

HOW TO COPE WITH DEBT



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This booklet gives general information about what you can do if you have money problems. It does not give advice about your particular legal problem. If you have specific legal questions, you should contact your local legal aid office, or a private lawyer.

This booklet only applies to the following counties in New York State:

Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego and Otsego.

For help with debt problems in another state, or in other parts of New York State, go to the federal Legal Services Corporation website at www.lsc.gov. On the website, click on your state to get contact information for local legal aid programs in your area.

The Legal Aid Society of Mid-New York, Inc.'s HelpLine (1-877-777-6152) can provide advice, self-help forms and referrals in most civil (non-criminal) cases. However, we are a non-profit agency, and our staff is limited. We cannot provide actual legal representation (including court representation) in every case.

The Legal Aid Society of Mid-New York, Inc. cannot provide assistance with criminal cases or traffic tickets. For help with a criminal case, contact the public defender's office in your area.

If you have money problems, you are not alone. It can be hard to pay your bills if you lose your job, get sick, get divorced, or have a death in your family. These things can happen to anyone.

Here are some things you can do to take control:

Make a Budget

Take a look at your income. Are there ways to get more money coming into your household? For example, can anyone in your family start working, or helping out with the bills?

Even if you work, you may still qualify for benefits to help make ends meet. Your family members may also qualify. Here are some examples:

- ✓ Unemployment Benefits for laid-off workers. Apply at your Department of Labor office.
- ✓ Food Stamps for help with groceries. Apply at your county Social Services office.
- ✓ Public Assistance for cash help. Apply at your county Social Services office.
- ✓ Emergency Assistance for help with rent, utilities, back property taxes and other emergency needs. Apply at your county Social Services office.
- ✓ Social Security Retirement for people who are 62 and over. The person's parents, spouse or children may also be able to get benefits. The parents, spouse or children of a worker who has died may also be eligible (even if the worker was under age 62). "Spouse" includes an ex-spouse, in some cases. Apply at your local Social Security office.
- ✓ Social Security Disability for people with disabilities. In some cases, the disabled person's family members can also get benefits. Apply at your local Social Security office.
- ✓ SSI for adults and children with disabilities, and seniors who are 65 and over. You must meet certain income and asset guidelines. Apply at your local Social Security office.
- ✓ HEAP for help with winter heat bills. Apply at your county Social Services office or Office for the Aging.
- ✓ Medicaid for help with healthcare bills. Medicaid has recently expanded to cover many more households who did not qualify previously. Apply at your county Social Services office.
- ✓ Medicare for certain people who are 65 and over, or who have been eligible for Social Security Disability for at least 25 months. Apply at your local Social Security office.
- ✓ Health Insurance under the Affordable Care Act. If you don't qualify for Medicaid, search for an affordable health plan online at www.nystateofhealth.ny.gov, or call 1-855-355-5777 (TTY 1-800-662-1220).

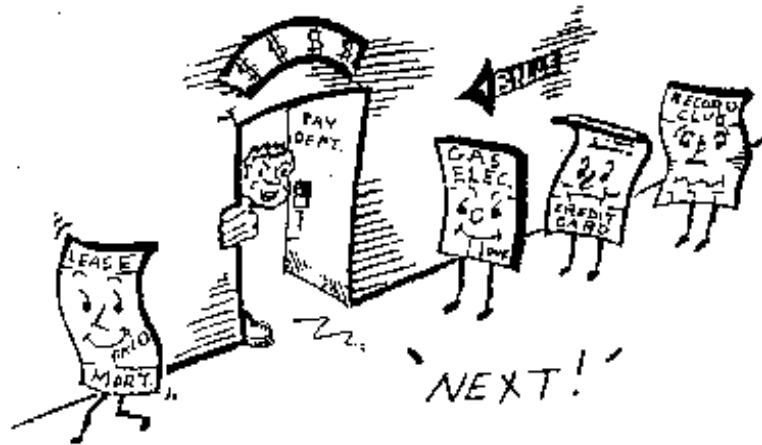
- ✓ Earned Income Tax Credit for people who work. You may qualify for a big refund, even if you didn't earn very much. To find a free tax clinic, call 1-800-829-1040.
- ✓ Hill-Burton Program for help with hospital bills. Apply at the hospital business office.
- ✓ EPIC for help with prescriptions if you are 65 or over. Call your local Office for the Aging or 1-800-332-3742.
- ✓ Medicare Part C and D for help with prescriptions (if you are on Medicare). For help enrolling, call 1-800-633-4227. Your local Office for the Aging may also be able to help.
- ✓ Lifeline for help with phone bills. Apply with your local phone company. You may also qualify for a free prepaid cell phone. Visit www.safelinkwireless.com to apply.
- ✓ Section 8 for help with rent. Apply at your local Section 8 program.
- ✓ STAR Program for help with property taxes. Apply at your local tax assessor's office. *Ask about any special programs for low-income seniors, people with disabilities, or veterans.* If you are 65 or over, you should apply for "Enhanced STAR" to get a bigger tax exemption based on your income.

