

[NCLC's Consumer Education Brochures](#)

NCLC's brochures offer basic information for consumers on the most critical consumer issues, including predatory lending, debt collection, credit reports, lemon laws, bankruptcy, foreclosure, payday loans, predatory mortgage loans, credit card debt, living trust scams, telemarketing fraud, refinancing, loss of utility services and other issues.

Brochures may be downloaded free of cost.

- [For Advocates](#)
- [For Consumers](#)