

Chapter 18

Consumer Credit Transactions

LEARNING OBJECTIVES

After reading this chapter, you should understand the following:

1. How consumers enter into credit transactions and what protections they are afforded when they do
2. What rights consumers have after they have entered into a consumer transaction
3. What debt collection practices third-party collectors may pursue

This chapter and the three that follow are devoted to debtor-creditor relations. In this chapter, we focus on the consumer credit transaction. [Chapter 19 "Secured Transactions and Suretyship"](#) and [Chapter 20 "Mortgages and Nonconsensual Liens"](#) explore different types of security that a creditor might require. [Chapter 21 "Bankruptcy"](#) examines debtors' and creditors' rights under bankruptcy law.

The amount of consumer debt, or **household debt**, owed by Americans to mortgage lenders, stores, automobile dealers, and other merchants who sell on credit is difficult to ascertain. One reads that the average household credit card debt (not including mortgages, auto loans, and student loans) in 2009 was almost \$16,000. Ben Woolsey and Matt Schultz, *Credit Card Statistics, Industry Statistics, Debt Statistics*, August 24, 2010,

<http://www.creditcards.com/credit-card-news/credit-card-industry-facts-personal-debt-statistics-1276.php>. This is "calculated by dividing the total revolving debt in the U.S. (\$852.6 billion as of March 2010 data, as listed in the Federal Reserve's May 2010 report on consumer credit) by the estimated number of households carrying credit card debt (54 million)." Or maybe it was \$10,000. Deborah Fowles, "Your Monthly Credit Card Minimum Payments May Double," About.com Financial Planning,

<http://financialplan.about.com/od/creditcarddebt/a/CCMinimums.htm>. Or maybe it was \$7,300. Index Credit Cards, *Credit Card Debt*, February 9, 2010,

<http://www.indexcreditcards.com/creditcarddebt>. But probably focusing on the average household debt is not very helpful: 55 percent of households have no credit card debt at all,

Consumer Transactions

Xiaolong Qi



Consumer Transactions:

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