


Understanding Consumer Rights

Learn how to protect yourself,
take action, and get paid




What Are Consumer Rights?

Consumer rights are legal protections granted to individuals who purchase or use goods and services.



These are not abstract ideas—they are real laws passed by your state legislature or Congress.



They allow you to hold businesses accountable for unfair, deceptive, or abusive practices.

What Consumer Rights Do

Ensure	Ensure fairness, honesty, and transparency in the marketplace
Prevent	Prevent false or misleading advertising
Prohibit	Prohibit unfair billing or collection practices
Ensure	Ensure accurate product/service information
Hold	Hold companies accountable when they break the law

Examples of Consumer Protection Laws

False advertising protections

Protections against unlawful
debt collection

Credit reporting error
correction rights

Rules against predatory
lending

Data privacy and breach
notification laws

Key Point

These are not just company policies.

They are binding legal statutes created by elected officials.

You have the legal right to sue and recover money if a company violates these protections.

Why They Matter

Most people don't know their rights—or how to use them.

Consumer protection laws exist so regular people can fight back.

They level the playing field between individuals and corporations.

A Broader View

Consumer rights = Dignity and power

When you buy something, you deserve:

- Fair treatment

- Honest communication

- Protection from deception or pressure

These laws help enforce that basic respect

What This Part of the Course Covers

How to use the rights you
already have under the law

We'll cover:

- How to Enforce Your
Rights

- How the Court System
Works

- What Private Rights of
Action Are

How Do You Enforce Your Rights?

What to do when a company breaks the law

Steps before court
(complaints, demand letters, etc.)

How to organize your case and gather evidence

How the Court System Works

Types of courts:
small claims, civil,
federal

What happens when
you sue

What to expect
during the process

Private Rights of Action

Many laws give you the right to sue directly

You don't need a lawyer to begin

This section explains how to recognize and use these rights

What Comes Next

In future modules:

- Learn about the TCPA, FCRA, FDCPA, and more

- Step-by-step walkthroughs of how to file and enforce claims

You can use the law — and this course shows you how

Final Thought

You don't need to be
a lawyer to stand up
for yourself

You just need the
tools, the knowledge,
and the confidence

Let's get started