In most cases, if you get denied, you can appeal. File your appeal right away, so you don't miss any time limits. If you need help, contact your local legal aid office.

Next, find ways to cut your expenses. Here are some ways to do this:

- ✓ Shop around for the best prices.
- ✓ Get rid of expenses you don't need, like cable TV.
- ✓ Carpool to school or work.
- ✓ Get energy wise! Ask your local power company about how to weatherize your home. There may be free help in your community. When you buy things for your home, look for the energy star.
- ✓ Quit smoking. The average smoker (1 pack per day) spends \$165 per month on cigarettes. If you won't quit for your health, do it for your pocketbook! For help, call NY Quits at 1-866-697-8487.

Pay your important bills first!



House payments, rent and utilities always come first. If you do not pay, you can lose your home or get evicted. You could also have a utility shutoff.

Also, if you miss your car payments, you can lose your car.

Do not pay a less important bill, like a credit card bill, just because a creditor is harassing you. Take care of basic needs first.

Do's and Don'ts About Debt

Being in debt can lead to even more problems. Be careful! Here are some things to watch out for:

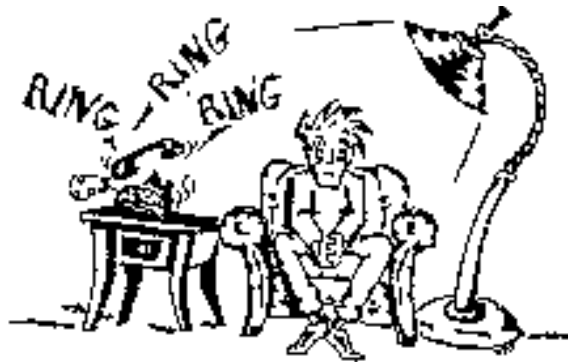
- ✓ Do not wait until your bills get sent to a collection agency. If you can't pay, call the creditor and explain why. The creditor may agree to take smaller payments. Get this in writing from the creditor. Do not agree to pay more than you can afford. Clearpoint (formerly Consumer Credit Counseling Services of CNY) may be able to help. Call 1-800-750-2227.
- ✓ Beware of offers to "refinance" or "consolidate" debts. In most cases, you will be worse off. If you borrow against your home, or car, you will lose it if you can't make the payments. Check with a lawyer or your local nonprofit Consumer Credit Counseling Service (Clearpoint) before taking this step.

- ✓ If you are facing a utility shutoff, apply for emergency help from your county Social Services office. If you can't get help, the utility company must work out a payment plan that you can afford. If you have problems getting a payment plan, call the New York State Public Services Commission at 1-800-342-3355 for help. Also, you may have the right to stop a shutoff in winter, or if you are elderly, blind, disabled, or have a medical emergency. If the company won't help, call your local legal aid office and the Public Service Commission.
- ✓ Stay away from people who promise "bad credit, no problem." The interest rates are usually very high. If it sounds too good to be true, it is not true.
- ✓ Don't give in to a creditor just because they threaten to report you to a collection agency. If you are behind on your bills, chances are your credit is bad already.
- ✓ Stay away from people who promise to "fix" your credit or your money problems. If you need help, call your local nonprofit Consumer Credit Counseling office (Clearpoint) instead. You can fix mistakes on your credit report yourself by sending a dispute letter to the credit bureau.
- ✓ Beware of "debt settlement companies." Many of these companies advertise on TV or the radio, promising to fix your debt problems. Sometimes, they even claim to be part of a government program! These companies set you up with a monthly payment plan, and promise to "settle" your debts for pennies on the dollar. Until you build up enough money in your account, however, the debt settlement company does not send any money to your creditors. Early on, most if not all of your monthly payment goes to the debt settlement company, not your creditors! In the meantime, your creditors are not getting paid, and can still try to collect from you.
- ✓ Student loans are different than other kinds of bills. In most cases, the lender will work with you if you can't make your payments. Don't ignore your student loans! If you do, your loan will go into default. If this happens, you may risk losing part of your paycheck or federal benefit check. You will risk losing your tax refund every year. Also, you will not be able to get any more student loans in the future. So, if you can't make your payments, talk to the lender right away. In most cases, you can choose from several different payment plans, including a plan based on your income. You can also apply for a deferment or forbearance, so you won't have to pay at all while you get back on your feet. If you are disabled, or if you went to a bad trade school, you can even apply for a discharge to wipe out your loan. If you are already in default, you may still be able to

