

5 Tips for Understanding Class Actions

1. Class Actions Help Address Common Problems.

A notice in the mail is usually how we learn that we might be connected to a class action. The notice might say that a claim has been made on our behalf, or that we can receive some benefit by mailing back a form. So, what is it all about, this "class action" thing and is it a good thing or a bad thing?

2. Class Actions are a Unique Class of Case.

In simplest terms, class actions are a way for groups of people with common problems to seek a common solution. Class actions typically seek to solve simple questions that impact large number of people.

So, that notice that comes in the mail is worth reading, because it means that someone is trying to determine if you have been harmed by a third party and, if so, how you might have been damaged.

3. Understanding Class Action Procedure is Important.

Class actions can be brought in either state or federal court. Though state courts remain an important forum for class action litigation, recent federal legislation has tended to make Class actions more of a federal area than traditionally.

Class actions start with the filing of a complaint. Generally, the complaint will have specifics about what it is that the class actions seek to address and what kind of remedies the plaintiff class is looking for. The class plaintiffs named in the complaint seek to be representatives for the entire class.

4. Resources for researching Class Actions.

When you get a class action notice in the mail, it will always contain certain types of information. Most importantly, the notice will include the names of the lawyers of both sides of the case. If you have questions, simply pick up the phone and call or, if available, use the Internet to find the informational website that is often set up to give class members the latest scope on what is happening with the case.

The notice will also tell you where the case is being litigated and include the case name and docket number. With this information and a web browser, you can often log onto the court's website and get detailed information about when the complaint was filed, what has happened in the case and any critical dates you should know about.

5. Deciding whether to respond.

In the not so distant past, class actions might settle for a small discount or non-cash benefit to the class members, known as a "coupon settlement," along with a fee for the attorneys. These coupon settlements have been criticized as not providing a real benefit to the class members.

The law has changed so the judges are now supposed to look hard at settlements to make sure the class is receiving something of substance where there is a legitimate legal claim. So read the notice closely. You may be pleasantly surprised that the legal system is working for you, just as it should.

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- [A Class Action Primer](#)

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