

PRESS RELEASE

AG's Office Hosting Events Across the State for Annual National Consumer Protection Week

Staff to Educate Consumers on Identity Theft and Online Safety, Auto Laws, Mortgage Scams, Home Improvement and Utility Bills

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BOSTON — In celebration of the 20th annual National Consumer Protection Week, Attorney General Maura Healey today announced a week-long series of events designed to help Massachusetts residents become more savvy consumers.

“Every day, our office is focused on protecting consumers whether they are buying a car or a cruise, paying an electric bill, or taking out a student loan,” said AG Healey. “Whether it’s this week or any week, we hope residents know we have their back and to call if they need help.”

During National Consumer Protection Week, the AG’s Office will offer [consumer education \(/doc/ago-national-consumer-protection-week-events\)](/doc/ago-national-consumer-protection-week-events) events across the state on topics such as identity theft and online safety, auto laws, mortgage scams, home improvement and utilities. [Click here for a full list of events \(/doc/ago-national-consumer-protection-week-events\)](/doc/ago-national-consumer-protection-week-events).

Each year, the AG’s Office provides direct assistance to thousands of consumers across Massachusetts. The staff in [AG Healey’s Consumer Advocacy & Response Division \(CARD\) \(/get-consumer-support\)](/get-consumer-support) directly assists consumers by working with businesses to resolve disputes, answering questions, offering referrals to appropriate organizations or government agencies, and providing information on other available services and community-based consumer programs. Last year CARD worked on more than 35,000 cases and secured more than \$2 million in relief for consumers.

In addition to CARD, the AG’s Office advocates for and directly assists consumers through its [Consumer Protection \(/get-consumer-support\)](/get-consumer-support) and [Insurance and Financial Services Divisions \(/ago/bureaus/public-protection-and-advocacy/the-insurance-and-financial-services-division/\)](/ago/bureaus/public-protection-and-advocacy/the-insurance-and-financial-services-division/), which includes the AG’s Student Loan Assistance Unit. Last year, the Student Loan Assistance Unit fielded more than 4,000 hotline calls, handled more than 1,000 requests for assistance, held 14 student loan workshops, and generated \$2.4 million in savings and recoveries for student loan borrowers.

Some examples of consumer assistance provided by the AG’s Office in 2017 include:

- Persuading a school to waive a \$3,803 institutional debt, enabling a student to resume her studies;

- Securing a \$460 refund for a consumer after a business allowed unauthorized foreign transactions;
- Obtaining a refund for a veteran for an unused gym membership after the gym's new owners moved the veteran to a different gym without notice;
- Recovering \$5,300 for a homeowner whose loan servicer used an incorrect interest rate to calculate the homeowner's loan payments;
- Persuading an insurer to reverse its denial of an elderly couple's \$39,682 travel insurance claim;
- Helping a disabled borrower obtain a discharge for \$255,691 in federal student loan debt;
- Securing a permanent mortgage modification that included a \$176,000 reduction and fixed interest rate for a homeowner who had been trying to work with a mortgage servicer for years to avoid foreclosure;
- Persuading an auto insurer to reconsider its valuation of a consumer's vehicle, resulting an additional \$1,432 claim payment;
- Helping a federal student loan borrower obtain \$5,000 in [teacher loan forgiveness](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher) (<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>); and
- Assisting an elderly veteran in getting full replacement of a \$7,500 HVAC unit after the merchant had unsuccessfully tried to repair the unit on five occasions.

In addition to direct assistance, the AG's Office investigates and litigates violations of the state's consumer protection laws. For example, last year the AG's Office filed sued [Equifax](/ago/news-and-updates/press-releases/2017/2017-09-19-equifax-lawsuit.html) (</ago/news-and-updates/press-releases/2017/2017-09-19-equifax-lawsuit.html>) over its failure to protect the personal information of over three million Massachusetts residents. The AG's Office also filed lawsuits against a [national student loan servicer](/ago/news-and-updates/press-releases/2017/2017-08-23-pheaa-lawsuit.html) (</ago/news-and-updates/press-releases/2017/2017-08-23-pheaa-lawsuit.html>), a [used car dealer](/ago/news-and-updates/press-releases/2017/2017-09-26-jd-byrider-lawsuit.html) (</ago/news-and-updates/press-releases/2017/2017-09-26-jd-byrider-lawsuit.html>), a [local tax preparer](/ago/news-and-updates/press-releases/2017/lowell-tax-preparer-ordered-to-stop-doing-business.html) (</ago/news-and-updates/press-releases/2017/lowell-tax-preparer-ordered-to-stop-doing-business.html>), and a [national mortgage servicer](/ago/news-and-updates/press-releases/2017/2017-04-28-ocwen-abusive-mortgage-servicing-practices.html) (</ago/news-and-updates/press-releases/2017/2017-04-28-ocwen-abusive-mortgage-servicing-practices.html>) for alleged violations of state consumer protection laws in 2017. Through its settlements

last year, the AG’s Office obtained millions of dollars in relief for consumers, including \$16 million for more than 2,000 consumers who were given unfair and unaffordable auto loans and \$500,000 for more than 100 consumers in a case involving the mishandling of remains and misappropriation of consumer deposits for funeral services.

Consumers with problems are encouraged to contact CARD’s consumer specialists at 617-727-8400, or [file a complaint \(/how-to/file-a-consumer-complaint\)](/how-to/file-a-consumer-complaint) on the AG’s website. The AG’s Office also has an Elder Hotline at 888-243-5337, which operates as part of CARD and is staffed by trained specialists who are knowledgeable about problems that are more common for older Massachusetts residents. The AG’s Office also encourages student borrowers to contact the Student Loan Assistance Unit at 888-830-6277 for help.

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