

Consumer Advocacy Unit Mission Statement

The **mission** of Legal Aid Society of Palm Beach County's **CONSUMER ADVOCACY UNIT** is to provide **LEGAL ADVICE AND REPRESENTATION** to **consumers** regarding their rights under federal and state law.



If you think your rights have been violated, contact us by phone, fax, mail or email.

Legal Aid Society of Palm Beach County, Inc.
Consumer Advocacy Unit
423 Fern Street, Suite 200
Phone: 561.655.8944, ext. 361
Toll free: 1.800.403.9353
Fax: 561.655.5269
Email: cau@legalaidpbc.org
www.legalaidpbc.org

If you have a complaint, call to make an appointment to see if you meet the eligibility guidelines for our free service.



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What is Consumer Law?

Consumer protection laws are federal and state statutes governing sales and credit practices involving consumer goods. Such statutes prohibit and regulate deceptive or unconscionable advertising and sales practices, credit financing and reporting, debt collection, harassment, and other aspects of consumer transactions.

Typical consumer law issues

- Automobile Purchases
- Auto and Home Repair fraud
- Wage and Account Garnishments
- Student Loans
- Credit Card fraud/harassment
- Debt Collection
- Reverse Mortgage
- Foreclosure
- Financial Exploitation (Elderly, Disabled & Children)
- Bankruptcy Advice

Eligibility Requirements

In order to be eligible for legal representation under the Consumer Advocacy grant, you must meet the following:

- Income is 275% or less of the Federal Poverty Guidelines.
- Be a resident of Palm Beach County.
- Need legal assistance with managing debt and household expenses.

Legal Aid Society services are confidential and free to those who meet the income requirements. Please contact us in order to determine your eligibility for our services. We are here to help all consumers within our service area, regardless of your immigration status.

In the event Legal Aid Society is unable to assist you directly with your claim, we will make every effort to refer you to the appropriate agency, organization or private attorney.

Frequently Asked Questions

If I am not paying a debt that is owed, what can a creditor do to collect the debt?

If you owe a debt and are not making the agreed upon payments, a creditor may sue you to collect the debt. If the creditor gets a judgment against you, the creditor may seek wage or account garnishments. A garnishment is a court order requiring your employer or bank or credit union to turn over a portion of your wages or the funds in an account to the creditor holding the judgment.

Certain types of income are protected from creditors even after judgment. These include Social Security benefits, workers and unemployment compensation benefits, child support and veterans' pensions. Other funds including some private pensions may also be protected, but may lose protection after payment to the recipient.

Can a debt collector continue to harass me if the debt doesn't belong to me?

If you do not believe you owe the debt, you may write to the collection agency within 30 days after you are first contacted, saying you don't owe the money. The agency may not contact you after that unless you are sent proof of the debt, such as a copy of the bill. A debt collector may not harass or abuse anyone.

What steps can I take if I am unhappy with a service or repair?

If the service was not all you expected, don't rush to another shop. Discuss the problem with the service manager, owner or president of the company. Give the business a chance to resolve the problem.

Keep good records, including all paperwork associated with the service or repair, including warranties. After every effort made to resolve the matter fails, you may have to go to small claims court.

