



How Can I Pay For Legal Fees I Can't Afford? 4 Helpful Tips

Heather Skyler last updated on 11/15/2017

Thanks to the 6th Amendment to the U.S. Constitution, we enjoy the right to counsel. This means that, if someone cannot afford a lawyer, one will be appointed.

However, this right to counsel extends only to criminal matters. What if you need a [divorce](#) attorney, want to have a will drawn up, or decide to sue someone or a corporation for injustice?

If you can't afford [legal fees](#), there are some options out there. What are these options and which one is best for your situation? Here are four helpful tips to consider.

1) Pro bono

Pro bono is a Latin phrase that means professional work undertaken without payment, and most people understand and use the term to refer to legal work done for free.

Attorney Jill Stanley, who also writes about celebrity legal news on her site proofwithjillstanley.com, says that many law firms, especially the very large ones, have pro bono departments.

She explains, “They do this for many reasons: to provide experience to associates, to support causes they believe in, and to fulfill the duty to work for the good of the public (pro bono) that lawyers have. In fact, it is important to note that providing pro bono services is both a responsibility and an obligation that attaches to the privilege of being an attorney. The ABA (American Bar Association) [Model Rule of Professional Conduct 6.1](#) speaks to this responsibility and obligation very clearly.”

2) Finding help to pay for legal fees

There are several places you can seek legal help for free or at a low cost.

Public interest groups

Stanley notes that potential clients can also reach out to public interest groups whose work centers around matters related to that of the potential client. She adds, “That group might have a legal fund or access to pro bono lawyers or other types of less expensive and free counsel.”

Jim Hacking, who owns Hacking Law Practice, LLC in St. Louis, MO, says that most major cities have low bono or pro bono options. Legal Services Corp. and Catholic Charities have offices around the country, and there are a lot of types of cases that they can handle.

Bar associations

Immigration lawyer Elizabeth Ricci of the firm Rambana & Ricci, PLLC in Tallahassee, FL advises, “If you need representation and can’t afford it, you could contact your local bar association for a free or low-cost referral. A simple Google search should reveal what bars offer what services. “

Law schools

Ricci suggests contacting a law school clinic to determine if legal services are offered by students being supervised by attorneys. “For example, veterans can seek legal help from the Veteran Law Clinic at my alma mater Nova Southeastern University,” she says.

3) Possible pitfalls

Hacking says, “Beware of notarios. These are non-lawyers who offer to ‘handle your case’ at a very low fee. These people often disappear when things go wrong, and the case is screwed up. They do not and cannot stand behind their work. And they make an awful lot of mistakes which can have serious repercussions on the client.”

Ricci warns against finding a pro bono lawyer who doesn’t specialize in your type of case. “In my practice, immigration, the pitfall of using a low-cost solution is that misinformation can lead to denials which usually leads to having to [hire an attorney](#) and pay more fees to fix what could have been avoided.

I often make the analogy to doctors. If you want something important done like your will or divorce, you don’t want to go to someone who doesn’t know how to do that. You wouldn’t go to a walk-in clinic for brain surgery or even worse, to a public health major for a caesarian section!”

4) Extensions, payment plans, and barter

Ricci says that if representation already began and cannot be paid for, non-payment is not necessarily a reason for the attorney to terminate representation.

“The client should review the contract terms and determine what the financial obligations are. Full disclosure is always wise. It is likely helpful to let the attorney know about the financial difficulty to request an extension, payment plan, credit card payment or even barter. I know an attorney with a few beach houses all because clients couldn’t pay their bills but still needed his representation.”

Things to keep in mind

Remember, not every lawyer is right for every client. And not every client is right for every lawyer. Even when seeking free help, you should do your research and make sure the lawyer you find is well-versed in your issue.

Hackey says, “Clients should understand that the lawyer wants their business. They want to get hired. So if they cannot come up with the full amount, talk to

the lawyer and see if they offer payment plans. If you come in confidently and make it clear that you will pay the full legal fee, you just need time; most lawyers will go for this. But if you come in acting like a goofball with no plan and sort of scatterbrain, no one is going to want to give you a break.”

A final option: Consider [taking out a personal loan](#) to pay for your legal fees. [Do your research, read reviews, and investigate rates](#) before you apply.