get back in good standing, and get affordable payments (as low as \$0 per month, in some cases!) Read our “Living With Student Loans” booklet for help.

- ✓ Stay away from “rent-to-own” stores, pawn shops, payday loans and tax refund loans. Interest rates are often as high as 200% or 300%! Get your taxes done at a free clinic.
- ✓ When you need a home or car loan, try your local banks and credit unions first. Ask your local nonprofit Consumer Credit Counseling office (Clearpoint) about special loan programs for low-income homebuyers. Even if you have bad credit, you may still qualify.
- ✓ Beware of “Foreclosure Rescue” Scams. If you are facing foreclosure, you will probably get letters in the mail promising to make all your problems go away, for a fee. Do not pay for foreclosure prevention services (unless you hire a lawyer licensed to practice law in New York, to file a bankruptcy case or defend you in a court case). Every county in New York State has a free foreclosure prevention program, and free legal services may also be available. If you lose money to a scam, it is often impossible to get it back. You are better off saving your money to catch up on your mortgage, or for moving costs if you cannot save your home. There is a list of free foreclosure prevention programs at the end of this booklet.
- ✓ Gambling will only make your money problems worse. If you think you have a problem with gambling, call 1-800-522-4700 for help.

How can I stop debt collectors from harassing me?



Some creditors hire third party “debt collectors” (also called “collection agencies”) to contact you about past-due bills. Some debt collectors try to get you to pay by making threats. They may also try to make you feel bad or guilty so you will pay.

Don't give in! A collection agency cannot:

- ✓ Take you to court
- ✓ Take your income or property
- ✓ Have you arrested, or sent to jail

The worst thing a collection agency can do is give the case to a lawyer. The lawyer can take you to court. Even then, there must be a court order before the creditor can take your income or property.

It is illegal for a debt collector to:

- ✓ Contact other people (like your family, neighbors, or your boss) about your bills, except to get your address and phone number
- ✓ Contact you before 8:00 a.m. or after 9:00 p.m.
- ✓ Contact you at work if your boss does not allow it
- ✓ Contact you if you have an attorney
- ✓ Collect on a debt that has legally expired, because it is too old
- ✓ Use bad language or insults
- ✓ Harass you with phone calls
- ✓ Lie to you about the debt (for example, saying you will be arrested)
- ✓ Ask for a postdated check and cash it before its date

If a debt collector does any of these things, get help right away. Call your local legal aid office. You can also make a complaint to a federal or state agency. Go to page 13 to learn how to file a complaint.

Are you tired of letters and calls from a debt collector? Stop the debt collector by sending a “no-contact” letter! In the letter, ask the debt collector to stop calling and writing to you. Explain why you can’t pay, and let the debt collector know if you are being harassed. Here is an example:

Mrs. Smith
29 Main Street
Utica, NY 13501

October 9, 2006

ABC Collection Agency
111 29th Street
New York, NY 11111



Dear Sir or Madam:

Please stop contacting me about account number 123456 with the Oneida store. I am disabled now and my only income is from SSI. The Fair Debt Collection Practices Act requires you to comply with my request.

I also want you to know that your employee, Mr. Jones, called me before 8:00 a.m. on September 1, 2012. He used bad language and told me I would go to jail. This is illegal and must stop.

By writing this letter, I am in no way admitting that I owe this debt.

Yours truly,
Mrs. Smith

Send the letter by certified mail, return receipt requested. Keep a copy.

It is illegal for a debt collector to call or write to you after receiving your letter. If the debt collector still won’t leave you alone, get help from a lawyer right away. Call your local legal aid office or the Lawyer Referral Hotline (1-800-342-3661).

