

SHARE:

[Join Our Email List](#)

October 31st, 2023

[View as Webpage](#)

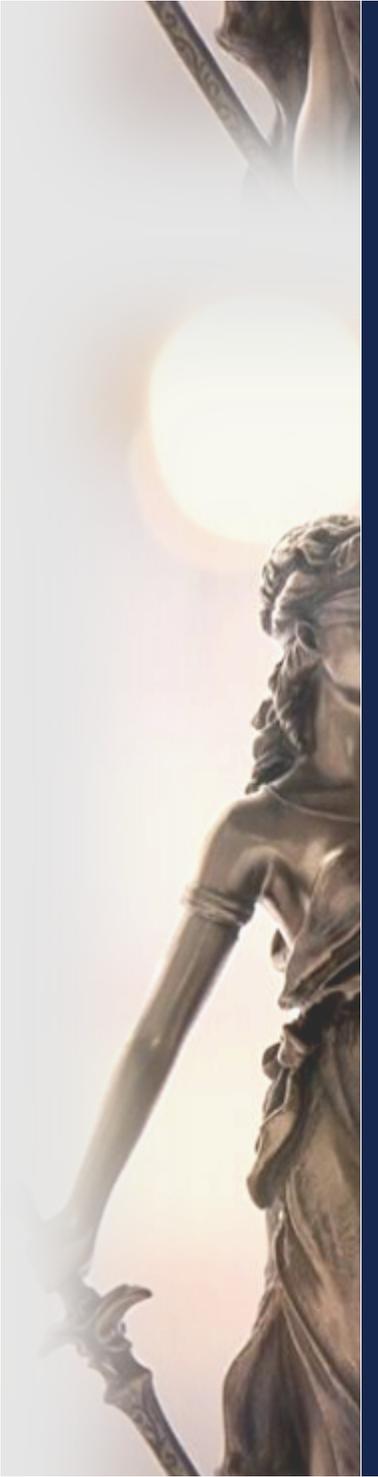


Doing what's legally possible to create a just world since 1966.

ADVOCACY TIPS FOR OCTOBER

ONE

Student Debt Tip! Student debt can be tricky. If you owe tuition or other fees to a school in New York, you need to be sued and obtain a judgment in order for that school to legally collect monies from you through a wage garnishment, restrained bank account, or property lien. If New York State sues you for debt owed to a state university, they will sue you, and if they collect a judgment, most likely seize any tax refund owed to you by New York State. If you have a student loan through a private bank, the bank also needs to sue you in order for that school to legally collect monies from you through wage garnishment, restrained bank account, or property lien. If you have a Federal student loan, then the Federal government does not need to sue you in order to collect what is owed to them. If



you are in default on your federal student loans, or being collected for student debt, please call us today so we can help you navigate the best strategies to tackle your student debt. Additionally, please come to our upcoming presentation on repayment strategies on November 13th, 2023 at 12:30 pm. Please visit our website to register and for more information.

Nassau Suffolk Law Services is a member of the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP members help New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. We offer free, one-on-one counseling and can also assist when a defendant is being sued on a higher education debt matter. Long Island residents please contact Nassau Suffolk Law Services at (516) 292-8100.

TWO

Faxed Applications No Longer Accepted by Social Security Administration! As of August 22, 2023, faxed applications for Social Security benefits will not be considered valid. To be considered a valid application, the application must meet the following criteria:

Applications must meet the following criteria to be considered valid:

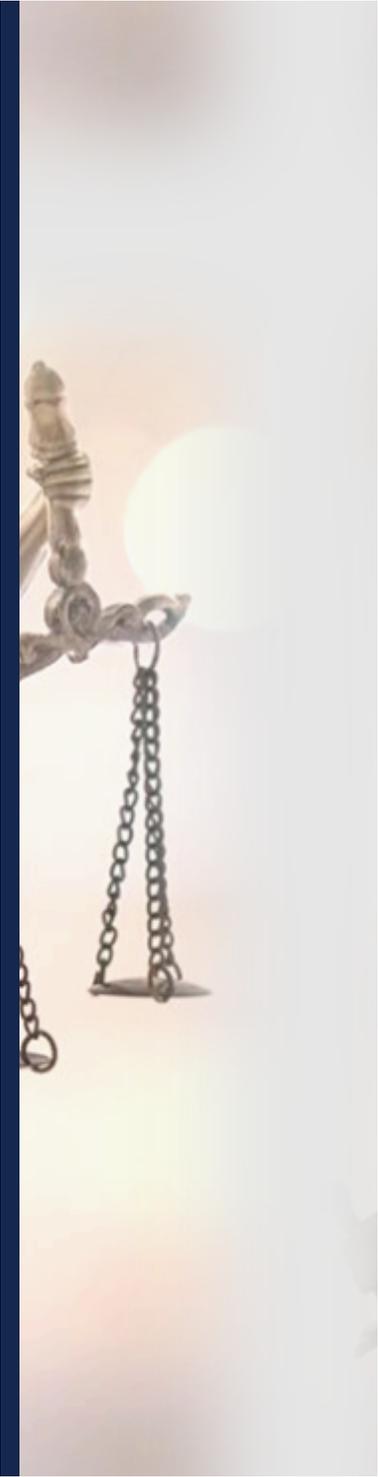
- On an agency-prescribed form;
- Signed beneath the penalty clause by a proper applicant;
- Filed with SSA; and
- The claimant must be alive when the application is filed unless:
 - Before death, there was a written statement of intent to claim benefits.
 - Before death, a Supplemental Security Income (SSI) oral inquiry was received.
 - Within 3 months after the month of death, a Title II disability application is filed.

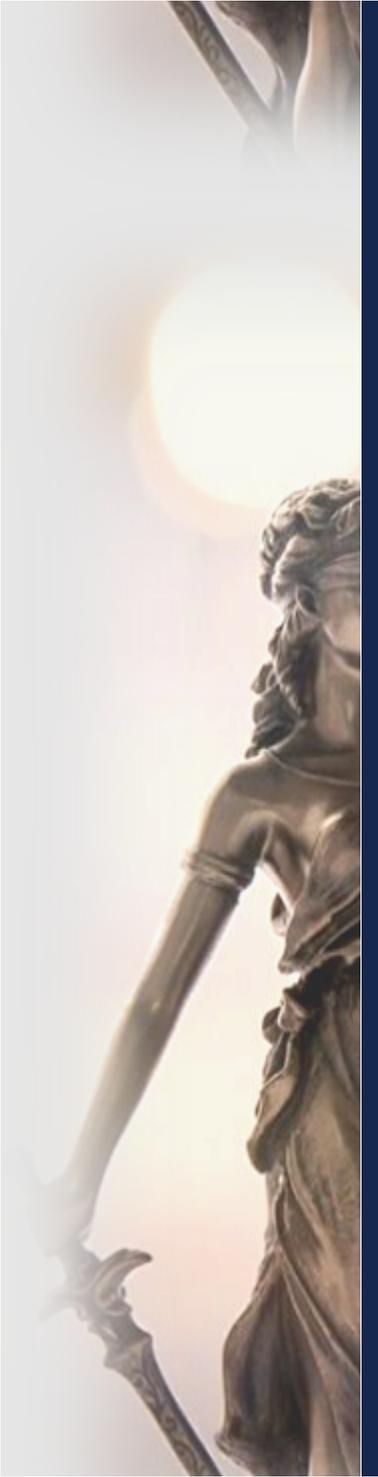
For more information, please visit the [Social Security Administration's website](#).

