



COVID-19 EDITION
**COVID-19: PERSONAL FINANCE &
EMPLOYMENT**

NASSAU AND SUFFOLK COUNTIES

Last updated April 23, 2020. The situation is changing rapidly.
Please [check our website](#) for the latest updates.

Dealing with My Bills

Questions about this month's bills

Many people are struggling financially as a result of the public health emergency and may need to prioritize which bills to pay first. If you aren't able to pay some or all of your bills, check in with service providers about what options they offer.

Some may want you to document your hardship to qualify for special programs. Below is more information about some of the major relief programs.



Utilities

Governor Cuomo has asked all of the utility companies in New York State to suspend shut-offs and allow additional time for customers to pay their bills. See below for more information from some of the utility companies that service Nassau and Suffolk Counties.

- [PSEG Long Island](#) has agreed to suspend shut-offs and offer deferred payment plans until the end of April. Visit their website for details.
- [National Grid Long Island](#) has agreed to suspend collections related activity, including shutoffs. Visit their website for details.



Internet and Phone Services

[Verizon](#) and [Optimum](#) have both agreed to waive late fees for all residential customers.

- [Verizon](#) is also offering 2 months of free service for Lifeline customers.
- [Optimum](#) is offering free internet access to families with children who do not currently have internet access.
- [T-Mobile](#) is offering data to current Lifeline customers.



Credit Cards/Debit Cards

New York has urged banks to waive credit card late fees and overdraft fees for 90 days from March 21, 2020.

If you experience an overdraft or expect to pay a credit card bill late, you should contact your bank to let them know that you are experiencing a hardship as a result of the public health emergency.

You can make the request over the phone, but it is always a good idea to follow up in writing and to keep a copy of what you send, along with proof of sending. Interest charges likely will not be waived during this period, so you should still try to keep your credit card balance as low as possible.

We make every effort to keep referral information, legal educational materials, and related forms up to date. However, the situation is rapidly evolving, and we do not maintain materials on external sites. We cannot guarantee the accuracy of this information, nor are we responsible for any legal advice, information or assistance that you may obtain from external sources. They are provided for general information only.



Rent and Mortgage Payments

Click here to read our [FAQs on evictions](#) and [foreclosure and mortgages](#).



Student Loans

- Department of Financial Services: [Coronavirus: Information for Student Borrowers](#)
- Savi: [Free tool to enroll in an income-driven repayment plan](#) if you have recently lost your job or had your hours cut as a result of the economic fallout from COVID-19. If you lose your job, you may be eligible for a \$0 payment for a full year, well beyond the 6-month pause on student loan payments.



I have other debt owed to New York State that is non-medical or non-student. What can I do?

You can apply for temporary suspension of other debts you owe to New York State. Fill out the Office of the Attorney General's COVID-19 [Application for Suspension of Debt Collection Activity form](#). If you need further help, please call the Office of the Attorney General's hotline at 1-800-771-7755.



Where can I go for more resources on managing my bills?

Click on the following links for additional help:

- Business Insider: [31 lenders that may help you with auto loan and lease payments](#)
- Law Help NY: [Coronavirus \(COVID-19\) Resources](#)
- Consumer Financial Protection Bureau: [Protect yourself financially from the impact of the coronavirus](#)
- NCLC: [Major Consumer Protections Announced in Response to COVID-19](#). This resource lists actions Congress, governors, federal and state agencies, and businesses are taking to protect consumers in light of the COVID-19 epidemic
- NYLAG: Planning - [Tips to reduce spending and save money](#). Click this link to read about financial planning during the public health emergency
- Paul Weiss Website: [Coronavirus \(COVID-19\) Relief Center](#)

Dealing with Debt Collection



A debt collector or creditor has threatened to take me to court. What can I expect?

The NY courts are closed except for emergency matters and some remote court conferences.

If you have already received a Summons and Complaint or other papers in a debt collection action in a N.Y. state court, the deadline to serve and file an answer (or otherwise respond) has been extended until May 8, 2020. All other deadlines in "non-essential" cases, like debt collection, have been adjourned as well. [Check with the court for more guidance about any new deadlines](#).

If you have not yet received a Summons and Complaint, the debt collector will not be able to start a new case until the courts reopen after May 8.

While most debt collection cases are in N.Y. state court, if you owe money to the federal government that case will be in Federal Court. The federal courts remain open. [Check with the court for more information about deadlines in those cases](#).

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In the meantime, you can contact the collectors to request a payment plan or extension. The [Consumer Financial Protection Bureau offers many resources for contacting and negotiating with debt collection companies.](#)



My income is currently being garnished because of old consumer or medical debt. Can I stop the deductions from my paycheck?

Under normal circumstances, it may be possible to stop your pay from being garnished by filing an order to show cause. More information about options for [vacating a wage garnishment order](#) are available here. However, on March 22, 2020, the Chief Administrative Judge of the Courts ordered that the courts will not take filings on any matter that is not “essential” until further notice. [Click here for a link to the Administrative Order.](#) You will have to ask the court to consider your order to show cause to stop a garnishment an emergency.

In Nassau call 516-493-4113 (District Court) or 516-493-3401 (Supreme Court).

[Click here for contact information for Suffolk County.](#)

If the court does not agree that your order to show cause is an emergency, then you need to wait until the courts re-open before you can file it. The bankruptcy court on Long Island are still open. Contact the [Suffolk County Bar Association](#) or [Nassau County Bar Association](#) for a referral to a private bankruptcy attorney. Information on the bankruptcy court’s operations during the public health emergency is available here.



I received a notice from the sheriff that they will start garnishing my income. What can I do?

There have been proposals to suspend wage garnishment to help individuals during the public health emergency. However, garnishment to pay private debt has not been suspended at this point. The usual process for garnishments [can be found here.](#)



My income is being garnished to pay federal student loans or taxes. Will I get any relief?

Yes. The seizure of tax refunds, the reduction of any other federal benefit payments, and other involuntary collection efforts to satisfy federally backed student loans or federal income taxes is suspended. Please see the New York Times article about the "[F.A.Q. on Stimulus Checks, Unemployment and the Coronavirus Bill.](#)"

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