



Teaching Consumer Credit Law in an Evolving Australian Economy

The Consumer Credit Law Practicum

By Eileen Webb*

"...[W]hile there is some debate about the role of university education, it is generally agreed that the basic function of a law school is to prepare students for the practice of law...and that legal education should focus on what lawyers need to be able to do."¹

Australian consumer and credit law has experienced a metamorphosis with the implementation of the National Consumer Credit Protection Package (NCCPP)² and the Australian Consumer Law (ACL). The scale of these developments has necessitated that Australian consumer law academics review (and substantially rewrite) their courses and, in some cases, reconsider traditional teaching approaches. Against a background of a "patchwork" domestic economy and lingering global financial uncertainty, it is more important than ever to link course content to contemporary events and highlight the significant role that Consumer Law plays in these unfolding events.

This paper focuses on a Consumer Credit Practicum that has been developed by the Consumer Law teaching team on the Faculty of Law at the University of Western Australia.³ The Practicum was developed to enhance the study of Consumer Credit Law in the undergraduate law curriculum. The project was undertaken for two reasons. First, the scale of the NCCPP reforms necessitated a wholesale review of the consumer credit component of the consumer law course. This review revealed that more time would be required to teach consumer credit law in a meaningful way. Second, the UWA Law School has not, until relatively recently, embraced practical components in most undergraduate units.⁴ The Practicum was regarded as a step in this somewhat neglected direction.

Practical Skills Within the Law School Curriculum

The face of legal education in Australia is evolving.⁵ There is pressure to provide quality professional education within an environment of shrinking budgets and rising student numbers. Increasingly, students expect that they graduate "work-ready" and, more and more, legal firms are demanding the same. Indeed, research into legal education has noted the efficacy of using the acquisition of work skills as a framework for organizing the legal curriculum.⁶ Practical legal skills are an essential part of such a framework.⁷

Such views are reflected in recent enquiries into legal education in Australia and abroad. In 2007, *Best practices for legal education: A vision and a road map* (the Stuckey report) recommended a number of best practices in legal education, many of which referred to legal skills.⁸ More recently, *Educating Lawyers - Preparation for the Profession of Law*, a report from the Carnegie Foundation for the Advancement of Teaching, called for integrated learning experiences, which combine the teaching of legal doctrine, legal skills and professional identity.⁹ In this respect it has been noted recently that:

This report reinforced what many in the legal academy believe about the traditional curriculum in American law schools: that law schools have focused too much on teaching students to "think like lawyers" and not enough on applying those thinking skills in the complexity of professional practice or on other critical social skills necessary for effective practitioners.¹⁰

In an Australian context, similar discussions have been taking place for some time. For example, in 1999 the Australian Law Reform Commission¹¹ noted that legal education should focus on what lawyers need to be able to do rather than on what they need to know.¹² It was noted that clinical and high-order

skills training programs were required to supplement classroom instruction on substantive law, and to provide students with an appreciation of the nature of "law as it is actually practiced"—including the social dimension and the ethical dilemmas which may arise.¹³

In the not too distant past, Australian law school curriculums were predominantly doctrinal, with the responsibility of imparting professional skills relegated to practice courses or legal firms during clerkship. The past 20 years have seen a heightened recognition of the desirability of teaching skills within undergraduate programs, although putting this ideal into practice is inconsistent. Some universities offer a comprehensive clinical experience through on-site legal clinics,¹⁴ or placements in community legal centers¹⁵ or law firms.¹⁶ Others may incorporate skills within units in varying ways. At the other end of the spectrum, many law schools offer little in the way of practical experience.¹⁷ It is fair to say that, to date, UWA has been one of the latter instances. The approach has been very traditional and "black letter"; the exception being the excellent "Commercial Practice" and "Procedure" units undertaken in the final year of the undergraduate program. Although these latter units are comprehensive and taught by experienced practitioners, the problem is that there have been few practical or clinical activities in other units. The consumer credit practicum is a small step in, what the consumer law teaching team regards as, the right direction.¹⁸

