



# CUNY Single Stop & NYLAG Financial Counseling

**WHAT WE DO:** The New York Legal Assistance Group’s Financial Counselors offer free and confidential services to eligible clients who encounter short term financial crises and/or require assistance with long-term financial planning. Our experienced financial professionals work directly with students, those living on a fixed or low income, and the elderly who are struggling to budget for and meet their basic financial expenses. Together, we help to organize their finances, enabling them to meet their financial goals.

**THE ONE-STOP ASSISTANCE MODEL:** Often, legal and financial problems are intertwined. Financial Counselors work in tandem with Single Stop attorneys to make sure a student’s financial and legal challenges are addressed concurrently. In addition to helping students prepare for legal hearings effectively by organizing financial documents and preparing a budget that concisely describes a student’s financial situation, Financial Counselors work with students to plan a long-term strategy to handle their finances.

**EMPOWERMENT:** NYLAG works to empower individuals and families to confront and navigate difficult financial choices that can result from major life events, including loss of employment, reduction in income, unexpected medical bills, domestic violence matters, housing or foreclosure issues, immigration issues, and/or a lack of credit or accrual of credit card debt.

**EDUCATION:** Financial Counselors work with students to access banking and financial products, build their credit scores, budget financial aid funds or new income resulting from legal interventions, and plan long-term to manage their financial aid and student loans. In addition to one-on-one counseling, NYLAG also offers financial literacy workshops and webinars.



Maria, a college student living with her parents, came to NYLAG when her application for a credit card was denied at a local bank. Working with a financial counselor, she learned that she had an insufficient credit history. The counselor reviewed ways to build up her credit history and improve her credit score, while establishing and maintaining a budget. With the support of her counselor, she decided to set aside a small amount of money each month to put towards a credit builder loan with a local credit union. Within six months, Maria had sufficient credit and enough savings for a secured credit card. Thanks to NYLAG, she now has a strong credit score and sufficient savings and she is on track to get her own apartment upon graduation.

## Our Services

- Access to Safe and Affordable Banking and Financial Products
- Access to Public Benefits
- Budgeting, Expense & Money Management
- Financial Document Organization
- Credit Card Analysis & Negotiation
- Financial Goals: Setting and Prioritizing
- Debt Prioritization and Debt Collections
- Credit Reports & Credit Scores, Establishing & Improving Credit
- ID Theft and Fraud Protection
- Referrals for Tax and Pre-Tax
- Preparation for Deductions/Credits

### Contact Us:

**SINGLE STOP USA RESOURCE CENTER**  
718-319-7981

