



# STEPS TO JUSTICE Debt and Consumer Rights

An OJEN workshop demonstrating a CLEO public legal information resource.



Community Legal Education Ontario Éducation juridique communautaire Ontario



1. A salesperson came to my house and convinced me to buy \$100 worth of cutlery. If I realize later that I already own too many knives and forks, I can cancel this contract at any time and get my money back.



2. My business fixes things for people. I can make lots of money legally by recommending repairs to consumers that they really don't need.



3. I ordered a bunch of textbooks online which were promised to be delivered 30 days ago, but they still have not arrived.

My exams are now complete and I no longer need the textbooks. I can cancel the transaction and get off completely scot-free!



**4.** I am shopping at a new store that sells a lot of accessories and novelty items. I can't choose between all of them, so I'll buy more than I need and get a refund for what I don't want later!



**5.** I get a thrill out of ignoring mail. My gym recently sent me a letter saying they will renew my membership, but I'm just going to ignore it. They can't renew without my permission!



- Bankruptcy
- Buying goods and services
- Buying a used car
- Collection agencies
- Credit reports and repair
- Debt and money problems
- Door-to-door sales
- Identity theft
- Motor vehicle repairs
- Payday loans



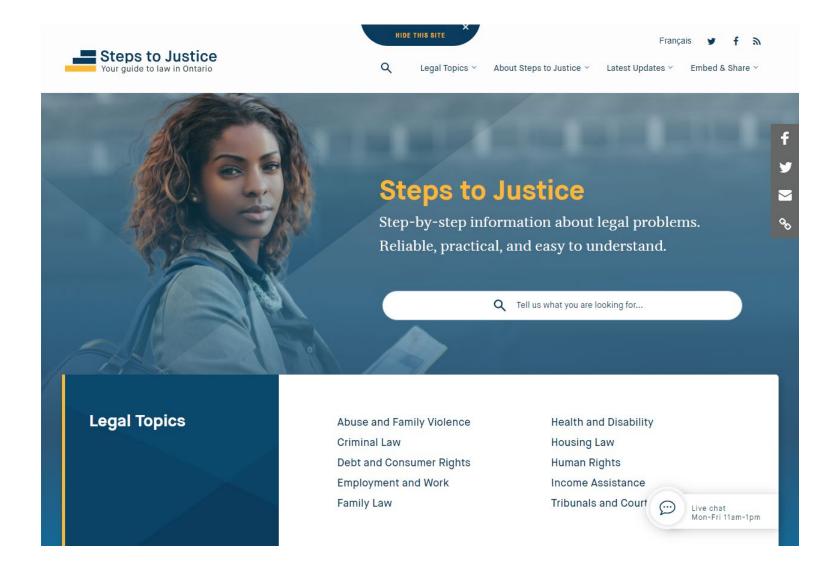
### **Real Life Legal Problems**

### **Demonstration Scenario**

I am an avid online shopper. A few months ago, I stumbled upon a local online retailer that sells specialty pens. I made a bulk order (\$100) on the website but I have not yet received a copy of the purchase agreement and the pens are now more than 30 days late. I am getting worried that I will not receive my order and I want to cancel the transaction. When I reached out to the company, the sales rep told me that there is no evidence of a "contract", but my bank statements prove that I made the purchase. What can I do?!



## Steps to Justice 🔊





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### Some questions:

- Does this person have a legal contract with the seller?
- Is a seller required to send a buyer a copy of the purchase agreement?
- Is the buyer entitled to a refund in this situation?
  - After the buyer cancels the purchase, when are the entitled to receive their money?
- Who can the buyer contact if the seller is unresponsive and continues to violate the law?



- I. Navigate to the Steps to Justice website:
  - http://stepstojustice.ca
- 2. Read your scenario with your group.
- 3. Try to identify the main legal issues.
- 4. Imagine that you are the person in the scenario. Use the Steps to Justice website to answer the questions on your handout.
- 5. As you browse, try to find out more about how the law would affect the person in your scenario. What does it say? What are their options?
- 6. Record your answers on the handout.

If you get stuck, ask for help!

### Large Group Scenario

#### **FOCUS AREAS:**

- 1) Identity theft
- 2) Bankruptcy

I am a 25-year old student who just likes to have a good time. However, I'm hoping that my story can serve as a cautionary tale to anyone who is not careful with their possessions and personal information.

One night I went out with some friends and I ended up losing my wallet. I didn't realize it was gone until the next day when I woke up, but I did not take any immediate steps to fix the situation.

Over the course of a few weeks I managed to report my driver's ID and health card and get replacements for them. I also applied for a new debit card. However, I failed to report my lost credit cards. BIG mistake.

Later in the year, I checked my account statements and was flabbergasted. All three of my credit cards were completely maxed out – I nearly fainted from the shock of owing over \$5,000 to each of the credit card companies I deal with. I quickly called them and reported the lost cards, but they are insisting that I pay the full amount!

I'm desperately searching for options. I have a decent job, so I am confident that I can eventually pay the debt down, though not on the terms my credit card companies would like. I find it very unfair that I supposedly have to pay for this, when I'M the victim. Can anyone help me?