In New York, it is also illegal for a creditor to harass or abuse you and your family. Call the New York State Attorney General’s Office at 1-800-771-7755 for help.

What happens if I can't pay?



First, and most importantly, you cannot be arrested or go to jail for owing a consumer debt (except for back child support or spousal support).

If you can't make your mortgage payments, the bank must take you to court before they can foreclose on your home. If you are having trouble making your payments, call your local foreclosure prevention program right away. There is a list of programs at the end of this booklet.

If you can't make your car payments, the creditor can repossess your car and sell it without going to court. If you still owe anything after your car is sold, the creditor can take you to court for the rest.

For other types of bills, the creditor must take you to court to get paid. EXCEPTION: for IRS debts and most types of student loans, a court order is not needed before part of your paycheck, your tax refund or certain limited types of federal benefits can be taken. Read our "Living With Student Loans" booklet to find out more about your rights.

Never ignore court papers. If you get sued by a creditor, there are time limits to make a response. Get help from a lawyer right away. If you do not make a proper response, you will lose your chance to contest the lawsuit.

If you lose your court case, you will have a judgment against you. A judgment is just a court order that says you owe the money. If the creditor has a judgment, the creditor may be able to take your income and your property to pay off the debt. Here are some examples of "exempt" income (income a creditor cannot take):

- ★ SSI
- ★ Social Security Disability (SSD) and Social Security
- ★ Unemployment
- ★ Public Assistance
- ★ Worker's Compensation

- ★ VA Benefits
- ★ Child Support or Spousal Support
- ★ Black Lung Payments and Federal Railroad Retirement
- ★ Most Pensions
- ★ Student Loan Proceeds

Is My Bank Account Safe?

Under New York State's Exempt Income Protection Act, your bank account can't be frozen if it contains \$2,160 or less. If exempt benefits were directly deposited into your bank account within the past 45 days, your bank account can't be frozen if it contains \$2,750 or less*. Federal law also protects direct deposits of certain federal benefits made in the past two months, even if the total is higher than these limits. Banks can't charge you a frozen account fee if your account is within these limits.

Amounts over these limits can be frozen. *However, the creditor still can't keep any exempt money, even if your account is over the limits discussed above.* The bank must send you a notice within 2 days, explaining your right to keep any exempt money in the account (including 90% of gross wages). The notice will include a form for claiming exempt income. You must fill it out and mail it to the bank AND the creditor's lawyer within 20 days of the postmark on the envelope. Include proof that the income is exempt (for example, bank statements, benefit statements, paystubs, etc.) *If you can prove all the money is exempt, the account must be unfrozen within 7 days.* If exempt money is mixed with non-exempt money in the account, the exempt amount must be unfrozen within 7 days. *NOTE: keep your exempt income in a separate bank account, or it may be hard to prove what part of the account is exempt.* If the bank does not release your account, or if the creditor's lawyer serves you with court papers, contact your local legal aid office for help right away.

*If you were sued between 4/1/12 and 3/31/15, the amount is \$2,625 or less. If you were sued before 4/1/12, the amount is \$2,500 or less.

EXCEPTION: for back child support, spousal support, IRS debts and most student loans, part of certain benefit checks can be taken (within certain limits). SSI and public assistance cannot be taken, however. If your benefits are taken, ask for a hardship form. For child support and spousal support, go back to the court that ordered the support, and try filing for a modification.

Here are some kinds of property creditors cannot take:

- ★ Clothes and food
- ★ Most furniture and appliances
- ★ Wedding rings, and jewelry worth up to \$1,000

- ★ School books
- ★ Work tools
- ★ Household items
- ★ Your home, if your equity in the home is \$75,000 or less (\$150,000 for married people who own a home jointly). *NOTE: you can still lose your home to foreclosure if you don't make your mortgage or tax payments, however.*
- ★ One car, if it is worth \$4,000 or less, after subtracting your car loan (\$10,000 or less if it is equipped for a disabled person) *NOTE: the car can still be repossessed if you don't make your car payments, however.*

If a creditor tries to take any of these things, call your local legal aid office right away.

NOTE: if you owe a debt from a divorce, or for spousal or child support, these items of property may not be protected.

Can a creditor take part of my paycheck?

In some cases, yes. This is called garnishment. The creditor must get a court judgment against you first (except most student loan and IRS debts).

By law, the creditor can't take more than 25% of your take home pay or 10% of your gross pay, whichever is less. However, you always get to keep at least \$270 take home pay per week (\$9.00/hour state minimum wage for a 30-hour week).

