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Education Debt Consumer Assistance Program (EDCAP) at LawNY®

**EDCAP is a program initiative of the Community Service Society.
LawNY®'s EDCAP program assists New Yorkers through the Student Loan system
regardless of having Private or Federal Debt.**

We assist with determining your best student loan repayment options, access loan forgiveness, cancellation, and discharge programs, apply for consolidation, deferment, and forbearance.

We resolve issues with loan servicers and lenders, get out of default to prevent wage garnishments, social security offsets, and tax intercepts, develop a comprehensive plan and strategy to tackle your student debt, and understand financial aid offers. We can help make a plan to go to college with less debt, and refer you to other services and resources to address additional needs.

All of our services are free, confidential, and unbiased. This specific program at LawNY® does not contain any income restrictions.

Call our EDCAP program today by calling (585) 325-2520 Ext. 7087 or (716) 373-4701 Ext. 2006.

To learn more about LawNY®'s EDCAP program, please view the attached PowerPoint presentation linked below.

Another Video that May be of Interest to You:

Last updated on February 20, 2025.

Files

[LawNY Student Loan Flyer \(5\).pdf](#)

[A Strategic Guide to Managing Student Debt - About LawNY's EDCAP Program - Last Updated June 2024.pdf](#)

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Please note that many of our offices and projects will have differing and...

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October 31, 2025

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

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