



Financial Counseling at NYLAG

WHAT WE DO: The New York Legal Assistance Group's Financial Counselors offer free and confidential services to eligible clients who encounter short term financial crises and/or require assistance with long term financial planning. Our experienced financial professionals work directly with low-income clients who are struggling to budget for and meet their basic financial expenses. Together, we help to organize their finances, enabling them to meet their financial goals.

THE ONE-STOP ASSISTANCE MODEL: Financial Counselors work in tandem with NYLAG's legal assistance programs. Often, legal and financial problems are intertwined. Dealing with the aftermath of a legal issue can be overwhelming, and many people are not aware of the benefits of long-term financial planning. Especially in cases of fraud, trusting a stranger with financial information can be difficult. By offering in-house financial counseling, NYLAG is able to holistically serve clients, building on the trust that exists between clients and their attorneys, who make referrals to our in-house financial counselors.

EMPOWERMENT: NYLAG works to empower individuals and families to confront and navigate difficult financial choices that can result from major life events including:

- Loss of employment
- Reduction in income
- Unexpected medical and hospital bills
- Domestic violence matters
- Housing/mortgage/foreclosure issues
- Lack of credit or accrual of onerous credit card debt

EDUCATION: Our financial counselors teach clients how to budget new income resulting from legal interventions, such as increased public benefits or child support, in order to remain debt-free and financially independent. In addition to one-on-one counseling, NYLAG also offers community education through financial literacy workshops.



After Laurie was laid off, she found herself consumed by debt, sued by creditors and facing bankruptcy and foreclosure. While a NYLAG attorney defended her in the lawsuits, a NYLAG financial counselor worked with her to achieve long-term financial security. He helped Laurie create a household budget, identified public benefits to supplement her income, showed her how to rebuild her credit score, and reviewed her finances in tandem with an attorney assisting her with bankruptcy and foreclosure options.

Our Services

- Access to Banking & Financial Products
- Access to Public Benefits
- Budgeting, Expense & Money Management
- Financial Document Organization
- Credit Card Analysis & Negotiation
- Financial Goals: Setting & Prioritizing
- Debt Prioritization & Debt Collections
- Credit Reports & Credit Scores, Establishing & Improving Credit
- Mortgage & Loan Modification Review

Contact Us

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