



Quick Resource Guide: Debt Collection Defense

How to:

California Courts:

Know your options if you are sued for a debt:

<https://selfhelp.courts.ca.gov/debt-lawsuits/options-when-sued>

Collect or pay a civil judgment:

<https://selfhelp.courts.ca.gov/civil-lawsuit/judgment>

If you can't pay a judgment:

<https://selfhelp.courts.ca.gov/civil-lawsuit/judgment/pay>

Superior Court-Alameda County Self-Help Services Defendant's Guide to Debt Collection Cases:

https://www.alameda.courts.ca.gov/system/files/general/defendants-guide-debt-collection_031325.pdf

Sacramento County Law Library:

Motion to ask to pay judgment in installments:

https://saclaw.org/resource_library/motion-to-pay-judgment-in-installments/

Claim of Exemption: Wage Garnishment

https://saclaw.org/resource_library/ej-claim-of-exemption-wage-garnishment/

Homestead Declaration: Protecting the Equity in Your Home

https://saclaw.org/resource_library/homestead-declaration/

Motion to set aside (Relief from Default Judgment)

https://saclaw.org/resource_library/motion-to-set-aside-relief-from-default-judgment/

Forms

Superior Court Alameda County Self-Help Services, Filing an Answer in a Breach of Contract Case (Debt Collection):

https://www.alameda.courts.ca.gov/system/files/forms-and-filings/debt-collection-answer-packet_031325.pdf

Library Books

Collection actions, defending consumers and their assets : credit card, medical, criminal justice, other debt.

KF1024 .S54 2024, shelf 107A. Also available as an eBook via NCLC.

Fair debt collection.

KF1024 .H63 2022, shelf 107A. Also available as an eBook via NCLC

Debt Collection in California

KFC256 .D43, shelf 110B

Videos

Send a Cease-and-Desist Letter (Sacramento County Law Library)

<https://saclaw.org/video-library/how-to-write-a-cease-and-desist-letter-2014/> (English)

<https://saclaw.org/video-library/carta-de-cesar-y-desistir-2014/> (Español)

Free Legal Help

See our *Debt Collection/Consumer Law Referrals Sheet*

<https://lawlibrary.alamedacountyca.gov/project/consumer-law-and-debt-collection-referral-sheet/> for a list of free legal aid organizations that might be able to help you, including:

- HERA (Housing and Economic Rights Advocates): <https://www.heraca.org/>
- Bay Area Legal Aid: <https://baylegal.org/get-help/>
- East Bay Community Law Center: <https://ebclc.org/get-help/>
- Centro Legal de la Raza: <https://www.centrolegal.org/>

Alameda County Court Self-Help Center

You can contact the Self-Help Center for help in the following ways:

LiveChat

- Monday-Thursday, 9AM-12PM
- They may stop taking chats before the stated hours once they reach capacity.

Phones

- Call: (510) 272-1393, Mon-Thurs, 2PM-4PM
- Voicemails can only be left during phone hours; Messages are returned within 5 business days.

The Self-Help Center does not take walk-in patrons, but you may make an appointment to talk to someone in person. Contact the SHC via phone or chat to make an appointment.

Self-Help Center Information

- <https://www.alameda.courts.ca.gov/self-help>
- English flyer: bit.ly/42NAxRj | Folleto Español: bit.ly/3WLUjsz

Community Legal Assistance Saturday Program (CLASP)

[CLASP offers a monthly, free clinic open to the public.](https://www.alameda.courts.ca.gov/self-help) This phone clinic occurs on the first Saturday of the month. Volunteer attorneys meet with individuals for 15–20-minute phone consultations.

<https://lawlibrary.alamedacountyca.gov/wp-content/uploads/2020/08/Virtual-CLASP-Flyer.pdf>

Hire an Attorney

BALI: Bay Area Legal Incubator

125 12th St. Oakland, CA Mezzanine Level

Affordable legal services. Some attorneys offer sliding scale fees. In-take form available on website, and you can also read the profiles and get contact information for the BALI attorneys.

<https://www.bayarealegalincubator.org/>

Alameda County Bar Association Attorney Referral Service

<https://www.acbanet.org/need-a-lawyer/>

Receive a match with a carefully pre-screened local lawyer qualified to help you with your legal needs. There is a \$40 administrative fee, but the initial consultation with the attorney is free. If you want to hire the attorney, you will need to discuss that separately.