

## Consumer, Money, and Debt FAQ

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### **Why is the Limited License Legal Technician (LLLT) Board pursuing Consumer Law as a potential practice area for LLLTs?**

The Court has determined that unmet legal need is one of the primary thresholds for developing new practice areas for the LLLT license. The new practice area workgroup reviewed statistics from county-based volunteer legal-services providers and the statewide Moderate Means Program as well as studies such as the [Civil Legal Needs Study](#), and found significant unmet legal need in the consumer-law area among low- and moderate-income people. The [2003](#) (Statewide 0-400% of Federal Poverty Level) and [2015](#) (Statewide, 0-200% of Federal Poverty Level) Civil Legal Needs Studies identified Consumer, Financial Services, and Credit among the three most prevalent problems that people experience and seek legal help to address. There was an increase in legal need in this area from 27% to 37.6% between 2003 and 2014. [The Legal Services Corporation June 2017 Report: The Justice Gap](#) (National, 0-125% of Federal Poverty Level) identified consumer issues as the second highest problem area for people at this income level.

### **What happens next?**

The workgroup is carefully reviewing all comments and input received so far and has invited subject matter experts to provide additional feedback and participate in the development process. Once all the input is processed and incorporated, the workgroup plans on circulating an updated proposal for further comment. The LLLT Board may modify the proposed new practice area based on the comments, issues discovered during the drafting of regulations, and issues that arise during the law schools' development of the curriculum.

### **How can I get involved in this process?**

All workgroup and board meetings are open to the public. For more information and meeting dates, please visit the [LLLT Board webpage](#).

### **What can LLLTs do?**

Like lawyers, LLLTs can provide clients with legal advice and complete court documents, but their scope of practice is limited. Think of them as being similar to a nurse practitioner who can treat patients and prescribe medication independently but do not do everything a doctor can. LLLTs currently practice in family law only.



### **Why was the LLLT license created?**

On June 15, 2012, the Supreme Court issued an order adopting the LLLT license to help address the justice gap and increase access to justice for moderate income individuals with unmet legal needs. The Supreme Court stated “[w]e have a duty to ensure that the public can access affordable legal and law related services, and that they are not left to fall prey to the perils of the unregulated market place.” Order No. 25700-A-1005 at 5-6. WSBA operates under the delegated authority of the Court to oversee the license and assist the LLLT Board in its development of new practice areas.

### **What type of education and training is currently required to become a LLLT licensed to practice family law?**

[LLLTs receive extensive education and training](#), including:

- An associate’s degree or higher;
- 45 credits at an ABA or LLLT Board-approved school;
- Three quarters of family law education (currently being taught at the [University of Washington School of Law](#));
- Three examinations (Paralegal Core Competency Exam, practice area and professional responsibility exams); and
- At least 3,000 hours of substantive law-related work experience as a paralegal or legal assistant supervised by a lawyer.

### **Who do LLLTs serve?**

As stated by the Supreme Court in the order adopting APR 28, “[o]ur adversarial civil legal system is complex. It is unaffordable not only to low income people, but as the 2003 Civil Legal Needs Study documented, moderate income people as well (defined as families within incomes between 200% and 400% of the Federal Poverty Level).”<sup>1</sup>

Like lawyers, LLLTs have the freedom to choose who to work for, what clients to serve, and how much to charge. But unlike lawyers, LLLTs do not have astronomical student loan debt and as a result are not pressured to find particularly high paying jobs. Naturally, LLLTs are best suited to serve moderate income individuals – a population that does not qualify for free legal representation by civil legal aid providers and often can’t afford legal assistance provided by attorneys.

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<sup>1</sup> Supreme Court Order No. 25700-A-1005



### **How much do LLLTs charge?**

The Bar does not ask, suggest, or control how much licensed legal professionals (LLLTs, lawyers, and LPOs) charge for their services. Anecdotally, LLLTs charge between a quarter to one-third of what lawyers charge.

### **Has the LLLT license been studied?**

The Public Welfare Foundation conducted a preliminary evaluation of the LLLT license. The report can be found on the [American Bar Foundation website](#).

