

Resources That Can Help

Consumer Information



Better Business Bureau

1-609-588-0808

www.bbb.org

Helps with business verification and complaints about businesses.

Federal Trade Commission

1-877-FTC-HELP (382-4357)

www.ftc.gov

Helps with consumer issues such as identity theft and fraud.

Consumer Financial Protection Bureau

1-855-411-2372

www.consumerfinance.gov

Assists consumers with credit card issues.

Credit Bureaus

To get your FREE credit report:
www.annualcreditreport.com

Or to dispute information on
your credit report:

Equifax

1-800-685-1111

www.equifax.com

Trans Union

1-800-888-4213

www.transunion.com

Experian

1-888-397-3742

www.experian.com

Education



Federal Student Aid Information Center

1-800-4-FED-AID

www.fafsa.ed.gov

Income-Based Repayment Programs

www.ibrinfo.org

Food

Feeding America

1-800-771-2303

www.feedingamerica.org

Locate food banks and other programs.

Food Stamps and WIC

1-800-221-5689

www.fns.usda.gov

Food assistance programs for people with low incomes and women who are pregnant or have infants and/or children.

Medical

PHRMA Public Affairs Division

1-202-835-3400 • www.phrma.org

For help with prescription costs.

Patient Access Network

1-866-316-7263

www.panfoundation.org

Provides co-payment assistance.

Patient Advocate Foundation

1-800-532-5274

www.patientadvocate.org

Assists patients with medical debt crises and insurance access.

Help Organizations

Alcoholics Anonymous

1-212-870-3400 • www.aa.org

Debtors Anonymous

1-877-717-3328

www.debtorsanonymous.org

Gamblers Anonymous

1-213-386-8789

www.gamblersanonymous.org



Mortgage

NovadebtSM is a HUD-Certified Housing Counseling Agency. We provide free housing counseling services.
1-866-472-4557
www.novadebt.org

This is just a partial list of the resources that we have. If you are in need of further assistance, please call to speak to one of our counselors.

Organizations included in this brochure are provided as a resource only, and their inclusion does not mean that they are endorsed by NovadebtSM or are appropriate for every client.

Other Resources

2-1-1

Dial 2-1-1 from your phone

www.211.org

Hotline to find your local United Way and connect with state and local resources for help with food, housing, employment, healthcare, counseling and more. If you do not have 211 in your area, contact the United Way directly.

Social Security Administration

1-800-772-1213 • www.ssa.gov

General information about Social Security, disability income, and fraud issues.

IRS

1-800-TAX-1040 • www.irs.gov

For specific tax questions and information on the Earned Income Credit- a tax credit for eligible individuals and families.

U.S. Department of Veterans Affairs

1-800-827-1000 • www.va.gov

SCORE

1-800-634-0245 • www.score.org

Provides help for small businesses.

National Childcare Information Center

1-800-616-2242 • www.nccic.org

Legal Assistance

www.lawhelp.org

Helps moderate- to low-income individuals find legal aid programs in their community and answers questions about legal rights.

America's Service Locator

1-877-US2-JOBS • www.servicelocator.org

Provides information and resources for employment.

An Educational Message from

novadebtSM

A Garden State Consumer Credit CounselingSM Organization



225 Willowbrook Road
Freehold, New Jersey 07728
1-800-99-BILLS
www.novadebt.org

