

How To Get Legal Assistance

- Find a legal aid office in your state (income eligibility applies): Legal Services Corporation
- Find a consumer attorney: National Association of Consumer Advocates
- How to get foreclosure prevention assistance: HUD approved housing counseling organizations
- Find a consumer bankruptcy attorney: National Association of Consumer Bankruptcy Attorneys
- Find an affordable or pro bono private lawyer: American Bar Association
- Energy and utility questions: National Association of State Utility Consumer Advocates
- Free legal counseling for workers and retirees who live or worked in Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont, and Illinois: Pension Action Center
- U.S. military service members: Free Legal Assistance

• Submit a complaint to the CFPB

Mortgages • Payday Loans • Credit Cards
Student Loans • Debt Collection • Credit Reports

Have you or someone you know been treated unfairly over a financial product or service?

TELL THESE FOLKS → **cfpb**

Click here to submit a complaint to the Consumer Financial Protection Bureau

Guide To Surviving Debt



NCLC's most popular book, a classic in its field, *Surviving Debt* provides precise, practical, and hard-hitting advice on how to deal with an overwhelming debt load.

We have made the digital edition of *Surviving Debt* free to all during the COVID-19 crisis.

"A gold mine on topics like how to handle collectors, which debts to pay first, and how collection lawsuits work." — *U.S. News & World Report*

"Outstanding manual ... seldom is such useful, authoritative information available for so small a

price!" — *Booklist, the Magazine of the American Library Assn.*

An important work, extremely useful and practical for individuals in financial distress. This is a much needed book for our times." — *Hon. Marilyn Morgan, United States Bankruptcy Judge*

The best book available for consumers in financial trouble." — *Stephen Brobeck, Executive Director, Consumer Federation of America*

NCLC's free articles on **Consumer Debt Advice**.

Learn more

NCLC's Consumer Education Brochures

NCLC's brochures offer basic information for consumers on the most critical consumer issues, including predatory lending, debt collection, credit reports, lemon laws, bankruptcy, foreclosure, payday loans, predatory mortgage loans, credit card debt, living trust scams, telemarketing fraud, refinancing, loss of utility services and other issues.

Brochures may be downloaded free of cost.

- For Advocates
- For Consumers