The Consumer Credit Practicum – An Overview

The Consumer Credit Practicum seeks to enhance and enliven student learning by importing a practical, case-based component into the undergraduate consumer law unit. Consumer credit legislation and case law are important elements of the consumer law unit. Their inclusion as a practical component will necessarily mean students will need to research, understand and apply the law to real life situations. Groups of four students are required to familiarise themselves with a particular aspect of substantive consumer credit law while working through a simulated file, from initial instructions to a final letter of advice. The consumer credit practicum runs alongside the tutorial program over a period of eight weeks. As well as requiring students to work through the relevant law, the project introduces a variety of basic legal skills, such as client interviewing, file management, and drafting letters of advice. Other desirable skills, such as time management, communication, and working within a team will also be integral to the project.

As an interesting aside, the practicum has been introduced during a period of considerable national and international tension regarding the misuse of credit, and in an Australian context, an almost unprecedented overhaul of consumer and consumer credit laws. It is instructive at this stage, therefore, to provide some explanation of the recent developments in the Australian legal landscape in relation to consumer credit.

Recent Developments in Australian Consumer and Consumer Credit Law – An Overview

Consumer Credit

In this context it is useful to note that although Australia did not suffer the worst of the Global Financial Crisis, Australians have increasingly become indebted through credit taken out for,

inter alia, housing loans, personal loans, and credit cards. Indeed, Australians have one of the highest rates of per capita indebtedness in the world.¹⁹ The NCCPP has been introduced in two tranches. The first tranche was introduced in 2009. In summary, the *National Consumer Credit Protection Act 2009*²⁰ has seen responsibility for the regulation of credit ceded by the states and territories to the Commonwealth; the Uniform Consumer Credit Code (UCCC) replicated in Commonwealth legislation as the National Credit Code (NCC); the imposition of both licencing and responsible lending requirements on lenders, brokers and associated persons, and an expansion of the Australian Securities and Investments Commission's (ASIC) powers of investigation and enforcement. The second tranche is in the process of being implemented and will address unsolicited credit card limit extension offers, interest rate caps, and reverse mortgages.²¹ It is anticipated there will also be some form of regulation of credit to small businesses.²²

The Australian Consumer Law

After 35 years, the *Trade Practices Act 1974* was replaced by the *Competition and Consumer Act 2010* (CCA). Schedule 2 of the CCA contains the Australian Consumer Law, now the preeminent piece of consumer protection law in Australia. The ACL introduced a prohibition of unfair contract terms in standard form contracts,²³ enhanced product liability, and consumer guarantee provisions. It has also enhanced protections, remedies, and enforcement powers. In many cases the *Australian Securities and Investments Commission Act 2001* has been amended to include these equivalent provisions in relation to financial services. For example, unfair contract terms in financial agreements are prohibited.

The Impact of These Recent Developments on Consumer Law Courses

General Observations

For academics teaching consumer law courses, these developments have necessitated a substantial revision of the content of the courses and materials. This is especially the case in relation to consumer credit, which, unjustifiably, has often been regarded as a "Cinderella" component of the broader consumer law courses.²⁴ Consumer credit is a discrete area often taught towards the end of the semester. The law is, for the most part, separate from that which the students study throughout the semester, although there is some overlap.²⁵ For example, while the *National Consumer Credit Protection Act 2009* operates separately from the ACL, there are equivalent provisions in the *Australian Securities and Investments Commission Act 2001* prohibiting unconscionable conduct, misleading or deceptive conduct, unfair contract terms, and harassment. These prohibitions are dealt with in depth while discussing the ACL and the equivalent provisions referred to in the NCCPP.