NOTE: for child support and spousal support, the law allows more of your pay to be taken, within certain limits. For IRS debts and most types of student loans, up to 15% of your take home pay can be taken; however, you can ask for a hardship form.

What is an "Information Subpoena"?

If you have a judgment against you, the creditor's lawyer may serve you with an Information Subpoena. You will see the words "Information Subpoena" near the top of the first page. Basically, this is just a questionnaire about your finances. However, it is an actual court subpoena, so you need to take it seriously.

You must fill out the subpoena truthfully, and have it notarized. You must mail it to the creditor's lawyer within 7 days of when you received it. If at all possible, have a lawyer look it over before you mail it out. Call your local legal aid office, to see if they can help.

If you need more time to respond, call the creditor's lawyer. Ask the lawyer to confirm the extension with a letter to you. Even if you already missed the deadline to respond, the lawyer may agree to give you more time.

If you don't respond, or if you refuse to answer any of the questions without a good reason, you could be held in contempt of court. If so, you could actually be arrested and go to jail. If there are any court hearings scheduled about the subpoena, you must show up.

Do Debts Have Time Limits?

In New York, most consumer debts (such as credit card bills and medical bills), expire 6 years after the last time you made a payment.

Court judgments in New York last for 20 years. If the judgment is filed in the county clerk's office, it will be a lien against your home for 10 years (unless the creditor files paperwork to get an extension, for up to another 10 years).

If the debt is from another state (for example, some credit cards issued by out-of-state banks), the time limit may be longer or shorter. However, it is hard to know for sure unless you have a copy of your contract or credit card agreement.

If a creditor does not take you to court before the time limit ends, the debt is no longer valid. However, admitting you owe the old debt in writing, or making a payment on it, will re-start the time clock. Before paying an old debt, check with a lawyer, to make sure the debt has not expired.

Some debts, such as most student loans, tax debts, and support debts, do not expire (although there are some exceptions). Check with a lawyer for advice about whether your debts are still valid.

Should I file for bankruptcy?

"At the end of every seven years you shall make a release. And this is the manner of the release: every creditor shall release that which he has lent to his neighbor and his brother; because the Lord's release has been proclaimed."

-Deuteronomy 15:1-2

Bankruptcy is an old idea! It can be a good way to get a fresh start. It also stops your creditors from trying to collect on your debts. Foreclosures, repossessions and lawsuits must stop right away (at least temporarily).

There are two main kinds of consumer bankruptcy: Chapter 7 and Chapter 13. Chapter 7 bankruptcy can wipe out most bills. Chapter 13 bankruptcy gives you the chance to catch up on your bills over 3-5 years.

Bankruptcy is not for everyone. For example, if you have no income or property that a creditor can take, you are “judgment proof”. This means there is nothing your creditors can do to get paid. If you are judgment proof, you may not need to file for bankruptcy or even make payments.

Also, if you only owe a few hundred or a few thousand dollars, you may want to wait until your financial situation gets worse.

To find out if bankruptcy is right for you, talk to a lawyer. Most bankruptcy lawyers offer free consultations. Call your local legal aid office or the Lawyer Referral Hotline at 1-800-342-3661.

How Can I Make a Complaint?

The federal government has a new agency, called the Consumer Financial Protection Bureau or “CFPB”. If you have a complaint about any of your debts, visit the CFPB website at www.consumerfinance.gov. Click on “Submit a Complaint,” and follow the instructions. If you don’t have access to the internet, you can call the CFPB toll-free at 1-855-411-2372. If you are hearing impaired, the TDD/TTY number is 1-855-729-2372.

You can also contact the New York State Attorney General to file a complaint. You can visit www.ag.ny.gov, or call the consumer helpline toll-free at 1-800-771-7755. The TDD/TTY number is 1-800-788-9898.

If your complaint is about a credit card debt or bank loan (including student loans), you can make a complaint to the New York State Department of Financial Services. This includes complaints about debt collectors who are trying to make you pay these types of debts. You can file a complaint online at www.dfs.ny.gov. Click on “Consumers,” then click on “File a Complaint.” You can also call toll-free at 1-800-342-3736.

When you make a complaint, make sure to keep a copy for your records. Send in copies of any documents that support your complaint.

How to Cope with Debt, Legal Aid Society of Mid-New York Inc.

