

September 30th, 2026



Where Dignity Meets Justice

SEPTEMBER ADVOCACY TIPS

1

Utility Bill Discounts for Eligible New Yorkers

New York has expanded eligibility for its Energy Affordability Program - known as the Enhanced Energy Affordability Program (EEAP). In Nassau and Suffolk Counties, eligibility for the EEAP is now below the area median income. For example, a household of 4 earning up to \$164,900 on Long Island could receive a utility discount from National Grid. However, some households are automatically enrolled in the Energy Affordability Program due to receipt of an eligible government benefit, such as recipients of Medicaid or a Utility Guarantee. **If you or a client are receiving an eligible government benefit but are not enrolled in the EAP**, you can self-enroll by submitting an application to both National Grid and PSEG. For more information, please visit the [Department of Public Service's website](#). **If you or a client are not receiving an eligible government benefits, but are below the area median income**, you can enroll in the EEAP by [submitting this application](#). More information can be found at [the New York Expanded Energy Affordability Program website](#). Please note that a household cannot be enrolled in both programs.

Beware of Student Loan Scams

2

The New York Attorney General is [warning New Yorkers](#) about fraudsters taking advantage of the recent changes to the federal student loan repayment programs, leading to new scams targeting student loan borrowers seeking affordable options and financial relief.

Attorney General James urges New Yorkers to follow these tips to protect themselves:

- Remember that federal student loan programs do not cost money. Offers that promise to help with your loans for a fee can be misleading.
- Be suspicious of unsolicited telephone calls and emails or any online ads that promise complete loan forgiveness or the elimination of debt within a short period of time. No

person or private company can make these types of guarantees. If it sounds too good to be true, it likely is.

- Do not trust companies that create a sense of urgency by claiming that you must act within a very short period of time to obtain student loan relief. Student loan programs do not work this way.
- Do not sign a power of attorney naming someone you do not know and trust. Student loan programs do not need your power of attorney to provide payment relief or enroll you in a payment plan.
- Be wary of any company that claims affiliation with the federal government.
- Never give your Federal Student Aid identification or login credentials to anyone. The Department of Education or the loan servicer for your loan will never ask you for your login credentials. Providing this sensitive information can allow scammers to gain access to your account and change your settings and personal information.
- Do not pay any upfront fees to a company that solicits you for student-loan-related services. It is a violation of New York law to charge upfront fees for such services, and violations should be reported to OAG.

Any person encountering a scam related to student loans should [make a complaint with the New York Attorney General's office.](#)

LSLI's Education Debt Consumer Assistance Program (EDCAP) provides legal assistance to people who are experiencing student debt problems, including unpaid tuition bills, collection actions, and managing federal and private student loans. Assistance is available to student borrowers, parents, and other family members regardless of income. Legal Services of Long Island is a partner in the EDCAP network, a program of the Community Service Society of New York. Services may include student loan counseling, litigation defense and representation, and phone advice. Suffolk and Nassau residents, please call: 516-292-8100

3

Act Now if You are in the SAVE income driven repayment plan!

On July 1, 2026, student loan borrowers who are enrolled in the SAVE plan or have a SAVE application pending will have 90 days to move to a different repayment plan. If you do not change your payment plan, your loans will be placed in the Standard Repayment Plan, which could mean that you will have a higher monthly payment than you can afford. The One Big Beautiful Bill Act (OBBBA), signed into law on July 4, 2025, has significant changes to student loan repayment options. There are a number of different federal loan repayment plans available to Direct and FFEL loan borrowers, depending on when you took out the loan. Your loan repayment options depend on your loan type, balance, status, and time in repayment. To learn more about your loans, visit studentaid.gov/dashboard.

LSLI's Education Debt Consumer Assistance Program (EDCAP) provides legal assistance to people who are experiencing student debt problems, including unpaid tuition bills, collection actions, and managing federal and private student loans. Assistance is available to student borrowers, parents, and other family members regardless of income. Legal Services of Long Island is a partner in the EDCAP network, a program of the Community Service Society of New York. Services may include student loan counseling, litigation defense and representation, and phone advice. Suffolk and Nassau residents, please call: 516-292-8100

Summer/Fall 2026 Newsletter



We are so excited to share with you our **Summer/Fall 2026 Newsletter** highlighting the successes of our staff, volunteer attorneys, and advisory council. Read our advocacy tips and **Save the Date for our Tee Off For Justice 2026**. Thank you to everyone who contributed to the successful publication of our newsletter and thank you for reading!

