DCBA Lawyer Referral Service phone number is (305) 371-2646 or you may get further information by visiting <https://www.dadecountybar.org/public-resources/lawyer-referral-service>

SELF HELP BROCHURES

[Stopping a Florida Garnishment](#)

[How to Collect a Judgment If you Win a Lawsuit](#)

[FloridaLawHelp.Com](#)

[Protect Yourself From Identity Theft](#)