

Access to Justice Taskforce  
Consumer Protection Committee  
Consumer Education Subcommittee  
August 6, 2020, 12 p.m.  
Via video and phone

Participants: Robin McKinney (CASH), Nikki Thompson (MD Economic Policy), Steve Sakamoto-Wengel (OAG), Del. Peña-Melnyk, Angie Barnett (BBB), Nino Li, Joy Sakamoto-Wengel (OAG)

#### Microsite layout

Robin showed us the microsite developed by CASH, <https://www.mdcashacademy.org/COVID> for coronavirus-related information. The microsite began with a description of quick tips and breaking news related to the coronavirus. Further into the page, tiles were created with subtopics so a user may quickly access the appropriate information that that user wishes to access. The Subcommittee liked the simple, user-friendly, clear and concise format and believed it could serve as a model for what our Subcommittee could develop for our microsite.

#### Host of microsite

Robin asked Steve if the OAG had yet decided about whether to host the microsite. Robin stressed the importance that this be decided over the next week. If the OAG is not able to host, CASH could host the microsite and has funding to pay for its development since CASH is simultaneously developing other aspects of its own website currently. She suggested that Subcommittee members discuss whether their organizations could also host, and a decision could be made as to who would host. Steve will check with the OAG for a final decision.

Steve raised the point that the Court Forms and Notices Subcommittee is also developing a microsite and that he would forward the subcommittee's microsite draft to our Subcommittee members. He will advise the Forms subcommittee so they are aware we will be developing a microsite also and both subcommittees can work on the microsite together in order that the information be presented in a consistent format. Robin suggested that we may wish to invite those subcommittee members to our next meeting to discuss this further.

Steve suggested that we need to establish criteria to identify acceptable debt management organizations for debtors to be directed to since all debt management companies are licensed by CFR and we would need to determine how we could, for example, refer consumers to CCCSMD but not others. Robin suggested that we could provide information to debtors on how to choose a provider, for example, advising that debtors should ensure the provider is licensed by CFR, informing debtors about the differences between non-profit and for profit providers, and informing debtors that upfront payments are prohibited. Caveat: Steve and Robin briefly discussed the problem with phony non-profits that had been created to evade Maryland's

previous ban on for-profit debt management companies. Robin will check with CFR to see whether that is still an issue.

Subcommittee members then discussed that the materials need to be delivered in an accessible language level (fourth grade or less is preferable) and readable in format. Del. Peña-Melnyk raised that translation into Spanish must also be done at a level that is accessible, as well, and therefore our Subcommittee should work with the translators. She also suggested that CASA of Maryland is a good resource for providing translation services.<sup>1</sup> Another suggestion was that, after information is presented, bulleted examples could be provided to explain the concepts presented. The Delegate also suggested using pictures and Robin said CASH Campaign uses infographics routinely on its website and other materials. She suggested using an infographic showing the debt collection process.

Robin briefly mentioned that the Data and Technology Committee did not have up-to-date information on debt collection cases because the courts have been closed, but that CFR reported that to date it has received about double the number of debt collection complaints as compared with the prior year. CFR will be providing that complaint information.

The Subcommittee next turned to the EXCEL spreadsheet that Robin's office had prepared to organize educational materials gathered from acceptable sources. The Subcommittee went through each subsection and fleshed out additional resources that could be sources of information for each subsection.

Subsections of the EXCEL spreadsheet/categories of educational resources:

1. Collection process and rights

Materials collected thus far are from the BBB, FTC and OAG. We will also look at materials from the Commissioner of Financial Regulation (CFR), People's Law Library, CFPB, National Consumer Law Center (NCLC), the Comptroller's website, Central Collection Unit (CCU), the Maryland Association of Counties (MACO) and Maryland Municipal League (MML)—link to their resources and information about state and local debt collection procedures. Robin noted that local and municipality owed debts impact state issues.

2. Avoiding Scams

OAG, BBB, CFPB and FTC materials have been collected thus far. We should look into adding materials from AARP, CASA, Bankrate.com, ITN scams, SEC (the U.S. Securities and Exchange Commission) <https://www.sec.gov/tcr> and NASAA (North American Securities Administrators Association, <https://www.nasaa.org/>), <https://www.nasaa.org/investor-education/warning-signs-of-fraud/> and <https://www.nasaa.org/investor-education/fraud-center/top-investor-threats> for avoiding investment scams; military branches

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<sup>1</sup> Note: Steve reports that, during the Policy and Race Equity Committee meeting on Thursday, August 6, Delegate Bartlett said that CASA is currently overwhelmed.

### 3. Handling creditors while facing hardship

Thus far, we've collected materials from CFR, Federal Student Aid, BBB, and CFPB. We should look at People's Law Library, Pro Bono Resource Center (PBRC), Maryland Volunteer Lawyers Service (MVLS), Maryland Legal Aid.

### 4. General Financial Context

Thus far, BGE "purple book" and 211 and 311 are listed. We should add resources from Legal aid, Courts' Self-help centers, MVLS, Civil Justice, *Maryland.gov*, MACRO, AARP, BBB complaint and scamtracker websites, OAG-CPD complaints, Maryland Energy Assistance Program, People's Counsel, Maryland Community Action Maryland Hospital Association and hospital financial assistance programs.

We can use a tile on the microsite for Emergencies with Utility Bills and one for Medical Debt.

### 5. Partners

Subcommittee members should enter their organizations into this section so the public knows who developed this microsite. We should contact those on the Subcommittee who have not been able to participate in Subcommittee meetings to see whether they agree with what has been developed and whether they can sign into this section. Logos can be used on this microsite. Disclaimers and general information can be stated here. Nikki suggested that non-profit organizations should be listed first since many people distrust institutions.

It was suggested that we add appropriate partners such as the Immigration Advocates Network (which includes CASA of Maryland, Catholic Charities, and others); advise that everyone is allowed a free credit report every year ([www.annualcreditreport.com](http://www.annualcreditreport.com)), and include instructions on how someone can improve their credit rating; Robin suggested that education about cosigner scams should also be included.

The meeting adjourned at 12:54 p.m.