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June 30th, 2023

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

ADVOCACY TIPS FOR JUNE

ONE

Supreme Court Strikes Down Student Debt Relief Plan! President Joe Biden's federal student loan forgiveness plan, which would have forgiven up to \$20,000 of student loan debt to tens of millions of Americans, has been struck down. Loan payments will most likely start on September 1, 2023. Visit the <u>Student Loan Borrower Assistance webpage</u> for more information.

There are lots of options for students who are struggling with student loan debt including <u>income-based repayment plans</u>. For more information, please visit <u>EDCAP's website</u> or contact our student loan specialist today.

Nassau Suffolk Law Services is a participating agency in the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP helps New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. EDCAP offers free, one-on-one counseling with our student loan experts who only have your best interests at heart. Nassau Suffolk Law Services can also assist when a defendant is being sued on a higher education debt matter. Please contact the EDCAP helpline at (888) 614-5004 or be screened for legal services by Nassau Suffolk Law Services at (516) 292-8100.

TWO

Student Loan Tip! Federal Trade Commission (FTC) Sending Refunds to People Scammed by Student Debt Relief Company Arete. Arete Financial was sued by the FTC for lying to borrowers about being affiliated with the Department of Education, falsely promising to reduce or eliminate student loan payments, and charging borrowers upfront or recurring fees. According to the FTC, the company was running a debt relief scam – a frustrating and common scheme where a company offers debt relief to student loan borrowers, charges expensive fees, and never provides the promised relief. The FTC will be issuing refund checks to 37,844 borrowers harmed by the company. If you receive a check as part of this settlement, you should cash it within 90 days. To learn more, visit the FTC's page on recent refund cases.

You should never pay a company to help you settle your student loan debt or reduce your payments. Debt relief companies frequently charge expensive fees and upfront costs and never deliver on the promises they make to reduce your debt. If you believe you have been the victim of a debt relief scam, file a complaint with the <u>FTC</u> and <u>CFPB</u>.

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THREE

Dental Lifeline Network is offering donated dental services to Nassau and Suffolk residents who are over 65 years of age, permanently disabled, and have a need for medically necessary dental care. For more information and to apply, please <u>visit the</u> Dental Lifeline Network.

FOUR

Check your credit report today! Medical Debt under \$500, paid medical collection, or a medical debt collection less than a year old should have been removed this past April. Check your credit report today to ensure it is correct. If you find an error, you can dispute that information with the credit reporting company. You are still allowed to get free weekly credit reports so checking your report should not cost anything.

Nassau Suffolk Law Services' Consumer Debt Legal Assistance Project provides legal assistance to persons who are experiencing consumer debt problems, especially in matters of credit card and medical debt including nursing home debt. Services may include litigation defense and representation, phone advice, and/or referral for further services, including bankruptcy where appropriate. Residents of Nassau can call 516-292-8100. Suffolk residents can call 631-232-2400

UPCOMING PRESENTATIONS

LEGAL SUPPORT CENTER FOR ADVOCATES TRAINING:

A Fresh Start: Getting out of Default on your Student Loans

THURSDAY • JULY 13, 2023 1:00PM-2:00PM

Don't Let the Consequences of Default Affect Your Financial Future! Join the Legal Support Center for Advocates on July 13th, 2023 at 1:00pm for "A Fresh Start: Getting out of Default on your Student Loans" where Michelle Kimpson, Consumer Debt Unit Law Graduate, will discuss how eligible borrowers who failed to make payments on their federal student loans and now are in default can find out the multiple options to get out of default. Register in Advance for this Training.

PREVIOUS LSCA TRAININGS

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. <u>Please register to view training</u>.

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. <u>Please register to view the training.</u>

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. <u>Please register to view the training.</u>

The Know Your Rights about Consumer Debt and Consumer Protection LSCA training was held virtually on March 2nd, 2023. The Nassau Suffolk Law Services Consumer Debt Unit hosted a "Know Your Rights" for consumer debt and consumer protection basics including new laws pertaining to consumer debt and what to do if you have been the victim of a scam. Please register to view the training. The slides can be viewed on our website as well.

The Basics of SSI/SSDI Cessation and Overpayment LSCA training was held virtually by Supervising Attorney John Batanchiev on December 2nd, 2022. This presentation gave

an overview of when the Social Security Administration determines that a client does not qualify for SSDI or SSI resulting in an overpayment to the government. We discussed basic information about the SSDI and SSI programs, the income and resource limits for each program, what a cessation and overpayment issue is, and the ways to resolve it for a client. Please register to view the training.