The UWA Experience

UWA offers two elective units relevant to consumer law. The first is the standard undergraduate unit that is required to cover most of the generic consumer laws and some consumer credit law. Traditionally, assessment took the form of a tutorial presentation and an end of semester examination. The other course is "Current Issues in Consumer Law and Policy" (Current Issues). Current Issues is available to undergraduate and postgraduate students and is offered as a four-day intensive

program. This unit changes annually to reflect variations in consumer law and delves deeply into topical consumer issues. There is much more freedom in this unit in relation to content in comparison to the undergraduate program. Each year there is a theme, and a distinguished visitor teaches a portion of the course. For example, in 2010, there was an international focus, with Professor Christine Reifa teaching classes involving consumer laws in the European Union and making comparisons to the "harmonization" of Australian consumer laws in light of the NCCPP and ACL. In 2011, the focus was on unfair contract terms, a significant innovation for the Australian consumer law, and salient points regarding the NCCPP. Assessment is by a research essay. Most students who study Consumer Law choose to also take Current Issues in either the same year or the following year.

While the Current Issues course is highly interactive, the Consumer Law course has, to date, been taught in a traditional lecture style. This is of necessity because the numbers are large for an elective unit (around 120) and the classes are scheduled in lecture halls. There is an awareness of the necessity of covering an ever increasing and weighty bank of material. Consumer Credit was becoming increasingly consigned to the final two weeks of the semester and tended to be regarded by students as almost a separate subject, detached from other aspects of consumer law regulation.

With the new consumer credit regime in Australia, it is essential that students acquire an understanding of the new legislation and its practical application. To this end, we have removed the consumer credit component from the final weeks of the Consumer Law course and replaced it with a practical group exercise. The exercise requires each group to research a particular aspect of consumer credit law, write a memorandum of advice addressing that problem, and perform (depending on the problem) an additional task (completing a hardship variation, for example). Our objective is that consumer credit will now become a focal point of the course rather than a hurried add-on at the end of the course.

The Consumer Credit Practicum

Development

For the reasons outlined above, in 2011 the Consumer Law teaching team resolved to raise the profile of consumer credit within the consumer law unit. We also had some reservations about the lack of practical components in UWA's graduate program. Developments in the law provided an impetus to introduce teaching strategies that addressed the new regulatory framework in a meaningful way. Because we would not be allocated more teaching hours, we pondered whether the students could, to some extent, teach *themselves* consumer credit through a practical exercise. There were a number of factors that encouraged us. Our close involvement with the Consumer Credit Legal Service (WA)²⁶ meant we could access the expertise of the legal practitioners and a bank of practical material. The Centre for Advancement of Teaching and Learning (CATL) at UWA was encouraging academics to develop innovative teaching strategies within traditional units. The evolving domestic and global economic situation, and in particular the emphasis on consumer credit and debt, offered a topical contemporary context against which the operation of the laws could be examined and



a practical exercise designed.

In late 2011, the consumer law teaching team received a small grant from CATL to develop a consumer credit practicum. The Consumer Credit Legal Service (WA) embraced the project and offered advice and assistance in order to ensure that scenarios were as true to life as possible and that the student matters would run in a realistic way. The team resolved that in 2012, the assessment in Consumer Law would include a practical exercise based on consumer credit law and legislation.

Potential Impact on Student Learning

One of the difficulties encountered when teaching law is how to provide an effective teaching method to relate substantive law to real world problems. Unfortunately, in Australia, there is often a debate as to the desirability of student participation as opposed to substantive content, and they are often seen as mutually exclusive. In this project we hope to achieve both. The practicum aims to introduce clinical aspects into a traditional consumer law course. Student learning will be enhanced by:

- Developing legal skills within a realistic scenario;
- Experiencing realistic scenarios based on actual cases;
- Enhancing understanding of substantive content; and
- Considering the interrelation of legal and non-legal issues.

Students will be exposed to a variety of skills, including client interviewing, legal research, thinking strategically, and writing letters of advice. Students will be required to work in teams, as is often the case in legal practice. Class participation will increase the substantive coverage because students will have an incentive to engage in active learning.

