Brochures for Consumers

For Advocates

- Consumer Advice Dealing with Debt Collectors
- 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
- 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 espanol
- A Reverse Mortgage Primer: Consumer Advice from NCLC
- 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