



## **LawShelf Educational Media**

### **Consumer Protection**

#### **Course Description**

The Consumer Protection course takes an in-depth look at the multitudes of steps that have been taken to protect consumers from predatory practices of lenders, sellers, and other participants in the marketplace. The course focuses on the Truth in Lending Act, the Equal Opportunity Credit Act, the Fair Credit Reporting Act, and other state and federal laws that protect consumers.

#### **Course Learning Outcomes**

At the completion of this course, students will be able to:

- Describe the steps that have been taken by federal and state governments to protect consumers;
- Apply provisions in the Truth in Lending Act, the Equal Opportunity Credit Act, the Fair Credit Reporting Act and other laws to fact patterns;
- Determine whether advertisements and telephone solicitations are deceptive or otherwise illegal;
- Explain which disclosures are necessary in consumer credit transactions to satisfy various federal laws and regulations.

#### **Final Exam**

Grades and credit recommendations are based solely on a final exam. When students are ready to take the final exam, they should register for a LawShelf account (or simply log in, for those with existing accounts). Go to the video-course page and click “Take the Final Exam” and pay the exam fee, where applicable. Students will be given instructions on how to take the exam. All exams are proctored by the Voice Proctor® proctoring system. An overview of the system is [provided here](#) and it requires no training or learning curve. Grades of 70% or above are considered passing grades and qualify for recommended transfer credit.

The final exam is based on the video course modules. Additional resources detailed in this syllabus are helpful for background and for building greater understanding of the course materials.

Inquiries can be made through the LawShelf Contact form on our website by clicking the “email us” button that appears at the bottom of most LawShelf pages. Transcripts can be ordered via Parchment, as detailed on our website.

## **Case Studies**

Many LawShelf video courses include case studies. These do not necessarily teach new material but are meant to demonstrate how the materials covered in the course are applied by various courts. Concepts covered in the case studies are covered on the final exam; so watching the case studies is necessary before taking the exam. However, it is unnecessary to memorize the facts and details of the cases covered in these case studies.

## **Self-Quizzes**

Video-course modules and case studies feature self-quizzes that consist of practice questions on the materials covered in the videos. These questions are presented for the benefit of the student and are **important to review before taking the final exam** because they are similar in style and substance to the questions on the final exam. These quizzes are not graded or monitored and there is no record of how students answer these questions. Students may answer these questions as many times as they like and are encouraged to keep re-taking the quizzes until they have mastered all the questions.

# **Study Guide**

## **Courseware Readings**

**These courseware readings provide background to help students better understand the main parts of the course, which are the video-course modules below.**

### **Truth in Lending Act**

**<https://www.debt.org/credit/your-consumer-rights/truth-lending-act/>**

### **Equal Opportunity Credit Act**

**<https://www.hrc.org/news/all-about-the-equal-credit-opportunity-act>**

### **Fair Credit Reporting Act**

**[https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf)**

### **Credit CARD Act**

**<https://creditcards.usnews.com/articles/what-the-credit-card-act-of-2009-means-for-you>**

## **Video Course Modules**

These videos constitute the main part of the course and are they sources of the questions on the final exam.

### **Consumer Protection Introduction**

<https://lawshelf.com/videocoursescontentview/consumer-protection->

### **The Truth in Lending Act and the Equal Credit Opportunity Act- Module 1 of 5**

<https://lawshelf.com/videocoursesmoduleview/the-truth-in-lending-act-and-the-equal-credit-opportunity-act--module-1-of-5--->

### **The Fair Credit Reporting Act of 1970- Module 2 of 5**

<https://lawshelf.com/videocoursesmoduleview/the-fair-credit-reporting-act-of-1970--module-2-of-5>

### **Identify Theft- Module 3 of 5**

<https://lawshelf.com/videocoursesmoduleview/identify-theft--module-3-of-5>

### **Laws Addressing Deceptive Marketing and Advertising- Module 4 of 5**

<https://lawshelf.com/videocoursesmoduleview/laws-addressing-deceptive-marketing-and-advertising--module-4-of-5>

### **Mandatory Disclosures to Consumers- Module 5 of 5**

<https://lawshelf.com/videocoursesmoduleview/mandatory-disclosures-to-consumers--module-5-of-5->