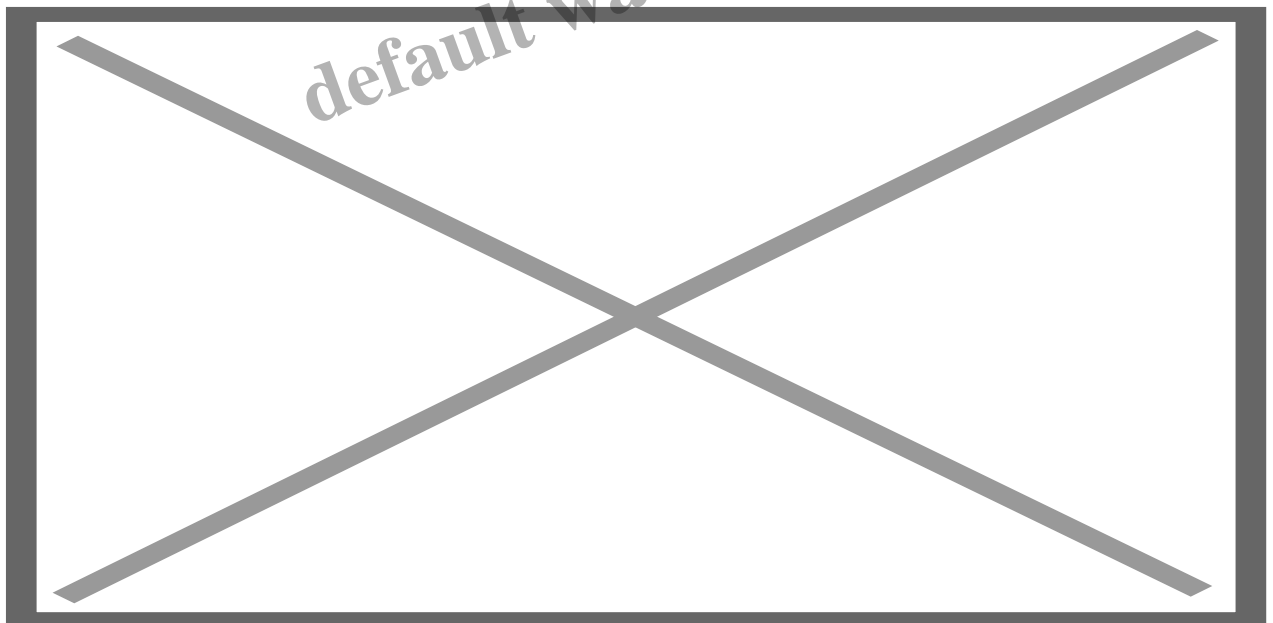




Learn How To Find a Great Consumer Fraud Lawyer

Description

A consumer protection attorney may be able to help. However, knowing where to look for an attorney that specializes in this form of law, as well as delving deeper to ensure they have the competence for your specific case, is not always straightforward. Here's what you should know.



WHERE SHOULD YOU BEGIN YOUR SEARCH?

You can begin your search online, where there are various directories dedicated to finding attorneys, including Avvo, FindLaw, LegalMatch, and NOLO. These websites allow you to search by geography and practice area, and you may be able to read reviews of several attorneys or legal offices.

Consumer protection attorneys may also be members of professional associations, the two largest of

which are the National Association of Consumer Advocates (NACA) and the National Association of Consumer Bankruptcy Attorneys (NACBA). Each organization includes a directory of members that you can search and filter by area. You can also search by speciality on NACA. There may be comparable local associations in your area or state.

On the National Consumer Law Center's website, there are also connections to numerous additional groups that provide low-cost or free legal assistance to consumers. If you believe you may be eligible for pro bono (free) assistance, contact legal aid offices, legal clinics, and law school consumer clinics.

INTERVIEWING ATTORNEYS: WHAT TO ASK

Finding a few consumer law attorneys is a good place to start, but it's only the beginning.

According to Dan DeLiberty, a Pennsylvania consumer rights attorney, the first thing you should do is describe your issue and the infringement straight away and see whether it's an area they handle.

"There are sub-niches within consumer law," explains DeLiberty. "Ask about their experience and level of comfort dealing with this specific type of issue."

Additionally, ensure that they are familiar with the local, state, and federal laws that may relate to your case. Additionally, look for the attorney on the website of your state's bar association (here's a directory) to ensure the attorney is in good standing.

When hiring attorneys, consider the following questions:

- How long have you been a lawyer, and how long have you been working on consumer cases?
- How many of your cases include consumer protection?
- How many cases like this have you handled?
- How many of those did you win?
- Will I have to pay any expenses up front or if we lose our case?
- Do you provide free consultations?
- Do you belong to any consumer protection organizations?
- Are you a member of the consumer division of your state or county bar association (if one exists)?
- "You can always ask if they stay up to date and attend industry conferences," adds DeLiberty, because you want to ensure they are aware of any new changes that may affect your case.

WHAT TO EXPECT IN TERMS OF PAYMENT

"The beautiful thing about many aspects of consumer law is that customers may not have to pay anything," DeLiberty explains. He claims this is due to the fact that many consumer protection laws allow for fee-shifting, which requires the other party to pay your attorney's fees if you win the case.

That also means you may have to pay your attorney's fees if you lose the case. However, DeLiberty notes that some businesses may offer to waive the charge if you don't win ahead of time, but expect them to thoroughly evaluate your case before choosing to take it on.

It's also not always free. "There are a few areas of consumer law where the consumer should expect to

pay a price,” DeLiberty explains. “These include debt defense (when you’re sued for money owed) and bankruptcy.”

The cost and arrangements may differ depending on your case, your location, and the firm. Some businesses, for example, may charge you an hourly fee, but others may accept your case for a flat price. Alternatively, you might be able to negotiate a contingency payment, such as paying a percentage of the difference between what you owe and how much you pay to settle your debts.

WHEN CONTACTING YOUR STATE’S ATTORNEY GENERAL MAY BE THE BEST OPTION

If your complaint is about a company’s malfeasance, you can also submit a complaint with your state’s attorney general’s (AG) office.

“The AG office cannot represent individual customers,” says Abigail Stempson, director of the National Association of Attorneys General’s (NAGTRI) Center for Consumer Protection. “They represent the entire state.”

However, once you have shared your concern with your AG, they may contact the business and act as a go-between. In some cases, the corporation may end up refunding your money or responding to the AG and sharing its side of the story.

“It’s a free channel that you can utilize in most AG’s offices, and it can fix many difficulties,” Stempson explains.

When a larger problem affects several consumers, the AG may even file a lawsuit against the corporation. “What the AG’s office is looking at is when a company does something that is unfair, misleading, or unconscionable, depending on the applicable consumer law,” Stempson explains. Although the state is not representing you, the firm may end up paying compensation to consumers who were affected as part of a settlement or litigation.

Category

1. Lifestyle

Date Created

June 2022

Author

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