Know Your Rights

The agencies and laws that stand between you and unfair lending or shady business.

Name: _____ Date: _____

OBJECTIVE

Describe how government agencies and consumer legislation protect buyers and borrowers, and identify where to take a complaint.

1. Match the law to its purpose

____ 1. Truth in Lending Act	A. Bans housing discrimination based on race, religion, sex, and other protected classes
____ 2. Fair Debt Collection Practices Act	B. Requires lenders to clearly disclose loan terms and APR
____ 3. Fair Credit Reporting Act	C. Created stronger oversight of banks and financial products after the 2008 crisis
____ 4. Equal Housing Act	D. Limits abusive or harassing behavior by debt collectors
____ 5. Dodd-Frank Act	E. Gives you the right to see and dispute errors on your credit report

2. Where would you complain?

For each scenario, choose: Better Business Bureau, a government agency (e.g., CFPB), or direct contact with the business.

Scenario	Where to complain
A store won't honor its posted return policy	
A debt collector calls you five times a day, including at midnight	
A local contractor took a deposit and never finished the job	
Your credit report has an account that isn't yours	

STANDARD NOTE

SSEPF9a: government agencies regulate banking, investments, borrowing, and retail sales, but knowing WHICH one to contact (and trying the business directly first, when it's low-stakes) saves time.

3. You were charged for a subscription you thought you canceled. Write the first message you'd send, and to whom.

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