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**NYC Bankruptcy Assistance Project Director:** [William Kransdorf](#)

[Answers to Common Bankruptcy Questions \(PDF\)](#)

When low-income New Yorkers face financial crises, the implications are huge: a wage garnishment can send a worker back to dependency on public benefits—or back to homelessness; an illness or job loss can mean eviction or home foreclosure. The stakes are often higher for the poorest debtors. The NYC Bankruptcy Assistance Project at LSNYC ("NYC BAP") aims to provide bankruptcy relief and a fresh start to these debtors, so that they can get jobs, find apartments and keep their wages.

NYC BAP provides free bankruptcy assistance to low-income residents of New York City. We provide bankruptcy assistance through pro bono attorneys and law students, whom the debtors meet at one of our weekly Bankruptcy Workshops. Where bankruptcy is appropriate, the volunteers prepare and file Chapter 7 bankruptcy petitions for the debtors, who then represent themselves through the remainder of the process. NYC BAP staff and law students also represent debtors in select Chapter 13 bankruptcy cases. The Project also finds pro bono attorneys for self-represented litigants in the bankruptcy courts.

To see if NYC BAP can help you with your debt situation, call our hotline at [646-442-3630](tel:646-442-3630).

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