

Executive Summary

DigniFi is a trauma-informed digital platform that radically simplifies bankruptcy for low-income Americans. Designed to empower *pro se* filers and disrupt extractive legal norms, DigniFi translates the U.S. bankruptcy system into an intuitive, AI-guided experience. At a time when household debt is skyrocketing, legal aid is overwhelmed, and bankruptcy outcomes remain racially and economically skewed, DigniFi fills a structural void: offering self-directed relief that is dignified, lawful, and actionable.

This outlines the systemic failures we aim to solve—and why DigniFi is the right tool.

The Problem

Each year, over 500,000 Americans file for bankruptcy. But for many, the system's promise of a "fresh start" never materializes:

- Nearly 90% of Chapter 13 repayment plans fail within five years.
- *Pro se* filers are disproportionately denied fee waivers or dismissed for paperwork errors.
- Black consumers are more likely to be steered into Chapter 13 repayment, even when Chapter 7 would offer more immediate relief.

In theory, bankruptcy is a neutral legal remedy. In practice, it reinforces structural inequity, especially for Black, Brown, disabled, and low-income communities.

As Malaika Jabali writes in *It's Not You, It's Capitalism*, "You're doing everything you can to make this relationship work. But I can assure you, it's not you, it's capitalism." That logic extends to bankruptcy: a system that obscures help behind legalese and punishes people for needing relief. *Dignity Not Debt* underscores that while ostensibly neutral, the bankruptcy process often acts as a gatekeeping mechanism, favoring the resourced and punishing the under-resourced.

Our Solution

DigniFi reclaims bankruptcy as a civil right. Modeled after the accessibility of platforms like TurboTax, our app simplifies Chapter 7 and 13 filings through an AI-powered, trauma-informed user experience that centers dignity, clarity, and compliance.

Key Features Include:

- **Smart Chapter Selection & Fee Waiver Engine:** Uses income, asset, and debt criteria to recommend the optimal filing path.
- **Plain-Language Guidance:** Legalese-free explainers trained on bankruptcy law, PACER data, and court instructions.
- **Auto-Populated Court Forms:** Structured intake maps directly to official PDFs, reducing error and dismissal risk.

- **Calendar & Case Management Tools:** Tracks court appearances, filing milestones, and follow-up tasks.
- **Integrated Credit Certification Modules:** Fulfills post-filing education requirements with clarity and respect.

All guidance is based on the *law as written*, not legal advice, ensuring that *pro se* users act with confidence and compliance.

DigniFi is more than tech. It is an act of digital mutual aid, transforming legal access from a gate-kept privilege into a structured and supportive right.

Why Now

COVID-era protections have expired. Debt is at a historic high. Legal aid is chronically underfunded. Bankruptcy mills extract fees while failing to deliver results. Courts continue to dismiss *pro se* filings over avoidable mistakes.

But beyond these facts, there is deeper harm. *Dignity Not Debt* explains that corporate legal systems prioritize profit over people, and reforms that don't shift power away from institutions only reinforce that logic. Jabali writes of a system that gaslights people into blaming themselves for structural failure, and bankruptcy is no exception.

DigniFi meets this moment with clarity, empathy, and structure.

Founder Qualifications

I founded DigniFi not out of theory, but from lived contradiction. I followed the rules: hired a lawyer, filed for bankruptcy, and trusted the system. I was steered into Chapter 13 when Chapter 7 would have better served me. I've watched others dismissed for minor errors—a missed deadline, a misunderstood form. These aren't individual failings. They are the expected outcomes of a system designed without us in mind.

I've also navigated this terrain personally—as a gig worker, a father, a student, and a creative—facing debt not as a policy issue but as a daily survival. I understand how legal language conceals critical information, how poverty is criminalized through procedure, and how dignity is stripped through design.

Now, as a Communication Studies student at Northwestern University, I bring lived experience to academic rigor to evolve my work.

DigniFi is not a pitch. It is a public promise: that relief should not be gated by wealth, proximity to power, or professional gatekeeping.

Impact & Vision

DigniFi is more than a tech product. It is a paradigm shift. By making bankruptcy accessible without an attorney, we:

- Reduce legal harm
- Increase user autonomy
- Redesign justice through empathy and access

With prize funding, we will:

- Finalize a working prototype (backend logic maps are complete)
- Pilot with a community legal clinic to evaluate efficacy
- Optimize based on outcomes: discharge rates, fee waiver approvals, and *pro se* completions

Long-term, our goals include:

- District-specific logic for all 94 federal courts
- Expansion into eviction defense and consumer debt litigation
- A public API for ethical legal tech partners

DigniFi is built for those the system forgets—and designed to remind them that relief, rights, and recovery are still possible.