

Consumer Law Project

LawNY launched the Consumer Law Project on December 1, 2017. Our Consumer Hotline provides callers with basic information and pro se resources on the following issue areas:

1. Credit card and car loan debt lawsuits where caller has received a summons & complaint
2. Wage garnishment/income executions for consumer debts only
3. Student loans

For other consumer matters, we maintain and continually update our legal information articles.

The project covers all of LawNY's counties (Monroe, Ontario, Wayne, Seneca, Yates, Livingston, Tompkins, Tioga, Allegany, Steuben, Chemung, Schuyler, Cattaraugus, and Chautauqua).

In order to reach our Hotline, [please first contact your local LawNY office](#). They will direct you to the Hotline messaging system, where you can leave a voicemail. Although the Consumer team tries to return calls in a timely manner, it may take several days to return your call. The Consumer Hotline is not able to provide immediate, emergency legal information and resources.

Articles that may be of interest to you:

[When You Have Credit Card Debt](#)

[Feels Off? Log Off](#)

[Debt Collection Practices and Lawsuits](#)

[Contract Disputes in New York](#)

[Has Someone Stolen Your Identity? You Aren't Alone.](#)

[Surprisingly High Utility Bill? The Utility May be Back-billing You](#)

[Dealing with Debt Collectors](#)

[Your Credit Report](#)

[Bankruptcy in New York](#)

Last updated on February 20, 2026.

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March 12, 2026

Managing Your Utility Costs

Para ver este artículo en español por favor visite aquí.If you're struggling to...

[Read More about Managing Your Utility Costs](#)

January 29, 2026

January 2026 Poverty Awareness Month

The end of January marks the end of Poverty Awareness Month. To recognize this...

[Read More about January 2026 Poverty Awareness Month](#)

October 31, 2025

SNAP Benefit Update as of October 31, 2025

SNAP benefits for November 2025 may be delayed.The New York State Office of...

[Read More about SNAP Benefit Update as of October 31, 2025](#)

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