

## 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.