There is another factor that we anticipate will impact student learning and perspectives. The nature of the project, which will draw scenarios from a community legal center, will expose students to the problems experienced by a broad spectrum of clients, including low-income and the elderly. This is important, as often students' initial response to a legal problem is to go to court without considering other avenues, or the fact that, quite simply, their client may not be able to afford to do so. An emphasis in this project is for students to look for alternatives to court proceedings, whether through a negotiated settlement, seeking assistance from a relevant ombudsman or financial counsellors.

Students' Aversion to Group Projects

Some students were very concerned that the consumer credit practical exercise was a group assessment. It seems many students had had bad experiences with group projects. One of the main concerns was that some group members would not work as hard as others.²⁷

To address that concern, we recommended that, before the first group meeting, students work through the Communication and Research Skills (CARS) "Work in Teams" tutorial. The content is based on the UWA Communication Skills Framework and was developed by Information Services and the StudySmarter team in consultation with academics.²⁸

What is CARS?

CARS1000 is one of three online units that are compulsory for new UWA students. Students in Consumer Law are not new students so they are

not obligated to complete CARS or to undertake the associated assessment. Nevertheless, we strongly recommended that the students avail themselves of the facility. The online units are:

- ACE - Academic Conduct Essentials,
- ISE - Indigenous Study Essentials, and
- CARS - Communication and Research Skills²⁹

CARS content is openly available via www.cars.student.uwa.edu.au. There are five modules in CARS, the fifth of which is titled *Working in Teams*.³⁰ There are five tutorials in *Working in Teams* including: Understanding personal approaches, team interaction, and using feedback to improve performance.

While not all of these matters are relevant to the Consumer Credit Practicum, the feedback so far has been that the modules were of assistance. We are anticipating a positive response about CARS when we embark upon the feedback session in week 13 of the semester.

The Logistics and Presentation – Organizing the Exercise and “Getting it Out There”

One of the conditions of the grant was that we had to utilize the university's online learning facilities. One of the aims was to make the Practicum as paperless as possible. Therefore, all materials, communications, and activities had to be online and the final assessment items would also be submitted online. To this end, we embraced the resources offered by CATL through the Moodle system. The University of Western Australia has recently moved from WebCT to Moodle. UWA's Moodle platform provides staff and students with a wider array of learning tools, and a simpler, cleaner user interface than WebCT.

Rather than a separate website for the exercise, we decided to link the practicum to the Consumer Law LMS site. A special area was allocated to the practicum. The website features an overview of the project, its aims and objectives, a week by week timetable, and links to the relevant legislation, government and community sector reports, and pertinent websites. The manual (see below) and the various tasks are placed on the website. Submissions are made online and not in hard copy.

Apart from the details explaining the exercise, the website also provided the opportunity to organize our "groups within groups." Each tutorial group of 12 was divided into groups of four for the exercise. Each group (30 in all) were allocated their own space on the website and could communicate regarding their particular tasks in confidence. Although students were encouraged to meet and discuss the exercise, it was possible for them to chat online with other group members or instructors about their tasks.

The Course of the Exercise

The exercise required a considerable amount of preparation prior to going "live" online.

Preparation of Basic Scenarios Based on Case Studies Provided by Consumer Credit Legal Service of WA

We were fortunate to have the assistance of CCLSWA in designing the practicum. Solicitors at CCLSWA reviewed their completed files and identified a considerable number that were appropriate for students and which contained pertinent issues affecting credit consumers. Faculty reviewed the files and chose 15 different files



(two groups would undertake the same tasks) on which problem scenarios were based. Obviously, names were changed and facts altered to ensure client privacy and to make the tasks manageable for the students.

The Preparation of a Manual for Use by the Students During the Exercise.

The manual includes a summary of the substantive law, material relevant to file management, client interviewing, and legal writing. Clearly, a priority for us was to ensure the students received a basic introduction to the new laws before undertaking the practicum. We were mindful that we needed to provide an appropriate introduction to the area without undermining the self-directed learning we wanted to achieve.

