

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
CALIFORNIA

Aragones v. Sequium Asset Solutions, LLC

No. 1:25-cv-00744-JLT-EPG (E.D. Cal. July 9, 2025) · No. 1:25-cv-00744-JLT-EPG · Decided July 9, 2025

SUMMARY

The United States Magistrate Judge recommends denying Reynaldo Aragones’s application to proceed in forma pauperis because his reported wages and savings are sufficient to pay the civil filing fee. The findings and recommendations would require Plaintiff to pay the \$405 filing fee in full and warn that failure to do so may result in dismissal; objections are due within 30 days.

CASE DETAILS

COURT	United States District Court for the Eastern District of California
JURISDICTION	United States District Court for the Eastern District of California
DECIDED	July 9, 2025
DOCKET	1:25-cv-00744-JLT-EPG
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff filed a civil complaint concerning alleged erroneous debt reporting and simultaneously applied to proceed in forma pauperis. The magistrate judge issued findings and recommendations recommending denial of the application and requiring payment of the filing fee.
STANDARD OF REVIEW	The court evaluated whether Plaintiff demonstrated inability to pay the filing fee under 28 U.S.C. § 1915(a)(1).
PRECEDENTIAL VALUE	Unknown; magistrate judge findings and recommendations pending review by the assigned district judge
PARTIES	Reynaldo Aragones v. Sequium Asset Solutions, LLC

TOPICS

- civil procedure
- credit reporting
- consumer protection

PRACTICE AREAS

- Federal civil procedure
- In forma pauperis proceedings
- Consumer protection
- Credit reporting

QUESTIONS PRESENTED

1. Whether Plaintiff demonstrated that he was unable to pay the filing fee so as to qualify to proceed in forma pauperis under 28 U.S.C. § 1915(a)(1).

HOLDINGS

1. Plaintiff's application to proceed in forma pauperis should be denied because his reported income and available funds were sufficient to pay the \$405 filing fee.

KEY QUOTATIONS

“These funds—especially Plaintiff’s monthly wages—are sufficient to pay the filing fee in this action.” (at 1)

“Therefore, the Court will recommend that Plaintiff’s application to proceed in forma pauperis be denied and that Plaintiff be required to pay the filing fee of \$405.00 for this action in full.” (at 1)

FACTUAL BACKGROUND

Plaintiff alleged that Defendant had erroneously reported his debt. He reported gross wages of \$6,463.00, take-home pay of \$4,260.09 after taxes, and \$1,400.00 in checking and savings. The court concluded that these wages and funds were sufficient to pay the \$405 civil filing fee.

PROCEDURAL HISTORY

Reynaldo Aragonese commenced the action and submitted an application to proceed in forma pauperis under 28 U.S.C. § 1915. After reviewing the application, the court found that his reported wages and available funds were sufficient to pay the \$405 filing fee. The magistrate judge recommended denying IFP status, ordering payment of the fee, and advising that failure to pay would result in dismissal; objections were permitted within 30 days.

DISPOSITION

other

CASES CITED

- *Hymas v. United States DOI*, 73 F.4th 763, 767 (9th Cir. 2023)
- *Calhoun v. Stahl*, 254 F.3d 845, 845 (9th Cir. 2001) (per curiam)
- *Jones v. Waypoint Res. Grp. LLC*, No. 3:23-cv-06088-TMC, 2024 WL 532356, at *1 n.1 (W.D. Wash. Jan. 3, 2024)
- *Wilkerson v. Wheeler*, 772 F.3d 834, 838-39 (9th Cir. 2014)
- *Baxter v. Sullivan*, 923 F.2d 1391, 1394 (9th Cir. 1991)