



# THE GINSBURG LAW INSIDER

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## TOP CONSUMER TIPS FOR 2026 FROM CONSUMER LAW ATTORNEY AMY GINSBURG



Knowledge is your strongest consumer protection. Attorney Amy Ginsburg shares essential tips every consumer should know in 2026.

### 1. Never Ignore Debt Collection Letters or Lawsuits:

Even if you believe a debt is wrong or too old, ignoring it can lead to default judgments, wage garnishment, or bank levies. Many collection cases contain legal violations that can be used to your advantage—but only if addressed early.

Insider Tip: You often have as little as 20-30 days to respond.

### 2. Know That Debt Collectors Can Owe You Money:

Harassing calls, threats, false statements, or improper credit reporting may violate federal and state consumer laws. Consumers can recover statutory damages, actual damages, and attorney's fees—even if the debt itself is valid.

Insider Tip: Save voicemails, letters, texts, and screenshots.

### 3. A "New" Car Doesn't Have to Be Perfect—But It Must Work:

Repeated repair attempts, safety defects, or long periods out of service may qualify your vehicle as a Lemon—even if the dealer says "that's normal." Warranty rights often extend beyond what consumers are told at the dealership.

Insider Tip: Keep all repair orders and don't miss manufacturer deadlines.

#### OUR TOP INSIDER TIP: *Don't Assume Legal Help Is Out of Reach*

Fee-shifting consumer protection laws often require the company at fault to pay attorney's fees. Plus, with free consultations and case reviews available from many firms, it costs nothing to learn whether you have a case.

### 4. Credit Reports Are Still Frequently Wrong:

Inaccurate credit reporting can affect loans, employment, insurance, and housing. Disputing errors the right way matters—and repeated "verified" errors may violate federal law.

Insider Tip: Pull all three credit reports, not just one.

## Don't Let Your Annual Benefits Go to Waste

Many people have an annual legal plan through work or a membership—but don't use it. One of the most valuable ways to take advantage of this benefit is by reviewing and updating important estate planning documents.

Life changes like marriage, divorce, children, moves, or health issues can make existing documents outdated. Using your legal plan, you may be able to update your will, power of attorney, health care power of attorney, and advance directives—often at little or no cost.

These benefits are typically use-it-or-lose-it each year. A simple review now can help ensure your wishes are clear and prevent unnecessary stress for your loved ones later.

If you're unsure whether your documents are up to date, using your legal plan for a review is a smart place to start.



## LEGAL PLAN UPDATE

*Not sure if we work with your legal plan? Check [HERE](#).*



## FEATURED WEBSITE RESOURCE

### Featured Resource: Credit Report Dispute Guide

*New Year, New Credit:* As we head into 2026, cleaning up your credit is a smart New Year's resolution.

Reviewing your credit reports, disputing inaccuracies, and understanding your rights can help put you in a stronger financial position—whether you're planning to buy a home, finance a vehicle, or simply reduce stress. Errors on your credit report can affect loans, housing, and even employment, but the Fair Credit Reporting Act gives you the right to challenge inaccurate information. Our Credit Report Dispute Guide explains how to identify errors, submit an effective dispute, and understand your options if mistakes aren't corrected.

👉 [Read the Credit Report Dispute Guide](#)

### A New Way to Stay Informed

This is our first newsletter, created to bring you important consumer tips and legal updates.

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*Bankruptcy: A Way Out of the Upside Down*

Is Debt Pulling You Into the  
**UPSIDE DOWN?**

Speak with a bankruptcy attorney about your options.

Get Help Now ➔

When debt starts piling up, it can feel like being pulled into the Upside Down—interest grows, calls increase, and options feel harder to reach. Missed payments can quickly turn into collections, lawsuits, garnishments, and credit damage that affect every part of life. The longer it goes on, the more trapped it can feel—but consumer protection and bankruptcy laws exist to help stop the chaos and give you a way back out. The key is knowing your options before the situation gets worse.

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