

Debt Bondage Repair Act (DBRA) Toolkit

Welcome to your Debt Bondage Repair Act (DBRA) Toolkit. This resource is designed specifically for you to reclaim your financial independence, protect your peace of mind, and build your future prosperity.

When experiencing trafficking, your credit may have been used against you through forced debts, fraudulent loans, or collections accounts that do not belong to you. Under federal law, you have the right to permanently block this negative information from your credit report so it can never hold you back again.

This step-by-step toolkit is completely in your control. Inside, you will find the exact forms, checklists, and templates you need to clear your credit file safely and confidently. You hold the power to choose which accounts to remove, when to submit your paperwork, and how you want to be contacted. You survived the exploitation—now, let this toolkit help you clear away the financial roadblocks and step fully into your independence.

What to Expect

Repairing your credit takes time, but federal law requires the credit bureaus to act quickly. Once you start using this toolkit, here is what the process will look like:

1. **Gather Your Information ([VDD Checklist](#)):** You will use our checklist to get a copy of your credit report, circle the fraudulent accounts, and find your official victim verification document.
2. **Submit Your Packet:** You will use our letters to mail your request to the three major credit bureaus ([Equifax](#), [Experian](#), and [TransUnion](#)).
3. **The 4-Day Temporary Block:** Within 4 business days of receiving your packet, the bureaus must temporarily hide the negative accounts so landlords or lenders cannot see them.
4. **The 25-Day Final Decision:** The bureaus have 25 business days to review your files and make a final determination to permanently block the debt from your credit report.
5. **Receive Official Notification:** You will receive a letter or email within 5 business days of their decision confirming that the fraudulent marks have been wiped clean.

Victim Determination Document Guide(VDD)

- [Request for Authorization \(VDD\)](#)- identifies valid federal, state, local, or tribal documentation that proves a consumer's status as a trafficking survivor.
- [VDD- Documentation-](#) acceptable paperwork alternatives, including formal letters or self-attestations signed by authorized non-governmental organizations (NGOs) or government agencies.

- [Sample LEA/Government Entity Letter to Authorize NGO](#)- An LEA (Local Education Agency) or government entity authorization letter is an official document that formally grants permission, backing, or legal clearance to a Non-Governmental Organization (NGO) to operate, implement programs, or access resources within a specific jurisdiction or school district
- [Standardized Credit Bureau Dispute Form](#)- This form acts as the primary letter template sent to the major credit reporting bureaus (Equifax, Experian, and TransUnion) to formally request the credit block.
- [Pro Bono Legal Organizations](#)- specified organizations recently partnered to launch a successful national virtual credit-repair clinic model to support human trafficking survivors.
- [DBRA FAQ Sheet](#)- designed to help service providers understand how to participate in the Debt Bondage Repair Act (DBRA) credit repair process.
- [DBRA Guide](#)- Designated fields for consumer identification, specific account numbers, and the explicit legal declaration invoking DBRA protection.
- [Credit Score Check Tools](#)- Helps survivors to simulate the impact of removing certain items from their reports.
- [All Sample Templates](#)- Link to all needed templates to apply for credit repair for DBRA

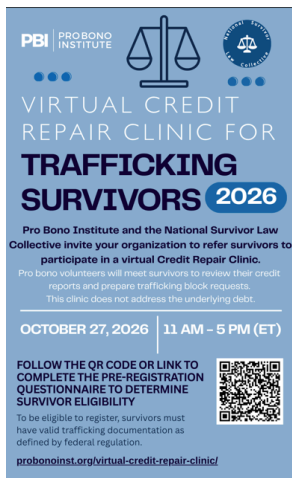
Additional Resources

- [Polaris Project/NJ Coalition Against Human Trafficking](#) – Credit Repair for Survivors of Human Trafficking.
- [Survivor Inclusion Initiative](#) - A dedicated coalition of survivor support organizations, financial institutions and other groups to facilitate survivor access to basic financial services and literature aimed at helping survivors' financial recovery to become full financial participants in their communities.
- [CAST/ Economic Self-Assessment Toolkit](#)- help survivors and advocates navigate and access economic and consumer rights systems and resources. This toolkit was designed to be self-guiding as there may be a number of survivors who have economic and consumer rights issues but are no longer, or were never engaged, with service providers or advocates.
- [Pursuing Justice: The Pro Bono Files Podcast: Credit Repair for Trafficking Survivors](#)- Eve Runyon, of the Pro Bono Institute, and Sarah Dohoney Byrne, of Moore & Van Allen, about a credit-repair clinic established through a partnership between PBI and the National Survivor Law Collective that is helping survivors block trafficking-related debts from their credit reports, often fast enough to unlock housing, jobs, and financial stability.
- [Press Release](#): PBI and Partners Establish Successful Virtual Credit Repair Clinic Model for Trafficking Survivors
- [PBI Landing Page](#): Law Firm Pro Bono Project and Corporate Pro Bono project, Moore & Van Allen, Rutan & Tuckert, Alliance to Lead Impact in Global Human Trafficking

(ALIGHT), Atlas Free, and the National Survivor Law (NSL) Collective have developed and pilot a national series of Virtual Credit Repair Clinics.

- [What are Credit Scores?](#)
- [CSAJ Compendium on Coerced Debt](#)
- [Identity Theft Resource Center Help Center](#)
- [Maryland Volunteer Lawyer Service: Consumer Debt and Credit Repair for Trafficking Survivors](#)
- [Consumer Debt and Credit Repair for Trafficking Survivors](#) (VIDEO) ([Slides only](#))
- [Annual Credit Report For a Free Copy of Credit Report](#)
- [How to Read Your Credit Report](#)
- [Credit Score vs. Credit Report: What's the Difference?](#)

Important: Next scheduled virtual clinic repair clinic for trafficking survivors



The poster is for a "VIRTUAL CREDIT REPAIR CLINIC FOR TRAFFICKING SURVIVORS 2026". It features logos for the Pro Bono Institute and the National Survivor Law Collective. The text states: "Pro Bono Institute and the National Survivor Law Collective invite your organization to refer survivors to participate in a virtual Credit Repair Clinic. Pro bono volunteers will meet survivors to review their credit reports and prepare trafficking block requests. This clinic does not address the underlying debt." The date and time are "OCTOBER 27, 2026 | 11 AM - 5 PM (ET)". It includes a QR code and a link to complete a pre-registration questionnaire to determine survivor eligibility. A note mentions that survivors must have valid trafficking documentation as defined by federal regulation. The URL "probonoinst.org/virtual-credit-repair-clinic/" is at the bottom.

*Much of the information and data in this section is adapted from resources published by the **Coalition to Abolish Slavery and Trafficking (Cast LA)**. Cast LA is the nation's largest provider of comprehensive, direct services to human trafficking survivors. To learn more about their survivor-led advocacy or to access their training toolkits, please visit castla.org.*