

# Consumer Protection

Elon Law School  
Winter 2019  
Mondays & Wednesdays, 3:00 - 4:45 pm  
Room 206

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## Description

This course surveys federal and state laws regulating consumer purchases and finance. After completing the course, you should be familiar with the statutory and regulatory framework of consumer protection law, including the types of transactions and activities covered, private and public enforcement mechanisms, and available remedies. The problem-solving approach is intended to develop practical skills for advising and representing clients in consumer transactions and disputes.

## Materials

Katherine Porter, Modern Consumer Law (Aspen 2016) (“Casebook”)

The course website, [emfink.net/ConsumerProtection](http://emfink.net/ConsumerProtection), has additional materials and links to statutes and other resources.

## Policies

### *Grading*

Your final grade for the course will be based on written problem assignments (60%) and in-class performance (40%). There will be no final exam for this course.

The in-class performance component depends on your preparation before class (completing all assigned reading and reviewing problems), regular and prompt class attendance, and constructive engagement during class. Elon Law School’s standards and ABA guidance for awarding course credit assume at least two hours of out-of-class student work for each hour of classroom instruction.

### *Attendance*

Elon Law School has adopted the following attendance policy for all courses:

*The Law School administers a policy that a student maintain regular and punctual class attendance in all courses in which the student is registered, including externships, clinical courses, or simulation courses. Faculty members will give students written notice of their attendance policies before or during the first week of class. These policies may include, but are not limited to: treating late arrivals, early departures, and/or lack of preparation as absences; imposing grade or point reductions for absences,*

*including assigning a failing grade or involuntarily withdrawing a student from the class; and any other policies that a professor deems appropriate to create a rigorous and professional classroom environment.*

*In case of illness or emergency, students may contact the Office of Student and Professional Life, which will then notify the student's instructors. A student may notify the faculty member directly of a planned absence and should refer to individual faculty members regarding any policy that may apply. In the case of prolonged illness or incapacity, the student should contact the Office of Student and Professional Life.*

Excessive absences (more than 2 classes) may result in a reduction of your grade.

### *Disability Accommodations*

For disability accommodation requests, contact the Elon Law [Registrar's Office](#).

### *Honor Code*

The Law School [honor code](#) applies to all activities related to your law school study, including conduct during class and examinations.

## **Outline & Assignments**

### **1 Overview of Consumer Law**

*January 6 & 8*

- Casebook, Chapters 1, 2, & 3

### **2 Communicating With Consumers**

#### **2.1 Solicitations**

*January 13*

- Casebook, Chapter 4

#### **2.2 Advertising**

*January 15*

- Casebook, Chapter 5

**Problems 4.I & 5.I (Due January 17)**

### **3 Consumer Information**

#### **3.1 Consumer Privacy & Identity Theft**

*January 22*

- Casebook, Chapter 6

#### **3.2 Credit Reporting**

*January 27*

- Casebook, Chapter 7

### **3.3 Credit Discrimination**

*January 29*

- Casebook, Chapter 8

Problems 6.I, 7.I, & 8.I (Due January 31)

## **4 Getting What You Pay For**

### **4.1 Unfair or Deceptive Acts or Practices**

*February 3*

- Casebook, Chapter 9

### **4.2 Warranties**

*February 5*

- Casebook, Chapter 10

Problems 9.I & 10.I (Due February 7)

## **5 Consumer Finance**

### **5.1 Usury & Credit Cost Disclosures**

*February 10*

- Casebook, Chapters 11 & 12

### **5.2 Credit Cards**

*February 12*

- Casebook, Chapter 15

### **5.3 Banking Transactions**

*February 17*

- Casebook, Chapter 19

### **5.4 Online Transactions**

*February 19*

- Casebook, Chapter 20

Problems 12.I, 15.I, & 19.I (Due February 21)

## **6 Special Issues**

### **6.1 Automobile Purchases**

*February 24*

- Casebook, Chapter 16

## **6.2 Payday & Student Loans**

*February 26*

- Casebook, Chapters 17 & 18

Problems ??? (Due February 28)

## **7 Enforcement & Remedies**

### **7.1 Creditor Remedies**

*March 2*

- Casebook, Chapter 21

### **7.2 Debtor Rights**

*March 4*

- Casebook, Chapter 22

### **7.3 Debt Collection Abuses**

*March 9*

- Casebook, Chapter 23

### **7.4 Public & Private Enforcement**

*March 11*

- Casebook, Chapters 24, 25, & 26

Problems 21.1, 22.???, 23.1 due March 13

## **8 The Future of Consumer Law**

*March 12*

- Casebook, Chapter 27