



Legal Services of Greater Miami, Inc. Consumer Law Project

WHAT

The Consumer Law Project defends low income consumers against unfair garnishment, wrongful debt collection, creditor harassment, identity theft, inaccurate credit reporting, and other exploitive and abusive financial practices.

WHY

Vulnerable and disadvantaged individuals and families are the primary targets of abusive financial practices. These abusive practices have become even more common and more devastating for the victims, during the current economic downturn. Informed consumers are the first line of defense against these abusive practices.

HOW

The Consumer Law Project protects people from unfair financial practices by:

- Educating on how to protect against and remedy the effects of unfair or abusive economic practices such as identity theft and inaccurate credit reporting
 - Assisting clients with getting back legally protected government benefits that have been frozen by wrongful garnishment
 - Defending consumers who have been sued for time barred debts or debts that are not theirs
 - Protecting consumers who have been victims of harassing and unfair debt collection practices
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WHO

LSGMI provides free civil legal services to the neediest individuals within our community. Our clients are primarily women, children, seniors, and the working poor. In many cases, we are the safety net preventing these individuals from becoming homeless or dependent on welfare. On a daily basis, our team of attorneys, who are organized into legal specialty units and projects, provides high quality representation to clients with problems relating to housing, health care, education, disability benefits, family issues, and employment.

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Consumer Law Project Typical Case

- Juana came to LSGMI after her wages had been garnished for three months based on two credit card judgments against her. With 25% of her after tax wages garnished, she was unable to pay her monthly expenses, including her rent. As a single mother supporting two young children, Juana was entitled to exemption from garnishment as head of household. However, she had not received the required notices from each creditor informing her of this because they were sent to her old address.

With LSGMI's help Juana filed a claim requesting that the garnishment stop because she is head of household. The creditors argued her claim should not be considered by the judge because it was late. LSGMI represented Juana in court, and the judge vacated both final judgments of garnishment, granted her claim to have the garnishment stop, and ordered that all money already taken be returned to her.

For further information, please contact attorney Jose Fons jfons@lsgmi.org

45 Years of Passionate Commitment to Equal Justice

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