To this end, we prepared summaries and resources to assist students in embarking on their tasks. We included an overview of Australian Consumer Credit Law, historical material, extracts of the legislation, and an overview of the new legislative scheme. The following materials specific to particular problems were provided:

- Responsible lending
- Hardship variation
- Asset lending
- Debt collection
- Payday lending
- Banking Code of Practice
- Financial Ombudsman Service
- Credit Ombudsman Service
- Telecommunications Ombudsman Service
- Financial Counsellors

One (2-hour) Introductory Lecture

To ensure students understood the nature of the practicum and the basic material, we held one introductory lecture. This was the only formal lecture on consumer credit for the semester. During the first hour of the lecture, the academic staff spoke about the project, its aims, and the assessment process, and provided a brief framework of Australian consumer credit laws and associated legislation. The second hour was a presentation from a representative of the CCLSWA regarding its role in dealing with clients and case management. The purpose of this presentation is to provide students with practical insights and information from a practitioner in the field. We anticipate the presentation will assist this process through an introduction to the nature of CCLSWA's responsibilities and client base, as well as the importance and practice of "day-to-day" tasks such as file management and client interviewing.

Preparation and Submission of the File and Letter of Advice

Students were required to keep a paper file and an e-file. The paper file contains relevant correspondence, documents, and research, and is reviewed by the academic staff throughout the project. A small portion of the marks allocated for the project will be for file management. Students are required to submit the assessable items from the exercise (in their e-file) online.

Provision of Feedback

The first memorandum of advice was prepared and submitted in April. It will be used as a model to assist students in preparing their own memorandums.

Presentation of Findings by Student Groups

Upon completion of the project, each group will present a brief overview of their problem and their findings. Also, to ensure

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that students receive a bank of material on consumer credit, the submissions for all the problems will be posted online. Therefore, students will have access to a considerable amount of material involving a variety of consumer credit scenarios.

Assessment of the Project's Effectiveness

After completion of the practicum, we will reflect on the project by:

- (i) Seeking written feedback from all students;
- (ii) Organising a small discussion group of students (perhaps one from each group and others, if interested);
- (iii) Discussion and review from the Teaching and Learning Committee (Law)

Dissemination of Information About the Project

We hope to share our experience in developing the practicum with others and seek advice so we can improve it in years to come. This conference is a wonderful start and we are grateful for the opportunity to be involved. We are writing a journal article about the practicum and are speaking about it at local and national teaching forums.

Project Sustainability

Once established, the project will be able to continue in subsequent years without continued funding. The manual will simply require annual updating by members of the faculty. New case examples will be provided annually by CCLSWA. After working with CCLSWA representatives to initiate the project in 2012, the academic staff will be well equipped to prepare new scenarios from case studies in subsequent years. The specialist lecture will be recorded for repeated use, although CCLSWA has offered to attend each year. The manual will be available online, so there will be no upfront or recurring printing costs; and the Consumer Law teaching team are members of the Management Committee of CCLSWA and are in regular contact with the organization.

Hopes for the Future

Although at the time of writing the practicum was yet to be completed, we are already looking forward to improving, supplementing, and streamlining the project for 2013. We have already discovered several matters we will approach differently in coming years and we are sure we will learn more after the feedback sessions with the students. So far we have recognized:

- The importance of very specific instructions. This sounds obvious, but even with the most careful crafting of instructions, students are likely to come up with multiple interpretations;
- The benefits of working in groups. Despite some grumbling about the group allocations, which were for the most part random, we believe this is a useful exercise, as practitioners must learn to work with a variety of people and personalities.
- The need to make scenarios as lifelike as possible. For example, we hope to improve the client-interviewing component to make it more realistic, and include an assessable component for client interviewing.
- The importance of making students feel "part" of the project and place emphasis on their feedback

and ideas. In 2013, a reflective component may be included in the assessable items.

