

# Debt Problems?

Reduce or Eliminate Debt and Get a Fresh Start

## Bankruptcy Assistance

If you are considering filing for bankruptcy, have low income and

- you are a **veteran**
- you have a **disability** which is made worse by your consumer debt
- you were formerly **incarcerated OR**
- you have large **utility bills** which keep you from getting utility service

*You may be able to get free help*

Bankruptcy may allow you to:

- Stop a Foreclosure
- Stop Wage Garnishment
- Stop Repossession
- Stop Harassing Phone Calls
- Stop a utility shut-off

Call us at: **518-462-6765**

Or toll free at: **1-800-462-2922**

**Debt Defense Project**

**HELP IS FREE**

filing and other fees may apply



**Legal Aid  
Society**

NORTHEASTERN NEW YORK

[www.lasny.org](http://www.lasny.org)