

Debt Reliever

DURING HIS last two years of college, Rohan Pavuluri '18 rode the bus from Boston to New York and back every other weekend. But unlike most undergraduates headed to New York, he wasn't going to a job interview or a concert, or visiting family or friends. He was en route to work on Upsolve, the nonprofit startup that he co-founded in 2016.

Upsolve has since helped relieve low-income families of more than \$30 million of debt; received numerous honors, including *The New York Times's* Good Tech Award; and been backed by the likes of former Google CEO Eric Schmidt. But in 2016, it was just a budding response to an idea Pavuluri had as a freshman, while working at the Harvard Access to Justice Lab for Green professor of public law James Greiner. Even though rights are supposed to be equally accessible to all Americans, Pavuluri realized, low-income families who can't afford a lawyer to sort through the legal complications of accessing rights "are priced out."

Debt relief was a major example. He and others at the lab saw bankruptcy, despite the associated stigma, as one feasible way for low-income people to cope with huge debt resulting from medical expenses, unemployment, or predatory loans. Its effects are huge—the average Upsolve user's net worth improves by \$40,000—and bankruptcy law is federal, so it works nationwide. "The richest corporations have armies of lawyers and bankers helping them restructure their debt and file for bankruptcy," Pavuluri explains, "while the lowest-income families can't even access this tool."

He spent his sophomore summer exploring the concept of an online web application that could help low-income families through the bankruptcy process for free. The initial research took place at the U.S. Bankruptcy Court in Brooklyn, because the Robin Hood Foundation—an anti-poverty nonprofit based in New York City—had offered him a free desk and mentorship. During his time at the courthouse, one of the judges introduced him to Jonathan Petts, a bankruptcy attorney, and the two started working together immediately, eventually building a software prototype and founding Upsolve.

Back in Cambridge, he admits, "I definitely concentrated in Upsolve more than statistics": he took 10 independent studies to be able to work full-time on the project. Harvard also provided "our first \$200,000 to \$300,000," through sources that included a top prize in the President's Innovation Challenge. "I think a lot of people should treat Harvard not just as a school, but as an incubator," he says, "a platform to launch their own organizations, or projects that solve serious social problems."

Upsolve's software is remarkably simple, he explains. Users an-



Upsolve co-founder Rohan Pavuluri (right) and summer staffer Nick Brown are Crimson activists helping those in the red.

swer a series of questions about what they earn, spend, own, and owe; Upsolve uses that data to fill out their bankruptcy forms and its in-house lawyers review the forms, which are then returned to the users to file with a local court. Pavuluri says the real challenge arose from design considerations: how to de-stigmatize bankruptcy to potential users, and effectively question people in emotional and financial distress. These considerations—as well as efforts to publicize Upsolve and make it financially self-sustainable—are what Pavuluri and his team are focused on now.

The Harvard connection continues: the nonprofit takes on an intern each year through the College's Center for Public Interest Careers. This past summer, Nicholas Brown '22 worked as director of outreach. He sees Upsolve as a place where he can make an impact even as an undergraduate. "There's so many more options than becoming an investment banker, a doctor, a lawyer, or a consultant," he says. "There's so much you can do out there to better the public good, and sometimes you have to create a new job, if you find what you want to do, like Rohan did."

When Pavuluri is asked why more college students aren't seeking to solve problems as he did, he says the issue is not a lack of brainpower or resources, but the mindset with which they view social change—that it must be big and flashy. He spent his own high-school summers working on political campaigns, and thought "the only way people could have a big impact on the world was through public policy and politics and government." But, as he learned from Upsolve, "The sexiest solution isn't necessarily the best one. Cheap, fast solutions matter, and what's really important is to focus on the problem." ~NINA PASQUINI