

Consumer Law People's Law School Corpus Christi

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Know Your Rights!

- ▶ Having legal rights and not knowing them is the same as not knowing them!
- ▶ Not knowing your legal rights *will cost* you money



Avoid Computer Scams

- ▶ "Work at Home"
 - Never negotiate a check for someone
- ▶ "Problems with your account"
 - Never click go to check your account
- ▶ "Help me transfer money"
 - No one ever needs your help to transfer money



What to do if you are a victim

- ▶ Check your credit report
- ▶ File complaint with police
- ▶ File complaint with FTC



Banking Law—Know Your Rights

- ▶ A bank may pay a post-dated check any time
- ▶ Check your bank statements carefully—Waiting a week or more may cost you your legal rights
- ▶ You have no liability on a check where your signature is forged
- ▶ Never give someone cash for a check



Avoid Ripoffs!

- ▶ Know the law.
 - Texas Deceptive Trade Practices Act
 - Ecertified letter
- ▶ Use a credit card.
 - Don't use checks
 - Avoid Paypal
- ▶ Small claims court.
 - Up to \$10,000

Credit Problems

- ▶ Talk with your creditors, they will negotiate
 - Be fair, offer reasonable amount
- ▶ Don't be threatened by scare tactics
 - "Your wages will be garnished"
- ▶ Avoid "debt consolidation" and "debt reduction" programs
 - "You have the legal right to reduce your debt"
- ▶ Talk with a credit counselor
 - No fee or very low fees

Debt Collection

- ▶ What can debt collectors do? Not much!
- ▶ Property is exempt if sued.
 - Wages
 - House
 - Personal Property
- ▶ Debt Collection laws protect you.
 - Can't harass
 - Must stop when asked

Mortgage problems

- ▶ 1-800-7FANNIE;
- ▶ www.fanniemae.com/homeaffordable.
- ▶ 1-800-FREDDIE;
- ▶ www.freddiemac.com/avoidforeclosure



Stay Informed

▶ Consumer News Alert

- peopleslawyer.net
- **877-839-8422**