Nassau Suffolk Law Services' Disability Advocacy Project (DAP) assists disabled persons in appealing the initial denial of Supplemental Security Income (SSI) and Social Security Disability (SSD) applications. Eligibility for services is usually based on the receipt of Temporary Assistance (cash public assistance) from the Department of Social Services. To see if you are eligible for services, please contact 516-292-8100 if you live in Nassau County and 631-232-2400 if you live in Suffolk County.

THREE

Free Weekly Credit Reports! The three major credit bureaus, Equifax, Experian, and TransUnion have agreed to permanently allow consumers to access their credit reports for free on a weekly basis. To check your credit report, please go to annualcreditreport.com. It





is important to check your credit report on a regular basis and to dispute any errors. If you do find an error, make sure you (1) dispute with all three credit bureaus, (2) gather evidence supporting your dispute, (3) create a paper trail versus filing online forms, and (4) send materials by certified mail. Credit bureaus have thirty (30) days to investigate the dispute. If all else fails, [submit a complaint to the Consumer Protection Financial Bureau \(CFPB\)](#). For more information on how to dispute your credit report, please visit the [CFPB's website](#).

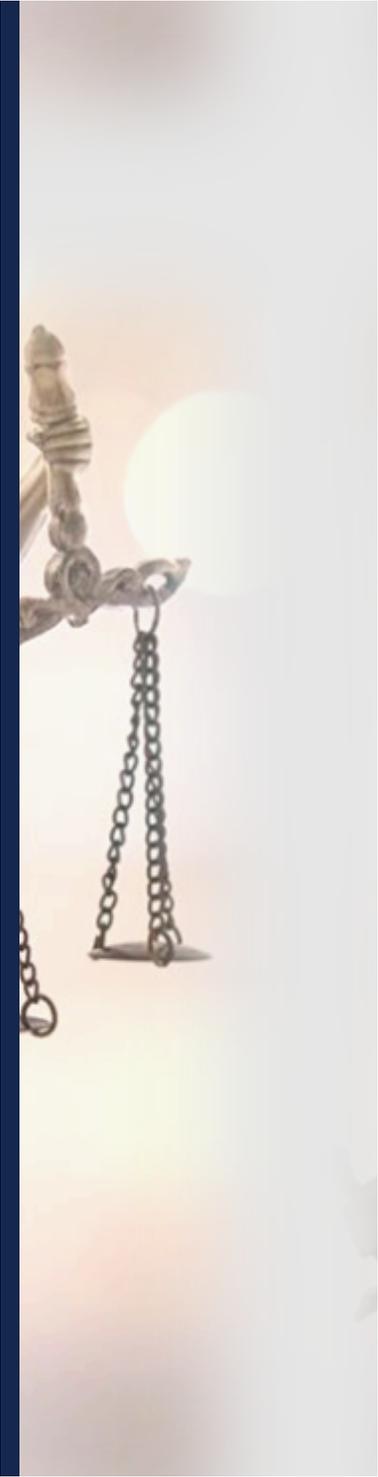
FOUR

Financial Institutions May Not Use Immigration Status to Illegally Discriminate Against Credit Applicants! On October 12, 2023, The Consumer Financial Protection Bureau (CFPB) and Justice Department today issued a joint statement that reminds financial institutions that all credit applicants are protected from discrimination on the basis of their national origin, race, and other characteristics covered by the Equal Credit Opportunity Act, regardless of their immigration status. While the Equal Credit Opportunity Act allows a creditor to consider an applicant's immigration status when necessary to ascertain the creditor's rights regarding repayment, creditors should be aware that unnecessary or overbroad reliance on immigration status, including when that reliance is based on bias, may run afoul of the law. Consumers can submit complaints about financial products or services by visiting the [CFPB's website](#) or by calling (855) 411-CFPB (2372). More than 180 languages are available by phone.

