

# Brochures for Consumers

## For Advocates

- Tax Tips for Older Adults
- Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates
- Advice for Older Consumers About Credit Cards
- Understanding Credit Scores
- Steps that Advocates Can Take to Help Older Homeowners Prevent Foreclosure
- Protecting Social Security and other Federal Benefits in Bank Accounts from Garnishment by Debt Collectors
- New Requirements for Electronic Payment of Social Security and Other Federal Benefits Kicks in March 1, 2013: Most Paper Checks to Be Phased Out
- Lifeline: Discount Telephone Service for Low-Income Consumers
- Dealing with Debt Collection Harassment
- Advice for Older Consumers About Bankruptcy
- Home Improvement Scams Alert
- The High Cost of Payday Loans
- Helping Elderly Homeowners Victimized by Predatory Mortgage Loans
- Dreams Foreclosed: Saving Older Americans from Foreclosure Rescue Scams
- Credit Card Debt and Credit Counseling
- Avoiding Living Trust Scams: A Quick Guide for Advocates
- Advice for Seniors About Credit Cards
- How to Help Older Americans Avoid Loss of Utility Services
- INTERNET RESOURCES: Helpful Consumer and Elder Law Web Sites
- What to Do When Utility Service Has Been Disconnected
- Spotlight on Long-Term Care Insurance: A Private Safety Net?
- Low-Income Home Energy Assistance Program (LIHEAP)

## For Consumers

- Contracts that Offer Cash for Home Equity Are Riskier than They Look
- The Truth About Credit Reports & Credit Repair Companies
- Tax Tips for Older Adults
- [Need Help with Debts? Don't get burned by scammers - know the facts about debt relief!](#), March 2018 || Leer en español
- A Reverse Mortgage Primer: Consumer Advice from NCLC
- Guide for Homebuyers: Tips for Getting a Safe Mortgage You Can Afford
- Protections for Debit Card and Electronic Transactions
- Disputing Errors in a Credit Report
- Consumer Rights for Domestic Violence Survivors in Massachusetts
- Get Real Debt Help, Not Empty Promises (English, Spanish)
- Direct Express® Prepaid Debit Card for Social Security, SSI and Other Federal Payments
- Saving Energy and Reducing Home Energy Bills While Staying Comfortable
- Borrower Beware: The High Cost of Payday and Auto Title Lenders, Pawnbrokers, and Rent-to-Own Stores
- What You Should Know About Bankruptcy

- What You Should Know About Your Credit Report
- Your Credit Card Rights
- Tips on Choosing A Reputable Credit Counseling Agency
- Dealing with Utility Companies Regarding Disputed Bills and Utility Deposits
- Protect Yourself from Identity Theft
- Tips for Seniors on Living Trusts
- When Your Social Security Benefits Are Taken To Pay Back Money To The Federal Government
- Long-Term Care: Is Private Insurance Right for You?

## **Consumer Information on Bankruptcy**

- Bankruptcy Client Brochure
- Using Credit Wisely After Bankruptcy
- Your Legal Rights During and After Bankruptcy