



FINANCIAL SUPPORTS



Financial Counseling

NYC Financial Empowerment Centers

Free financial counseling for all NYC residents, including budgeting, banking, credit/debt, emergency planning, and more. Counselors are available by phone and in-person at neighborhood nonprofits.



New York City

Get Help:

Sign up online: <https://www.nyc.gov/talkmoney> or call **311** and ask for "financial counseling" or Se habla español. | Kreyòl yo pale. Other languages available.

Alternate Option: The **National Foundation for Credit Counseling** hotline will help you find a nonprofit partner in your city/state. Call **800-388-2227** or search online: <https://www.nfcc.org/agency-finder>



Student Loan Support

EDCAP

Community Service Society

The Education Debt Consumer Advice Program (EDCAP) helps New Yorkers navigate the student loan system regardless of the type of education debt (federal or private). This program is free and run by a nonprofit, not a lender or the federal government.



New York State

Options Include:

- Advice on repayment plans
- Resolving issues with lenders
- Self-help library of information

Get Help:

Call **(888) 614-5004**
Email edcap@cssny.org
Visit <https://www.edcapny.org>



Emergency Cash Assistance

Helpline

Catholic Charities of New York

Emergency grants available to cover basic needs, such as back rent, utilities, clothing, or furniture. There are no income requirements.



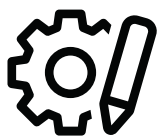
NYC + Suburbs

Manhattan, Bronx, Staten Island, Westchester:

Call **(888) 744-7900**
Mon-Fri, 8:00 AM - 5:30 PM; Sat: 9:00 AM - 1:00 PM
Se habla español.

Brooklyn, Queens:

Call **(718) 722-6001**
Mon-Fri, 9:00 AM - 6:00 PM
Se habla español.



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No-Interest Loans

General Needs Loan

Hebrew Free Loan Society (HFLS)

Interest-free loans of up to \$7500 to cover emergencies, large expenses, and general needs of all kinds. No credit checks and no fees charged.

Note: HFLS offers more interest-free loans in larger amounts for different needs, such as small businesses, storm damage, health care, education, and fertility/adoption.

NYC + Suburbs

Eligibility:

- Resident of NYC, Westchester, or Long Island
- Low or moderate income: [check here](#)
- Employed friend or family member as guarantor

How To Apply:

Visit <https://hfls.org/how-to-apply/>

Call (212) 687-0188

Se habla español.

Здесь говорят по-русски.

Financial Education

MoneySmart

FDIC (US Government)

<https://playmoneysmart.fdic.gov/games>

14 free online games to help you learn financial topics including saving, loans, homebuying, and more.

Disponible en Español.

SaverLife

<https://www.saverlife.org>

Online savings tool that offers cash rewards and prizes for reaching personal goals. No hidden fees; run by a nonprofit.

Online

Financial Health Institute

<https://financialhealthinstitute.org/courses/online-learning>

Low-cost (\$9-\$49) self-paced online courses on topics including credit, saving, and finances for parents.