FIVE

Avoid Having Your Electric/Gas Shut Off! If you are behind on your bill or facing a termination on your electric or gas, you should ask your utility for a *Determination of Customer Resources* form. Once submitted to your utility, the utility must consider your individual financial circumstances and offer a Deferred Payment Agreement (DPA). Depending upon financial circumstances, the down payment could be as little as \$0 and a \$10 per month DPA. Under a DPA, the customer must continue to make their regular monthly utility payments in addition to the DPA payments. For example, if the regular utility payment is \$100 and the DPA monthly payment is \$10, then the client will pay \$110 per month to the utility. It is important to ensure that the DPA is affordable as a customer cannot reenter a new DPA if the customer fails to pay. However, a DPA can be amended at any time due to a change in circumstances.

If are facing an imminent electric/gas termination, please call and speak with our Nassau or Suffolk Civil Units for guidance on your rights or next steps. Suffolk residents can call (631) 232-2400. Nassau residents can call (516-292-8100.



NSLS PRESENTATIONS

LEGAL SUPPORT CENTER FOR ADVOCATES



training



LEGAL SUPPORT CENTER FOR ADVOCATES TRAINING:

The Strategic Guide to Tackling Student Debt



Education Debt
Consumer Assistance
Program
Nassau Suffolk Law Services is a
member of the EDCAP network.

**MONDAY • NOVEMBER 13, 2023
12:30PM-1:30PM**

Join this webinar to receive expert information on formulating a plan to eliminate your student loans. We will focus on repayment options, such as the new SAVE plan and time-limited relief, which may give you credit toward forgiveness programs. In addition, we'll offer tips on how to navigate the return to repayment. Don't miss this chance to learn how to take advantage of key opportunities available within the federal student loan system.

Please register for this [Legal Support Center for Advocates training](#) will be held **virtually** on November 13th, 2023 from 12:30pm to 1:30pm.



LEGAL SUPPORT CENTER FOR ADVOCATES TRAINING:

Winter Survival Skills

FRIDAY • NOVEMBER 17, 2023
1:30PM-3:30PM



Help Your Client Through Winter Emergencies! Join the Legal Support Center for Advocates on November 17th, 2023 from 1:30 pm to 3:30 pm where Supervising Attorneys John Batanchiev and Vivian Storm, will discuss how to deal with housing emergencies including illegal evictions, emergency housing applications, DSS emergency applications, late of heat emergencies, HEAP, utility shutoffs, food emergencies, furnace replacement, imminent foreclosure, etc. This is a FREE IN-PERSON training for advocates only in Hauppauge, NY. Snacks will be served.

Please register in advance for this in-person training.

Did you miss any of our Learn About Law Services Presentations? Feel free to watch them on [our YouTube Channel!](#)

PREVIOUS Legal Support Center for Advocates TRAININGS

On September 8th, 2023, the Legal Support Center presented "**Hero's Guide to Strategic Student Loan Repayment.**" NSLS hosted Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) which provided borrowers with the knowledge and tools needed to conquer their student loans with confidence. We delved into various student loan repayment options, exploring federal forgiveness programs and other relief initiatives available to federal student loan borrowers. Whether you're just starting to repay your loans or seeking ways to optimize your current repayment plan, this webinar is your ultimate guide. [Please register to view this training.](#)

On July 13th, 2023, the Legal Support Center for Advocates presented "**A Fresh Start: Getting out of Default on your Student Loans.**" Michelle Kimpson, Consumer Debt Unit Law Graduate, discussed how eligible borrowers who failed to make payments on their federal student loans and now are in default can find multiple options to get out of default. [Please register to view this training.](#)



On June 8th, 2023, the Legal Support Center for Advocates presented “**Getting Ready to Unpause: Student Loan Updates and Repayment Options.**” Consumer Debt Law Project Law Graduate, Michelle Kimpson, discussed the different student loan updates and repayment options that persons with higher education debt can access prior to or once the student loan payments resume this year. [Please register to view training.](#)

