

Consumer Justice Group

Consumer Advocacy Program

Welcome

Consumer Justice Group would like to thank you for your interest in our Consumer Advocacy Program (C.A.P.) and we're pleased you are looking into adding a valuable service for your clients. Offering your clients a caring and professional advocacy service will not only increase their faith in your company; it will also empower them!

About Us

Consumer Justice Group is an advocacy organization that protects the rights of consumers afforded by the Fair Debt Collection Practices Act (FDCPA) and state consumer laws. We have spent countless hours researching what debt collectors can and cannot do in their attempts to collect on unsecured debts. That extensive research has allowed us to implement processes and procedures, in accordance with the FDCPA, to effectively and efficiently counteract debt collection call issues.

Services

Consumer Justice Group takes great pride in our services. Our goal is to provide the utmost care and professionalism when dealing with sensitive issues such as debt and collection call harassment. We will honor your client's privacy and keep their information confidential and secure.

Let's face it, the verbiage and terminology used in the FDCPA can be overwhelming and confusing! We have found an effective way to translate the information into layman's terms to insure your client has complete understanding and reassurance. We provide step-by-step instructions and detailed information to help educate and safeguard consumers against collection call harassment. We have found that many consumers are unaware of the guidelines debt collection agencies are supposed to follow when conducting collection efforts; therefore, making them susceptible to harassment and abusive collection tactics. Unfortunately, most debt collectors do not abide by the rules when it comes to debt collection; therefore, your clients may experience the following:

- ❖ Unauthorized calls at the workplace.
- ❖ Calls to unauthorized third parties.
- ❖ Excessive collection calls.
- ❖ Threats of wage garnishment and lawsuits.
- ❖ Threatening messages left on answering machines and voice mails.

Allow Consumer Justice Group to take on these challenges and provide your clients the support and understanding needed to alleviate and often eliminate such issues. Having a separate independent third party organization handle the issue of debt collection harassment will allow you and your staff to focus on growth and productivity, and help reduce overhead and the headache associated with collection calls.

The Solution

Individuals often give up and give in when they feel defeated! They hope things will somehow just get better or go away if they ignore the issue. Unfortunately, it's not that easy – debt just doesn't just magically disappear nor the collection calls associated with delinquent debt. Your clients need to understand not only their rights as consumers but also the rights debt collectors have afforded by the FDCPA. Clients have entrusted your company to assist them with settling their debts; let Consumer Justice Group be the solution to collection call harassment!

Resources & Referral Services

Consumer Justice Group provides sound resources and reputable referral services to support the needs of consumers suffering from collection harassment. Due to not being a legal organization or able to provide legal advice, but still accommodate the needs of consumers who's FDCPA rights have been grossly violated, we have set up a reputable nationwide legal referral service. This allows your client the option to contact an attorney, experienced with the FDCPA, to discuss their claim and possibly pursue legal action - typically on a contingency basis or through a class action lawsuit. Although, we cannot guarantee representation by the attorneys participating in our Legal Referral Program, we find this resource to be a valuable service to those that choose to pursue this option.

Marketing Our Services

Offering professional advocacy services will provide an incentive to prospective clients and a sense of security to your enrolled clients. We ask that your staff present our services in a realistic manner to avoid any misrepresentation or confusion. Please see suggested "script" below:

"In order to help prepare you for collection calls we have retained the services of Consumer Justice Group, a consumer advocacy organization, to educate you on the guidelines of fair debt collection and how to manage possible collection call harassment. Unfortunately, no one can guarantee a debt collector will never attempt to contact you. Their experienced, caring, and professional consumer advocates will be happy to provide you the needed tools and resources to counteract such activity. You will be under no obligation to discuss or disclose details of your debt. Because we recognize the value of such a service we have included their services with your enrollment in our debt settlement program."

Membership Fee

We believe our fee is competitively structured and supports the invaluable service we provide. Please contact us for pricing.

Protect Your Investment

We know your time is valuable and that your goal is to provide the best service possible to meet the needs of your clients in a demanding industry such as debt settlement. Taking proactive steps to help protect your clients will allow them the opportunity to safeguard themselves against abusive debt collection tactics, build trust, and create confidence in knowing your company has their best interest as priority.

Contact Us

Please feel free to contact us if you have any questions.

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