HELPFUL TELEPHONE NUMBERS AND ADDRESSES

NEW YORK STATE ATTORNEY REFERRAL SERVICE 1-800-342-3661

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) 1-855-411-2372
1-855-729-2372 TDD/TTY

NEW YORK STATE ATTORNEY GENERAL 1-800-771-7755
1-800-788-9898 TDD/TTY

Broome, Chenango, Otsego and Delaware Counties:
44 Hawley Street, 17th Floor, Binghamton, NY 13901 (607) 721-8771

Cayuga, Cortland, Madison, Onondaga and Oswego Counties:
615 Erie Blvd. West, Suite 102, Syracuse, NY 13204 (315) 448-4800

Jefferson and Lewis County:
317 Washington Street, Watertown, NY 13601-3744 (315) 785-2444

Oneida and Herkimer Counties:
207 Genesee St., Room 508, Utica, NY 13501 (315) 793-2225

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES: 1-800-342-3736

LEGAL AID SOCIETY OF MID-NEW YORK, INC.

Legal HelpLine Number: 1-877-777-6152

Broome & Chenango Counties:
168 Water Street, 2nd Floor, Binghamton, NY 13901 (607) 231-5900

Cortland County:
111 Port Watson Street, Cortland, NY 13045 (607) 428-8400

Herkimer, Madison and Oneida Counties:
268 Genesee Street, Utica, NY 13502 (315) 793-7000

Jefferson and Lewis Counties:
44 Public Square, Watertown, NY 13601 (315) 955-6700

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Oswego County:

108 West Bridge Street, Oswego, NY 13126 (315) 532-6900

Onondaga and Cayuga Counties:

221 South Warren Street, Suite 310, Syracuse, NY 13202 (315) 703-6600

Otsego and Delaware Counties:

1-877-777-6152

CONSUMER CREDIT COUNSELING (CLEARPOINT)

(800) 750-2227

49 Court Street, Suite 125, Binghamton, NY 13901

(607) 773-4772

5794 Widewaters Parkway, Syracuse, NY 13214

(315) 445-8960

215 Washington Street, Suite 005, Watertown, NY 13601

(315) 786-2861

COUNTY DEPARTMENTS OF SOCIAL SERVICES

Broome County:

36-42 Main Street, Binghamton, NY 13905-3199

(607) 778-8850

Cayuga County:

160 Genesee Street, Auburn, NY 13021

(315) 253-1011

Chenango County:

County Office Building, 5 Court Street
Norwich, NY 13815

(607) 337-1500

Cortland County:

60 Central Avenue, Cortland, NY 13045

(607) 753-5248

Delaware County:

111 Main Street, Delhi, NY 13753

(607) 832-5300

Herkimer County:

301 North Washington Street, Herkimer, NY 13350

(315) 867-1291

Jefferson County:

250 Arsenal Street, Watertown, NY 13601

(315) 782-9030

Lewis County:

5274 Outer Stowe Street, Lowville, NY 13367

(315) 376-5400

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Madison County:

133 N. Court Street, P.O. Box 637, Wampsville, NY 13163 (315) 366-2211

Oneida County:

800 Park Ave., Utica, NY 13501 (315) 798-5700

300 W. Dominick Street, Rome NY 13440 (315) 338-0200

Onondaga County:

421 Montgomery, Syracuse, NY 13202 (315) 435-2700

Oswego County:

100 Spring Street, Mexico, NY 13114 (315) 963-5000

Otsego County :

197 Main Street, Cooperstown, NY 13326 (607) 547-4355

OFFICES FOR THE AGING

Broome County:

60 Hawley Street, 4th Floor, Binghamton, NY 13902 (607) 778-2411

Cayuga County:

160 Genesee Street, Auburn, NY 13021-3483 (315) 253-1226

Chenango County:

County Office Bldg., 5 Court St., Norwich, NY 13815-1794 (607) 337-1770

Cortland County:

60 Central Avenue, Cortland, NY 13045 (607) 753-5060

Delaware County:

6 Court Street, Delhi, NY 13753 (607) 746-6333

Herkimer County:

109 Mary Street, Suite 1101, Herkimer, NY 13350-2924 (315) 867-1121

Jefferson County:

175 Arsenal Street, Watertown, NY 13601-2546 (315) 785-3191

Lewis County:

7660 State Street, Lowville, NY 13367 (315) 376-5313

Madison County:

138 Dominick Bruno Blvd., Canastota, NY 13032 (315) 697-5700

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Oneida County:

120 Airline Street, Suite 201, Oriskany, NY 13424 (315) 798-5456

Onondaga County:

421 Montgomery Street, 10th Floor, Syracuse, NY 13202 (315) 435-2362

Oswego County:

70 Bunner Street, P.O. Box 3080, Oswego, NY 13126-3080 (315) 349-3484

Otsego County:

140 County Highway 33W, Suite 5
Cooperstown, NY 13326 (607) 547-4232

NEW YORK STATE DEPARTMENT OF LABOR

Broome County:

171 Front Street, Binghamton, NY 13905 (607) 778-2136

Cayuga County:

199 Franklin Street, Suite 204, Auburn, NY 13021 (315) 253-1590

Chenango County:

1 O' Hara Drive, Norwich, NY 13815 (607) 334-2201 x128

Cortland County:

99 Main Street, Cortland, NY 13045 (607) 756-7585

Delaware and Otsego Counties:

12 Dietz Street, Oneonta, NY 13820 (607) 432-4800

Herkimer County:

320 North Prospect, Herkimer, NY 13350 (315) 867-1400

Jefferson and Lewis Counties:

1000 Coffeen Street, Watertown, NY 13601 (315) 785-9252

Madison County:

1006 Oneida Plaza Drive, Oneida, NY 13421 (315) 363-2400

Oneida County:

207 Genesee St. Suite 202, Utica, NY 13501 (315) 793-2229

300 W. Dominick Street, Suite 1, Rome, NY 13440 (315) 356-0662

Onondaga County:

443 N. Franklin Street, Lower Level, Syracuse, NY 13204 (315) 473-8250

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Oswego County:

200 N. Second Street, Fulton, NY 13069

(315) 591-9000

SOCIAL SECURITY ADMINISTRATION

Broome and Chenango Counties:

2 Court Street, Suite 300, Binghamton, NY 13901

1-866-964-3971

Cayuga, Cortland and Onondaga Counties:

Federal Bldg., 4th Floor, 100 S. Clinton St.
Syracuse, NY 13261

1-800-772-1213

Jefferson and Lewis Counties:

156 Bellew Ave. South, Watertown, NY 13601

1-866-627-6995

Herkimer, Madison and Oneida Counties:

10 Broad Street, Utica, NY 13501

1-877-405-6750

Oswego County:

17 Fourth Avenue, Oswego, NY 13126

1-866-964-7593

Delaware and Otsego Counties:

31 Main Street, Suite 1, Oneonta, NY 13820

1-877-628-6581

PUBLIC UTILITIES

National Grid

1-800-642-4272

Public Service Commission

Hotline for Imminent Shut Off

1-800-342-3355

New York State Electric and Gas (NYSEG)

Billing Problems

1-800-572-1111

CREDIT BUREAUS

Equifax Credit Information Services

P.O. Box 740241, Atlanta, GA 30374

1-800-685-1111

Experian

P.O. Box 2002, Allen, TX 75013

1-888-397-3742

How to Cope with Debt, Legal Aid Society of Mid-New York Inc.

TransUnion Corporation
P.O. Box 2000, Chester, PA 19022 1-800-888-4213

FORECLOSURE PREVENTION – FREE LEGAL SERVICES

Legal Aid Society of Mid-New York, Inc. 1-877-777-6152
*Broome, Chenango, Delaware, Herkimer, Jefferson,
Lewis, Madison, Oneida and Otsego Counties*

Hiscock Legal Aid, Inc. (315) 422-8191
Onondaga County

Legal Services of Central New York, Inc. 1-877-777-6152
Cayuga, Cortland and Oswego Counties or (315) 703-6500

FORECLOSURE PREVENTION – FREE COUNSELING SERVICES

NeighborWorks Homeownership Center (315) 724-4197
Herkimer, Madison and Oneida Counties

Metro Interfaith (607) 723-0723
Broome, Chenango and Otsego Counties

HOME Headquarters (315) 474-1939
*Cayuga, Cortland, Jefferson, Lewis, Madison, Onondaga
and Oswego Counties*

Delaware Opportunities (607) 746-1600
Delaware County 1-800-662-1200 TTY

OTHER

EPIC (Prescription Drug Assistance for Seniors) 1-800-332-3742

National Problem Gambling 24-Hour Hotline 1-800-522-4700

NY Quits – Smoker Quit Support Line 1-866-697-8487



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