The <u>Family Law Basics for Advocates</u> LSCA training was held virtually by Supervising Attorney Larry Tuthill, Domestic Violence Unit Staff Attorney Kayla Schunk, and Family Law Unit Staff Attorney Vicki Davies on October 27th, 2022. This presentation gave an overview of the basics of common family law topics including custody, support, and orders of protection and where you or your clients can go for more help. Please register to <u>view the training. View the slides on our website.</u>

The <u>Navigating Special Education in New York</u> LSCA training was held virtually by Danielle Leake, Education and Disability Rights Unit Staff Attorney, on September 8th, 2022. Ms. Leake gave a general overview of both federal and state special education laws, as well as provided a step-by-step guide on how to navigate and secure special education services for students with disabilities in New York State. Please register to <u>view the training.</u>

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).

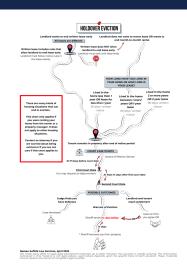
UPCOMING CLINICS, EVENTS, AND LEGAL HELP RESOURCES

We recently updated our Eviction Timelines:

<u>Holdover Eviction Timeline (English)</u> <u>Holdover Eviction Timeline (Spanish)</u>

Nonpayment Eviction Timeline (English)
Nonpayment Eviction Timeline (Spanish)

Feel free to download and share. Other self-help legal resources in the area of Education Law, Consumer Law, Family Law, Housing Law, Medical, Public Benefits, Social Security, and Veterans can be <u>found on our website</u>.



<u>Upcoming Community Legal Help Project dates</u>

Our Community Legal Help Project will be at the Brentwood Public Library every Tuesday and the Middle Country Public Library (**Centereach**) every 1st, 2nd, and 3rd Thursday. **During the month of June, we will be at the Patchogue Library on July 27th!** 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.

Our Community Legal Help Project July Flyers are in both English and Spanish and can be found on <u>our website</u>.



The Community Legal Help Project is seeking volunteer attorneys with experience in matrimonial, family, and immigration law to give half-hour consultations during our library hours. If you are interested, please <u>email us</u> today!

2023 SPRING COMMITMENT TO JUSTICE GALA

Thank you to everyone who supported our 2023 Commitment to Justice Reception "Spring into Action for Justice."

Your support whether it be by being a sponsor, purchasing a journal ad, attending, donating a basket, or volunteering made our Gala a success. We especially thank our honorees Jeffrey M. Kimmel, Esq. (NSLS Advisory Council Member and Managing Partner and CEO of Salenger, Sack, Kimmel & Bavaro, LLP) and Joyce Lewis (Chief Operating Officer of Visions to Opportunity) for their continued alliance with the goals of NSLS



NSLS OPEN POSITIONS

Are you looking to give back to the community while also getting paid? We would love to have you apply for our currently open attorney, paralegal, and receptionist positions. To find out more, go to <u>our website.</u>

VOLUNTEER OPPORTUNITIES



MAKE A DIFFERENCE

we need you

Matrimonial, Family Law, and Immigration Volunteer Attorneys Needed

TO ASSIST WITH ACCESS TO JUSTICE BY:

GIVING 30 MINUTE CONSULTATIONS TO ASSIST OUR SUFFOLK COMMUNITY LEGAL HELP PROJECT (ALL AREAS) AND/OR

PROVIDING FULL REPRESENTATION FOR NASSAU AND SUFFOLK DOMESTIC VIOLENCE VICTIMS AND LOW-INCOME RESIDENTS (MATRIMONIAL AND FAMILY)

Contact Sharon Campo at scampo@nsls.legal or (631) 232-2400 ext. 3368.

A little more about our volunteer needs:

- Volunteer attorneys needed to assist pro bono clients with direct client representation in family, bankruptcy, matrimonial, and elder law
- Provide half-hour legal consultations with our Suffolk County library project in immigration, matrimonial, family, landlord/tenant, elder, consumer, and more
- Law Student / Paralegal/ Pre-law undergraduate internships
- Assist Law Services Staff with intake, case analysis, case referral, and recruitment of volunteer attorneys
- Nassau County Volunteer Landlord/ Tenant Attorney for a Day

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

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