For the most part, however, we are pleased with how the practicum has progressed.

Conclusions

We realize that, given the sophisticated legal clinics many of you are involved with, our practicum may seem rather elementary. It is, however, a significant step for the UWA law school and a sign, we hope, of much more to come. We welcome any feedback or advice as to how we could improve our practicum and enliven our students' learning and engagement with consumer credit law.

** Eileen Webb is on the Faculty of Law in the Consumer Research Unit at the University of Western Australia. The author would like to thank Aviva Freilich, Faculty of Law UWA and Julian Mould Trainer/Educational Developer Centre for Advancement of Teaching and Learning UWA (CATL) for their advice and comments on an earlier draft of this paper. All errors are the responsibility of the author.*

1 McNamara, Judith *A Collaborative Model for Learning and Assessment of Legal Placements* (2009) World Conference on Collaborative Education and Work Integrated Learning, 23-26 June 2009, Vancouver Canada http://www.apjce.org/files/APJCE_10_3_229_240.pdf accessed 10 May 2012 citing R. Stuckey, **Best Practices for Legal Education: A Vision and a Road Map**. 2007 Columbia, SC: Clinical Legal Education Association and Australian Law Reform Commission **Report No. 89 Managing Justice: A Review of the Federal Civil Justice System** (2000) Canberra.

2 Sometimes also referred to as "The National Consumer Credit Reform Package" or "The National Consumer Credit Project." Stage one of the implementation process comprised three pieces of legislation: *The National Consumer Credit Protection Bill 2009 (Credit Bill)* which replicates the current UCCC as the National Credit Code; *The National Consumer Credit Protection (Transitional and Consequential Provisions) Bill 2009*; and *The National Consumer Credit Protection (Fees) Bill 2009*.

3 The Consumer Law teaching team at UWA is comprised of Aviva Freilich and Eileen Webb.

4 The Consumer Credit Practicum is a step in this direction. Also, the Contract Law teaching team has implemented a substantial negotiation component into the Contract Law program.

5 See generally, Jeff Giddings *Clinical Legal Education in Australia: An Historical Perspective* (2003) 3 Int'l J. Clinical Legal Educ. 7; Jeff Giddings, *Contemplating the Future of Clinical Legal Education*. Griffith Law Review, 2008 17(1), 1-26.

6 K Douglas and B Johnson *Legal Education and E-Learning*; 2010 17(1) eLaw Journal: Murdoch University Electronic Journal of Law 29

7 "...[I]nterviewing clients; legal analysis and problem solving; legal research; writing clear and concise letters and legal documents; advising clients on dispute resolution options; representing clients in negotiations and mediations and presenting a client's case persuasively in court." Bobette Wolski, **Legal Skills: A Practical Guide for Students** (Law Book Company 2006) preface cited by Douglas and Johnson cit n 7.

8 Stuckey, op cit n 2.

9 William M. Sullivan, Anne Colby, Judith Welch Wegner, Lloyd Bond, Lee S. Shulman *Educating Lawyers: Preparation for the Profession of Law*, 2007 Jossey-Bass, USA.

10 Turning Law Students into Lawyers, <http://www.thecompletelawyer.com/turning-law-students-into-lawyers.html> accessed 10 May 2012.

11 ALRC op cit n2.

12 McNamara op cit n 2.

13 National Probono Research Centre Information Paper: *Pro Bono and Clinical Legal Education Programs in Australian Law Schools* 2004 www.nationalprobono.org.au accessed 10 May 2012, page 6.

14 For example: the University of NSW, University of Newcastle and Murdoch University. Please note these universities are noted as examples— this is not to say that other institutions are not operating similar programs.

15 For example: Griffith University. Please note these universities are noted as examples— this is not to say that other institutions are not operating similar programs.

16 For example Queensland University of Technology and the Work Integrated Learning (WIL) program. See generally Judith McNamara, *Internships: Effective Work Integrated Learning for Law Students*, Special Issue: 10th Anniversary Edition of the Asia-Pacific Journal of Cooperative Education.

