

Do you struggle to pay your
credit card bills?

Are you being harassed
by *bill collectors?*

Do you have *medical debt* that
has become unmanageable?

Do you have a *judgment*
against you?

Are you worried about
wage garnishment or
frozen bank accounts?

Are you considering
bankruptcy?

If so, we may be able to help!



Low Income Consumer Law Clinic

Legal Aid Society of Northeastern New York

55 Colvin Avenue, Albany, NY 12206

Contact us toll free at 1-800-462-2922

Or at (518) 462-6765

Visit us on the web at

www.lasnny.org

The Consumer Law Project is funded by
Judiciary Legal Services, NYS Office of Court
Administration, and the Interest on Lawyer
Account Fund of the State of New York

We can help.

Low Income Consumer Law Clinic



**Having issues
with credit
card debt, debt
collectors, or
frozen accounts?**



Low Income Consumer Law Clinic — The Legal Aid Society of Northeastern New York

What is the Clinic?

LASNNY's Consumer Law Clinic is a program that assists low income consumers living in Albany, Schenectady, Rensselaer, Columbia and Greene Counties with non-mortgage consumer law issues.



What doesn't the Clinic cover?

The Consumer Law Clinic will not cover home mortgages and foreclosure, tax liens and tax debts, court ordered child or spousal support arrearages, or the actual filing of bankruptcy petitions.

Do I qualify for the Clinic?

Generally, the Consumer Law Clinic can assist consumers who are earning 200% or less of the federal poverty level of income.

What topics does the Clinic cover?

- Credit card debt, medical debt, student loan debt, pay day loan debt, and other types of consumer debt
- Debt collector harassment
- What to do if you are sued
- Judgments
- Wage garnishments
- Frozen bank accounts
- Judgment liens
- Income and property protected from debt collectors
- Budgeting skills and debt prevention
- Requesting credit reports
- Dealing with your credit history
- Bankruptcy and its alternatives

What Services are Provided?

At the Consumer Law Clinic, you will be given tools to help you manage your finances and debt, and help you deal with your credit history.

The Clinic will also provide strategies for how to deal with bill collectors and judgment creditors trying to garnish wages, freeze your bank accounts, or seize property to collect a judgment.

You will also be able to speak to an attorney privately about your issue and get advice on how to proceed .

How do I get started?

Just call the Consumer Law Clinic and we will complete an intake and assessment with you over the phone. If you qualify, we will invite you to the next clinic.

Be sure to bring any documents you think are important, like collection notices or legal documents to your appointment at the Clinic.

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