



THE LEGAL ADVISOR

The official newsletter of Scranton Road Legal Clinic



CONSUMER LAW: WHAT YOU NEED TO KNOW

Written by Lillie Burkons, Staff Attorney

Federal and state laws protect consumers during debt collection.

A debt collector must send you a letter within five days of their first contact to describe the debt, the creditor, your rights, and how to verify or dispute it.

Disputes must be put in writing within 30 days.

The debt collector is allowed to sue you and report the debt to crediting agencies.

They may not: Use false names; lie; threaten you or your family; swear; contact you before 8 a.m. or after 9 p.m.; contact you without identifying themselves; tell others about your debt; falsely represent that you have committed a crime; or misrepresent the amount you owe. If a debtor is represented by a lawyer, only the lawyer may be contacted. A debtor can also request no contact at work. Finally, a debt collector must not harass the debtor (with calls, letters, etc.)

If the debt collector violates one or more of these rules, the debtor/consumer can:

1. Write a letter to the debt collector asking them to stop the harassment;
2. File a complaint with the Federal Trade Commission (www.ftc.com);
3. Sue the debt collector in court, within one year of a violation;
4. File bankruptcy (in cases of serious financial distress); and
5. Notify the collection agency of billing mistakes.

As always, keep copies all written communications, and keep track of conversations.

Finally, beware of companies that offer to help you settle your debt-they often charge high fees and interest.

For help navigating consumer law, contact the Scranton Road Legal Clinic for more advice and resources.

COMMON LEGAL MISCONCEPTION



People Believe Disputing a Debt Will Erase It

This is untrue! Disputing a debt can stop the collections process or harassment, including cessation of the collection agencies' calls or letters, but the underlying debt is not necessarily erased.

If the debt is valid, it will still be required to be paid and can negatively impact a credit score. A debt collector might stop communicating with you, but they have six years to sue you for a debt. Keep an eye out for documents from the court. The consumer has one year to sue the collector if the collector violates the law.

Therefore, it is imperative to know what your debt is for and, if you dispute it, to dispute it in writing within thirty days of being notified of it.

Make sure to open all letters and respond accordingly. Be certain, however, that the people contacting you are actually debt collectors hired by your debtor and verify court documents by going online or calling the court's clerks office. And remember to never give personal information, including your social security number, to anyone.

Cuyahoga County Juvenile Court will begin accepting child support payments on January 11, 2021. Payments must be made with exact change. Checks and money orders will not be accepted. Credit/debit card payments can be made by calling 1-888-965-2676, option #5, at <https://oh.smartchildsupport.com>

Checks and money orders can be mailed to:
Ohio CSPC
PO Box 182372
Columbus, OH 43218

All checks & money orders should contain a SETS (10-digit) number & Order Number (if available).

UNUSUAL LAWS

Strange Laws Around the US (Ohio)

- In Fairview Park, it is illegal to honk your horn "excessively."
- In Toledo, It's illegal to throw a snake at anybody.
- In McDonald, your duck may not parade down Ohio Avenue.



**IN-PERSON FAMILY LAW ADVICE CLINIC/WORKSHOP CONTINUES IN JANUARY 2022!
CONTACT US AT 216.861.5323 TO SIGN UP NOW! SPACE IS LIMITED.**

Formed in 2012, Scranton Road Legal Clinic educates and empowers our neighbors to make educated and prudent legal decisions, while providing the holistic support for the spiritual, emotional and relational problems that often accompany legal concerns. We offer brief advice via our brief advice telephone line at 216.861.5323 or via our online intake form at www.scrantonroadministries.org/legal. Contact us today to discuss your legal need.