

# Youth & Young Adults Legal Issues

## Consumer Issues:

Apply for free legal aid online at  
**MontanaLawHelp.org** or call/text Kaia,  
YHDP Coordinator, at (406) 594-1971



**Who is a consumer? We all are. A consumer is some who buys something.**

Common consumer transactions include:

- Anytime you purchase something from a store, online, or another person
- Banking - accounts/loans
- Cellphone contracts
- Rental agreements
- Credit cards
- Streaming services
- Insurance
- Warranties

**What do I need to know about my rights as a consumer?**

- Laws ban dangerous or unethical business practices (product safety, false advertising).
- Laws protect against scams, fraud, stealing, and deception.
- It is your right to submit a complaint against a business for unfair practices to the [Montana Office of Consumer Protection](#)

**Common consumer questions (follow the link for each question to learn more):**

- [How do I build credit and check my credit?](#)
- [I already have debt, what can I do?](#)
- [How do I dispute a debt?](#)
- [What can I do if I feel harassed by a debt collector?](#)
- [How do wages get garnished \(taken out of my paycheck\)?](#)
- [Tips for buying a used car?](#)
- [How does auto insurance work?](#)
- [What should I do if I get into a car accident?](#)
- [How do student loans work?](#)
- [What to consider when entering a rental agreement?](#)
- [Identity Theft and Phishing Scams?](#)

**What can I do to protect myself as a consumer?**

- Protect your private information. Never give out your social security number or bank account information, and be sure to check your accounts often for charges you didn't make.
- Research the consumer transactions you are entering into to make sure you are getting a fair deal.

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**Please contact MLSA for additional information and assistance.**

**Listen to *Tricks To Improve Your Credit Score* for information on how to build good credit: [NPR.org](#)**

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**What do I need to know about bank accounts?**

1. Keeping your money in an account with a credit union or bank offers convenience in paying bills, cashing checks, and accessing your cash. Be sure to ask for a FREE checking account.
2. A bank or credit union keeps your money safe from theft or becoming misplaced.
3. An account can help you access the credit you may need to purchase a car or take out student loans.

**How can MLSA help me?**

MLSA provides FREE legal information, forms, advice, and representation to eligible clients.

MLSA's Youth Homelessness Demonstration Project (YHDP) Coordinator can provide you with referrals to agencies in your community and link you with free civil legal assistance.

Have more questions about your legal rights? Visit:  
[MontanaLawHelp.org](#)

