



# 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\\_031524.pdf](https://www.alameda.courts.ca.gov/system/files/general/defendants-guide-debt-collection_031524.pdf)

### Sacramento County Law Library:

**Motion to ask to pay judgment in installments:**

[https://saclaw.org/resource\\_library/motion-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/](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/](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/](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/general/debt-collection-answer-packet\\_031524.pdf](https://www.alameda.courts.ca.gov/system/files/general/debt-collection-answer-packet_031524.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/>

## Free Legal Help

### Debt and Bankruptcy Clinic

A partnership between Legal Access Alameda and the Alameda County Law Library. Schedule a 20-minute consultation with an attorney to discuss debt and bankruptcy issues. Appointments are offered in person or over Zoom. [www.alamedacountylawlibrary.as.me](http://www.alamedacountylawlibrary.as.me)

### HERA: Housing and Economic Rights Advocates

Phone: 510-271-8443 ext 300; [heraca.org](http://heraca.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](https://bit.ly/42NAXRj) | Folleto Español: [bit.ly/3WLUjsz](https://bit.ly/3WLUjsz)

### Community Legal Assistance Saturday Program (CLASP)

[CLASP offers a monthly, free clinic open to the public.](#) This phone clinic occurs on the first Saturday of the month. Volunteer attorneys meet with individuals for 15–20-minute phone consultations.

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

## Hire an Attorney

### BALI: Bay Area Legal Incubator

125 12<sup>th</sup> 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.