

CONSUMER RIGHTS FIELD CLINIC

In the **Consumer Rights Field Clinic**, students work at MFY Legal Services, a national leader in poverty law providing community-based holistic legal services throughout NYC. There, students extern in the Consumer Rights Project, a unit at the forefront of statewide consumer protection reform. They assist in protecting the rights of low-income consumers against improper practices by the burgeoning third-party debt collection industry, which have resulted in hundreds of thousands of consumers having default judgments levied and wages garnished with no knowledge they were ever sued. Students staff the Thursday consumer rights hotline, conducting intake and providing brief advice; represent consumer clients in civil court; draft research memos and pleadings; and support legislative advocacy. In the co-requisite seminar, students focus on substantive consumer law, including the Fair Debt Collection Practices Act, debt defense, and on creative problem-solving to effect reforms.