On May 25th, 2023, the Legal Support Center for Advocates presented “**An Overview of Mental Health Housing on Long Island.**” Supervising Attorney, Paola Arango, discussed the different types of mental health housing including an overview of the tenant application process and the rights of tenants in the event of an eviction. [Please register to view the training.](#)

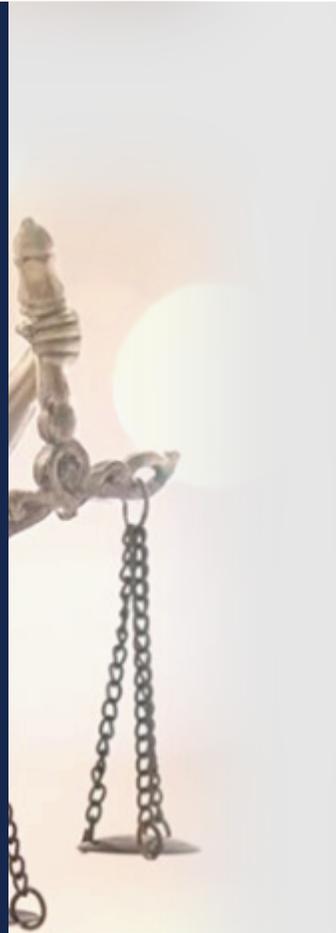
The Legal Support Center for Advocates Training: “**Let’s Keep Kids Safe from Bullying: An Overview of the Dignity for All Students Act**” was held virtually on April 27th, 2023. Nassau Suffolk Law Services Supervising Attorney, Lynn Iacona, provided an overview of New York’s Dignity for All Students Act (DASA) which seeks to provide the State’s public elementary and secondary school students with a safe and supportive environment free from discrimination, intimidation, taunting, harassment, and bullying on school property, a school bus and/or at a school function. [Please register to view the training.](#) [The slides can be viewed on our website as well.](#)

The **Social Security Overview: the Application and Appeal Process** LSCA training was held virtually on March 30th, 2023. Nassau Suffolk Law Services Supervising Attorney Sarah Kupferberg reviewed the process for applying for social security disability (SSD and SSI) benefits including the standard and appealing an unfavorable decision. [Please register to view the training.](#)

[Links to all of our prior trainings can be found on our website.](#)

If your organization is interested in having Nassau Suffolk Law Services present on what services we provide or a specific area of law, please contact the Legal Support Center for Advocates at 631-232-2400 extension 3324 (advocates only).

UPCOMING CLINICS, EVENTS, AND LEGAL HELP RESOURCES





SCBA
Pro Bono Project

is hosting a **FREE**
LEGAL CLINIC
for Veterans
Thursday, November 2, 2023
11:00AM – 3:00PM

Suffolk County Bar Association
560 Wheeler Road, Hauppauge, NY 11788
(LIE to exit 56, ¼ mile north on the left)

Email vets@scha.org with your name and phone number to schedule an appointment for November 2nd between 11:00 am – 3:00 pm.



- Veterans Rights
- General Disability
- Guardianship
- Power of Attorney
- Health Care Proxy
- Real Estate
- Family/Matrimonial
- Employment
- EOC Housing
- Public Benefits
- Child Support
- Bankruptcy
- Financial Advising/Finance Assistance
- National Guard Resources
- Dwyer Project – Peer Services

The Suffolk County Bar Association is hosting their **FREE annual Legal Clinic for Veterans on November 2, 2023** from 11am to 3pm. NSLS Veteran's Law Project will be in attendance to evaluate eligible veterans for legal services. [Please visit our website to download a copy of the flyer.](#)

Upcoming Community Legal Help Project Dates

During the month of November, our Suffolk Community Legal Help Project will be at the Brentwood Public Library, the Middle Country Public Library (Centereach), the Half Hollow Hills Public Library (Dix Hills), and the Patchogue Library. Appointments are preferred but walk-ins are welcome. To make an appointment or for other legal issues not listed, please call our hotline at (631) 822-3272.