[Download Newsletter](#)

Upcoming Events

Legal Services of Long Island will be hosting our 2nd annual TEERific fundraising event! Join us as we continue to celebrate our 60th anniversary milestone with a TopGolf fundraiser. All Sponsorship Packages and Tickets include a great Fiesta Dinner Buffet, which includes beer, house wine, and soda. We'd love to see you there! [Purchase a Sponsorship Package and/or Ticket online today!](#)



Upcoming **Community Legal Help Project** locations, dates, and times for Nassau and Suffolk County [can be found on our website](#). **CLHP is now at the Deer Park Public Library on the second and third Wednesday of the month! Please take notice that CLHP will not be at the Amityville Public Library during its construction.**



Download Our Fact Sheets

Know Your Rights Tenant fact sheets in English, Spanish, and Creole.

[illegible][illegible][illegible]



LEGAL SERVICES

OF HONG KONG

Wage and Hour Information

Definitions

Waived: To waive is to voluntarily relinquish or give up a right, claim, or privilege.

Credit: The right granted by a creditor to an applicant to defer payment of a debt, incur debt and defer its payment, or purchase property or services and defer payment.

Deductions: A deduction is an expense that can be subtracted from a taxpayer's gross income in order to reduce the amount of income that is subject to taxation.

Employees: Any individual employed by an employer.

Employer: To suffer or permit to work.

Brief Overview

- Employee rights are found throughout federal, state, and local laws. This fact sheet will only cover basic New York State Wage and Hour Violations. For more information on employee rights visit to visit the U.S. Department of Labor [Wage and Hour](#) section.
- These rights are covered by many different government agencies at many different levels. This fact sheet will discuss how to specifically request the help of the New York State Department of Labor.
- **Who qualifies for these rights?**
- These rights specifically cover employees, not independent contractors. While some of these rights may be open to independent contractors, many will not be applicable.

1. <https://www.dhs.gov/government/contacts>

Wage and Hour Information

1 of 5

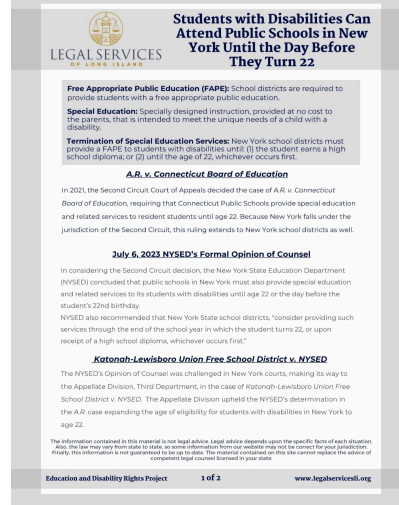
<https://www.legalservicesllc.org>

Fair Hearing Guide

Quick Consumer Resource

Fair Hearing Guide

Quick Consumer Resource Guide



Homelessness and Reasonable Accommodations Guide

***New* Students with Disabilities Can Attend Public Schools in New York Until the Day Before They Turn 22**

Pro Bono Attorneys Needed

A little more about our volunteer needs:

Nassau County

Volunteer Lawyers Project

In partnership with the Nassau County Bar Association, 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 opportunities for attorneys to represent clients and volunteer their time and expertise by providing free legal services. The Volunteer Lawyers Project needs 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](tel:516-292-8100) ext. 3380, rbrafman@legalservicesli.org

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 guide 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](tel:516-292-8100) ext. 3380, rbrafman@legalservicesli.org

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](tel:516-292-8100) ext. 3115, rscoll@legalservicesli.org

Suffolk County

Pro Bono Project

In partnership with the Suffolk County Bar Association, the Pro Bono Project is an innovative pro bono program that expands the availability of legal services to Suffolk County residents in need. The Project provides opportunities for attorneys to represent clients and volunteer their time and expertise by providing free legal services. The Pro Bono Project needs pro bono assistance in the areas of Chapter 7 Bankruptcy, Divorce, Article 17A Guardianships, Foreclosure, Health Care Proxies, Power of Attorneys, and Wills.

Contact: Kiersten Bartolotta, Esq., [631-232-2400](tel:631-232-2400) ext. 3311, kbartolotta@legalservicesli.org

The Suffolk County Pro Bono Project is now on Paladin! [Please take a look at our current volunteer attorney opportunities and connect with us!](#)

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 Hettiarachchi, Esq., [631-232-2400](tel:631-232-2400) ext. 3391, rhettiarachchi@legalservicesli.org



LEGAL SERVICES OF LONG ISLAND

Legal Services of Long Island is a 501(c)(3) and your donation is 100% tax-deductible. Join us in our mission to provide free, quality civil legal representation to Long Island's neediest residents.

Contribute Today

[HOME](#)

[OUR TEAM](#)

[TESTIMONIALS](#)

[LOCATIONS](#)

LEGAL SERVICES OF LONG ISLAND

631 232-2400 | 516 292-8100 | 631 369-1112

www.legalservicesli.org

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



Legal Services of Long Island
1757 Veterans Highway, Ste. 50
Islandia, NY 11749 US

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



Try email marketing for free today!