

Consumer Credit Rights Worksheet

Your Consumer Rights Under Major Credit Laws

This worksheet will help you understand your rights under the major consumer credit laws and create a practical reference guide for your financial portfolio.

Part 1: Know Your Laws

Law	Year	Key Protections (List at least 3)	Why This Matters to Me
Truth in Lending Act (TILA)	1968		
Fair Credit Reporting Act (FCRA)	1970		
Equal Credit Opportunity Act (ECOA)	1974		
Fair Debt Collection Practices Act (FDCPA)	1977		
Credit CARD Act	2009		
Dodd-Frank Wall Street Reform and Consumer Protection Act (Created CFPB)	2010		

Part 2: When Your Rights Are Violated

For each type of violation, describe the steps you should take:

Credit Reporting Error

Debt Collection Harassment

Credit Discrimination

Unauthorized Credit Card Charges

Part 3: Important Contact Information

Agency/Organization	What They Handle	How to Contact
Consumer Financial Protection Bureau (CFPB)		
Federal Trade Commission (FTC)		
Credit Bureaus (Equifax, Experian, TransUnion)		
State Attorney General's Office		

Part 4: My Personal Action Plan

Based on what I've learned about consumer credit rights, here are specific actions I plan to take to protect myself:

1.

2.

3.

4.

5.

Part 5: Reflection

How will understanding these consumer protection laws impact my future borrowing decisions?