NEW! The Community Legal Help Project has expanded into Nassau County! We will be at the Nassau County District Court Resource Center in Hempstead and the Long Beach Library in November. To make an appointment or for other legal issues not listed, please call the Nassau hotline at (516) 281-7422.

DO YOU NEED HELP WITH A LEGAL PROBLEM?

The Community Legal Help Project will have volunteer attorneys giving free legal information to Suffolk County residents ONLY. Dates and locations listed below.

<p>THURSDAY NOVEMBER 2 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody, Order of Protection, CPS, Not Fair Hearings or Appeals) Matrimonial Criminal (Traffic/Motor Vehicle, Post-conviction)</p>	<p>THURSDAY NOVEMBER 16 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal (Senior Citizen** Landlord/Tenant** (Evictions, Section 8, Town Zoning Violations)</p>
<p>TUESDAY NOVEMBER 7 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Matrimonial Family (Child Support, Visitation, Custody) Criminal Immigration Bankruptcy</p>	<p>TUESDAY NOVEMBER 21 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>WEDNESDAY NOVEMBER 8 3PM-6PM HALF HOLLOW HILLS COMMUNITY LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: * Consumer Debt</p>	<p>TUESDAY NOVEMBER 28 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>THURSDAY NOVEMBER 9 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration Bankruptcy and Mortgage Foreclosure</p>	<p>THURSDAY NOVEMBER 30 3PM-6PM PATCHOGUE-MEDFORD LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>TUESDAY NOVEMBER 14 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody, Order of Protection, CPS, Not Fair Hearings or Appeals) Matrimonial Criminal (Traffic/Motor Vehicle, Post-conviction) Senior Citizen**</p>	<p>**Assisting residents over the age of 60 years old (Medicaid Applications, Will, Living Wills, Power of Attorney, Healthcare Proxy, Medicaid Fair Hearing)</p>

Appointments preferred: walk-ins welcome.
 Call (631) 822-3272 for more information or to schedule an appointment with an attorney.

<p>BRENTWOOD PUBLIC LIBRARY 35 Second Ave. Brentwood, NY 11707</p>	<p>MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH 100 Eastwood Blvd. Centereach, NY 11709</p>
<p>HALF HOLLOW HILLS COMMUNITY LIBRARY 55 Vandewater Blvd., Dix Hills, NY 11746</p>	<p>PATCHOGUE-MEDFORD LIBRARY 34-60 E Main St, Patchogue, NY 11772</p>

Our Community Legal Help Project October Flyers are in English and Spanish and can be found on [our website](#).

The Community Legal Help Project seeks volunteer attorneys with experience in matrimonial, family, and immigration law to give half-hour consultations during our library hours. If you are interested, please [email us](#) today!

VOLUNTEER OPPORTUNITIES

NASSAU SUFFOLK

LAW SERVICES

VOLUNTEER LAWYERS *make a difference*

A little more about our volunteer needs:

Nassau County

Volunteer Lawyers Project



The Volunteer Lawyers Project is an innovative pro bono program to expand the availability of legal services to Nassau County residents in need. The Project provides an opportunity for attorneys to represent clients and volunteer their time and expertise by providing free legal services. The Volunteer Lawyers Project has a need for pro bono assistance in the areas of Chapter 7 Bankruptcy, Divorce, Article 17A Guardianships, Health Care Proxies, Name Changes, Power of Attorney, and Wills. Contact: Reisa Brafman, Esq., 516-292-8100 ext. 3380, rbrafman@nsls.legal

Bankruptcy Clinics through the Volunteer Lawyers Project

Currently, clinic appointments are one-on-one with attorneys consulting with clients in person, by phone, or virtually. Volunteer attorneys provide guidance to those considering bankruptcy, screening for referral to pro bono attorneys for filing of Chapter 7 petitions. This is a limited engagement, though participating attorneys may also be referred cases.

