

## Four Ways To Get Help If You're a CONSUMER

We can't counsel individual consumers at National Consumer Law Center – our staff is too small -- but here are ways you can get help from us and others:

- The latest edition of our most popular book, the easy-to-read "[NCLC Guide to Surviving Debt](#)" can be ordered via the web link below. U.S. News & World Report called this book "A gold mine on topics like how to handle collectors, which debts to pay first, and how collection lawsuits work."
- The National Association of Consumer Advocates website has a large list of lawyers around the country who may be able to represent you or answer your debt-collection questions. They generally get their fees paid by the Debt Collector. Here's the web link <http://www.naca.net/>, select *Find a Lawyer*.
- Do NOT try a debt settlement company to deal with your debt problems. They are seldom successful and cost a lot.

You can file complaints about debt-collecting tactics with:

- The Federal Trade Commission, which says consumer complaints about collectors have topped their lists for nearly a decade. They're at [https://rn.ftc.gov/dod/wsolcq\\$.startup?Z\\_ORG\\_CODE=PU01](https://rn.ftc.gov/dod/wsolcq$.startup?Z_ORG_CODE=PU01)
- State attorneys general also handle consumer complaints. To find your state's attorney general click [here](#).
- National Consumer Law Center also offers a brochure called "[What You Should Know About Debt Collection](#)." Single copies are free but there is a charge for orders of 20 copies or more. To order a free copy call 617-542-8010. About pricing for bulk orders please call NCLC's Publications Department at 617/542-9595.

[How You Can Help Us Fight This Fight](#)