



Legal Services of Greater Miami, Inc. Consumer Law Project

WHAT

The Consumer Law Project helps low wage workers and families build economic security by protecting them from exploitive transactions that are barriers to economic self-sufficiency.

WHY

Vulnerable and disadvantaged individuals and families are the primary targets of abusive financial practices. These practices have become even more common and more devastating for the victims during the current economic downturn.

HOW

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

- Representing consumers in debt collection defense cases including the collection of credit card debt, medical debt and unpaid second mortgages where the property owner is underwater.
- Defending consumers against improper garnishment of wages or bank accounts to collect consumer debt.
- Representing consumers in cases involving used automobiles with a focus on financing, unfair and deceptive sales practices, warranty and odometer law violations.
- Assisting consumers with student loan collection problems with a focus on discharge of debt due to disability and closed schools.
- Educating on how to protect against and remedy the effects of unfair or abusive economic practices such as identity theft and inaccurate credit reporting

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