



LEGAL SERVICES
OF LONG ISLAND

Quick Consumer Debt Resource Guide

updated 3/13/2025

Court Actions

- www.nycourts.gov/courthelp/- Pro Se Help
- Legal libraries-Ask a Law Librarian- <https://askalawlibrarian.nycourts.gov/> OR via text 518-282-0175; Supreme Court Central Islip 631-740-3965; Supreme Court Riverhead 631-740-3965
- Legal Hand 631-366-7096
- Vacate Judgment Program-
<http://www.nycourts.gov/courthelp/diy/consumerdebt.shtml>
- <https://www.lawhelpny.org>
- www.Ny.freelegalanswers.org

Credit Reports

- Free yearly credit report-- www.annualcreditreport.com; (877) 322-8228

Debt Collection/Consumer Complaints

- NYS Attorney General (car dealers, lemon law, etc.) (800)771-7755
- Federal Trade Commission (scam phone calls, etc.); <https://reportfraud.ftc.gov>; 877-382-4357
- Consumer Financial Protection Bureau-
www.consumerfinance.gov/complaint/; (855) 411-2372
- NYS Consumer Protection Dept (800) 697-1220;
www.dos.ny.gov/consumerprotection/
- Nassau Dept. of Consumer Affairs- 516-571-2600; Suffolk Dept. of Consumer Affairs- (631) 853-4600

Financial Counseling

- Community Development Long Island Financial Counseling Workshops;
<https://www.cdli.org/financial-coaching-resources>
- Community Housing Innovations
<https://www.communityhousing.org/services/financial-literacy/>



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- Get Health Insurance- 1-855-355-5777- <https://nystateofhealth.ny.gov/>
- If no health insurance at time of hospital stay, apply for charity care at hospital
- NYS Surprise Bill Law- out-of-network providers cannot balance bill without written consent; Complaints to NY Dept. of Financial Services (800) 342-3736; <https://www.dfs.ny.gov/complaint>
- Self-insured Insurance Complaints (e.g. insurance through union)-
- NY AG Health Care Bureau (problem with health care plan)- <https://ag.ny.gov/resources/individuals/health-care-insurance/health-care-helpline>; (800) 428-9071

- NY Attorney General
[https://formsnym.ag.ny.gov/OAGOnlineSubmissionForm/faces/OAGRSHome.jspx?_afPfm=OAGOnlineSubmissionForm%2Ffaces%2FOAGRSHome.jspx%3F_sessionid=O2-QjdQteMwK5AY4oq_mKLjGHJX2Hpt7CDCe9953xDrS_f4gcJUd!-3854339511-\(800\)771-7755](https://formsnym.ag.ny.gov/OAGOnlineSubmissionForm/faces/OAGRSHome.jspx?_afPfm=OAGOnlineSubmissionForm%2Ffaces%2FOAGRSHome.jspx%3F_sessionid=O2-QjdQteMwK5AY4oq_mKLjGHJX2Hpt7CDCe9953xDrS_f4gcJUd!-3854339511-(800)771-7755)

- Federal Info-<https://www.ed.gov/higher-education/manage-your-loans> (800) 433-3243
- Complaints New York State Department of Financial Services (DFS). DFS is overseeing student loan products and servicers in NYS. You can file a complaint online at <https://www.dfs.ny.gov/complaint> or by calling their Consumer Hotline at 800-342-3736.

- Federal- www.irs.gov/taxpayer-advocate; 631-654-6686
- State- www.tax.ny.gov/tra/resolve.htm; (518) 530-4357

- NYS Department of Public Services Complaint- <https://dps.ny.gov/file-complaint> (800) 342-3377
- Heating Oil Company Complaints- NYS Division of Consumer Protection; <https://dos.ny.gov/file-consumer-complaint> 1-800-697-1220