Contact: Reisa Brafman, Esq., 516-292-8100 ext. 3380, rbrafman@nsls.legal

Community Legal Help Project

The Community Legal Help Project recently expanded into Nassau County. We are looking for attorneys to provide pro bono half-hour consultations with Nassau County Residents. The areas of law most in need are immigration, family, matrimonial, elder, and bankruptcy.

Contact: Roberta Scoll, Esq., 516-292-8100 ext. 3115, rscoll@nsls.legal

Suffolk County

Pro Bono Project

The Pro Bono Project is an innovative pro bono program to expand the availability of legal services to Suffolk County residents in need. The Project provides an opportunity for attorneys to represent clients and volunteer their time and expertise by providing free legal services. The Pro Bono Project has a need for pro bono assistance in the areas of Chapter 7 Bankruptcy, Divorce, Article 17A Guardianships, Health Care Proxies, Name Changes, Power of Attorneys, and Wills.

Contact: Carolyn McQuade, Esq., 631-232-2400 ext. 3325, cmcquade@nsls.legal

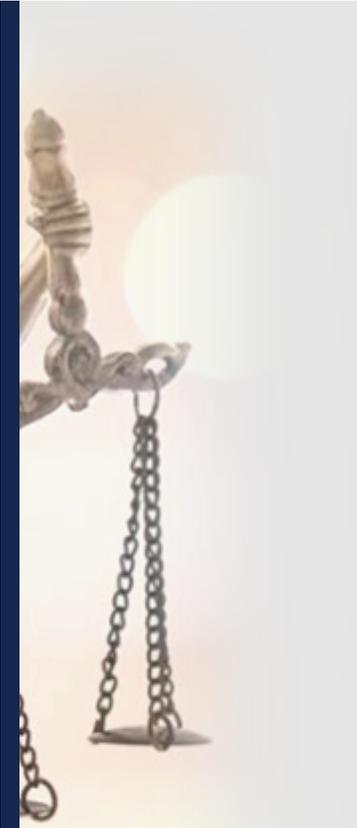
Community Legal Help Project

The Community Legal Help Project (CLHP) is a partnership of legal providers created by the NYS Permanent Commission on Access to Justice and the Suffolk County Access to Justice Committee. The CLHP's network of non-profit partners and pro bono volunteers currently provides legal information and referrals, and limited-scope representation through a phone line and brief in-person consultations at public libraries. Attorneys with a background in immigration, family, elder and/or matrimonial law are needed to assist the community. Volunteer attorneys can dedicate their time monthly, bi-monthly, quarterly, or at their leisure.

Contact: Rashika Hettiarachch, Esq., 631-232-2400 ext. 3391, rhettiarachchi@nsls.legal

GIVE AND MAKE A REAL DIFFERENCE FOR LONGISLANDERS IN NEED

This year we reach out to all of our supporters in hopes that you will continue to support Law Services, the largest provider of free civil legal assistance to Long Islanders in need. The past few years have shown us when we help, respect, and support each other, together we can accomplish anything, and our Long Island communities will once again thrive. For many Long Islanders, having a stable income, permanent housing, access to healthcare, and, most importantly, access to equal justice under law, gives them the



support they need to begin to rebuild their lives. Your continued support can really make a difference to your neighbors in need by assisting Nassau Suffolk Law Services in "Doing What's Legally Possible to Create a Just World." We are Long Islanders helping Long Islanders.

Support Law Services' Programs

NASSAU SUFFOLK LAW SERVICES
631 232-2400 | 516 292-8100 | 631 369-1112
www.nslawservices.org

Was this email forwarded to you? Stay up to date all year round by [signing up for our Legal Lessons](#).



Nassau/Suffolk Law Services Committee | 1757 Veterans Highway, Suite 50, Islandia, NY
11749

[Unsubscribe mdosso@nsls.legal](mailto:mdosso@nsls.legal)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by scampo@nsls.legal powered by



Try email marketing for free today!