Selected Papers From the 2008 Biennial Asia-Pacific Conference on Cooperative Education – Manly, Australia. http://www.apjce.org/files/APJCE_10_3_229_240.pdf accessed 10 May 2012. Please note these universities are noted as examples— this is not to say that other institutions are not operating similar programs.

17 These are often in the more established law schools. National pro bono Research Centre Information Paper: *Pro bono and clinical legal education programs in Australian law schools* 2004 www.nationalprobono.org.au

18 See generally, K Barton, P McKellar and P Maharg *Authentic fictions: Simulation, professionalism and legal learning* (2007-2008) *Clinical Law Review*, 14.

19 See generally, Van der Eng, P, *Consumer Credit in Australia during the 20th Century* 2008 18 *Accounting Business and Financial History* 243; Singh, S, Myers, P, McKeown, W and Shelly, M, *Literature Review on Personal Credit and Debt in Australia - Families at Risk Deciding on Personal Debt* 2005 RMIT <http://mams.rmit.edu.au/fjefpb2zv2q7.pdf>.

20 *National Consumer Credit Protection Act 2009 Cth*

21 It is anticipated that the second phase will be implemented by mid-2010. http://www.treasury.gov.au/documents/1381/PDF/NCC_Brochure_02102008.pdf; Keynote Speech at 2009 National Consumer Congress, Adelaide 13 March 2009.

22 Commonwealth Treasury, *Consumer Credit Reform Green Paper, National Credit Reform - Enhancing confidence and fairness in Australia's credit law* <http://ministers.treasury.gov.au/DisplayDocs.aspx?doc=pressreleases/2010/085.htm&pageID=003&min=ceba&Year=&DocType> accessed 10 May 2012.

23 *Australian Securities and Investments Commission Act 2001 (Cth)*.

24 This is a generalization; indeed the Consumer Law course at Monash University focuses on consumer credit law. The treatment of consumer credit law in the Griffith University undergraduate program is also comprehensive.

25 For example, the ASIC legislation contains equivalent prohibitions in relation to misleading or deceptive conduct, unconscionable conduct and unfair contract terms.

26 Consumer Credit Legal Service (WA) Inc. (CCLSWA) commenced operation in February 1991 as a specialist community legal center advising Western Australian consumers in the area of banking and financial services. CCLSWA is a not-for-profit charitable institution. The Service provides legal advice to the Western Australian public over the telephone through the credit helpline. The Service also provides telephone advice to financial

and rural counselors. Where appropriate, the Service represents clients in legal proceedings in the courts and State Administrative Tribunal. The Service also assists consumers to access dispute resolution bodies such as the Financial Ombudsman Service, Credit Ombudsman Service and the Magistrates Court.

CCLSWA is also active in the area of community legal education. Through the use of the media, seminars and publications, the Service is able to raise general public awareness of consumer rights in the area of credit, banking and financial services. In addition to educating the general community, the Services takes an active role in training financial counsellors and other community workers through seminars on legal issues and input into training materials.

27 N Webb, *Group Collaboration in Assessment: Competing Objectives, Processes, and Outcomes* 1994 CSE Technical Report 386 (Los Angeles: National Centre for Research on Evaluation, Standards, and Student Testing).

28 http://www.catl.uwa.edu.au/projects/communication_skills_framework

29 You can see information about these 3 units at <http://www.student.uwa.edu.au/learning/resources>.

30 1. Start your assignment <<http://www.cars.student.uwa.edu.au/module1>>

2. Find the best evidence <<http://www.cars.student.uwa.edu.au/module2>>

3. Write your assignment <<http://www.cars.student.uwa.edu.au/module3>>

4. Deliver your oral presentation <<http://www.cars.student.uwa.edu.au/module4>>

5. Work in teams <<http://www.cars.student.uwa.edu.au/module5>>