

Indiana Legal Services, Inc



www.indianalegalservices.org

Consumer Law Center

Welcome to the Consumer Law Center

Our goal is to represent, educate and advocate on behalf of Hoosiers to ensure they know, understand and exercise their rights as consumers.

What We Do

We serve the community by providing individuals assistance with various consumer related legal issues:

- Auto fraud
- Bankruptcy
- Civil forfeiture
- Debt collection: abusive practices
- Debt defense
- Predatory lending
- Repossessions
- Unfair or deceptive acts related to consumer purchases
- Wage garnishment

We are also available to do outreach and education throughout the state. If you would like to host a session on consumer protection topics, please contact the office that serves your county.

The Indianapolis-based Consumer Advocacy Project is a unique project based at the Center for Working Families. Individuals working with financial coaches at the community centers have access to legal help to address consumer and re-entry legal issues through the Project. For more information about the Consumer Advocacy Project at the John Boner Neighborhood Centers and at the Hawthorne Community Center, please click on the brochure links below.

Who We Represent

Our Consumer Law Center Director, John Brengle, is based in the ILS New Albany office and we have attorneys and paralegals working on consumer and bankruptcy cases throughout the state. Although we provide representation free of charge, we are limited to assisting individuals whose income does not exceed 125% of the Federal Poverty Guidelines (200% in some

circumstances). Click [here](#) to learn more about these guidelines.

How to Apply

You may apply by phone or online, depending in which county you reside. Please visit "[Apply for Help](#)" for details.

Where Can I Learn More?

You can visit our [Consumer Protection and Bankruptcy page](#) for additional general resources.

Below are some links to additional information that may be helpful.

- [Annual Free Credit Report](#)
 - You can get one free credit report every 12 months; this website helps you request that report. It is VERY important to monitor you credit report. [Everyone](#) should review their credit score annually.
- [Better Business Bureau](#)
 - The Council of Better Business Bureaus (CBBB) is the network hub for BBBs in the US and Canada. Like BBBs, CBBB is dedicated to fostering honest and responsive relationships between businesses and consumers -- instilling consumer confidence and advancing a trustworthy marketplace for all.
- [Consumer Financial Protection Bureau](#)
 - The Consumer Financial Protection Bureau, a U.S. government agency, makes sure banks, lenders, and other financial companies treat you fairly.
- [Consumer Protection Division of the Office of the Attorney General of Indiana](#)
 - The Indiana Attorney General's Consumer Protection Division provides the state's one-stop resource for consumer information and education. On [IndianaConsumer.com](#) you can find the answers to questions on the minds of many Hoosier consumers just like you. Information on current topics such as identity theft, schemes and scams in the marketplace, rising fuel prices, prescription medication and recalled products is just a click away.
- [The Federal Trade Commission](#)
 - The FTC provides a lot of helpful information to protect yourself from consumer issues, such as identity theft, scams, and more
 - [FTC Consumer News Alerts](#)
 - [FTC Consumer Information](#)
 - [Identity Theft: Fighting Back](#)
- [The National Association of Consumer Advocates](#)
 - NACA is an organization of more than 1500 attorneys who represent and have represented hundreds of thousands of consumers victimized by fraudulent, abusive, and predatory business practices.
- [The National Consumer Law Center](#)
 - Since 1969, the NCLC has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. NCLC has developed a number of guides, brochures, and fact sheets to help consumers understand their

rights and make the best choices possible despite difficult financial circumstances.

 [Consumer Advocacy Project / Hawthorne brochure](#)

 [Consumer Advocacy Project / John Boner brochure](#)

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