

Technically Legal Claim Kit

Evergreen edition · Class Action Hero · No deadlines inside — check the live site for what is open right now

This kit teaches the durable parts of claiming class action money: why it is worth doing, how the forms work, how to serve as a class representative, and how to avoid getting scammed. It contains no settlement lists and no deadlines, because those change constantly. For what is open right now, see the live deadline board at classactionhero.app.

Not legal advice. This is general information about a paperwork process. Class Action Hero is not a law firm and does not represent you.

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1

Why file at all

Every year, companies set aside billions of dollars to settle class action lawsuits, and a large share of it goes unclaimed. Most people who are owed money never file, usually because they never heard about the settlement or assumed the form would be a hassle.

Unclaimed money does not sit in a vault waiting for you. In most settlements, whatever is left over after the claims deadline goes to court-approved charities in a process called *cy pres* — literally "as near as possible." The money finds a good

cause, but it does not find the people who were actually harmed.

The math is simple: a typical claim form takes 5 to 15 minutes. If the payout is \$25, that is \$100 to \$300 per hour of your time, tax-free in many cases. There is no reason to leave it on the table.

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How to become a class representative

The highest-value move in this entire kit. Most people have never heard of it.

What a class representative is

Every class action has one or more named plaintiffs — the "class representatives." They are the actual people whose names appear on the lawsuit. They represent everyone else in the class, work with the lawyers, participate in discovery (answering written questions, turning over relevant documents), and may sit for a deposition, which is a recorded interview under oath. If the case settles, the court reviews the settlement with the representatives' input.

Why do it

Two reasons. First, courts can award class representatives an **incentive award** (also called a service award) for their time and effort. In consumer cases, most awards land between **\$2,500 and \$30,000**, with the average around **\$10,000 to \$15,000** per representative. Larger cases can go higher; small state-court cases tend to land lower. Every award must be approved by the judge, and the amounts are public in the court record. (Sources: *Newberg & Rubenstein on Class Actions* §17:1, reporting average awards of \$10,000–\$15,000; *McBean v. City of New York*, S.D.N.Y., describing \$25,000–\$30,000 as "solidly in the middle of the range"; *Fulford v. Logitech*, N.D. Cal., collecting cases from \$5,000 to \$40,000.) One honest caveat: incentive awards are contested in some courts, and the law is still developing in a few circuits — approval is never guaranteed.

Second, representatives actually drive accountability. The named plaintiff is the person the case cannot proceed without. If you have ever wanted a company to answer for something it did to you, this is the mechanism.

What it requires

- **Typicality.** Your experience has to be typical of the class — same product, same harm, same time period. If you are an edge case, you are probably not the right representative, but you can still file a claim as a class member.
- **Willingness to participate.** You need to be reachable, responsive, and willing to do the discovery work described above. Lawyers screen for this.
- **No conflicts.** You cannot have a side deal with the defendant or a relationship that would compromise your ability to represent the class fairly.

The honest time commitment

Expect a handful of hours spread over one to three years: an initial interview, reviewing the complaint, responding to written discovery, possibly one deposition day. It is real work, but it is not a second job. The fear — that you will be dragged through years of court appearances — is mostly wrong. The vast majority of class actions settle, and most representatives never see the inside of a courtroom.

How it happens in practice

You do not usually volunteer into thin air. Law firms building a case recruit representatives through investigation pages: they post the alleged wrongdoing, describe who is affected, and ask people who match to come forward. Signing up puts you in the pool the firm evaluates. If your facts fit and you are willing, you may be asked to serve.

Where to sign up

Each of these pages was verified live. They host open investigations where attorneys are actively recruiting plaintiffs.

ClassAction.org — open investigations

Attorney-backed investigation pages, each with a signup form for affected consumers.

classaction.org

Top Class Actions — lawsuits you can join

Active investigations with eligibility descriptions and intake forms.

[topclassactions.com
investigations](https://topclassactions.com/investigations)

Lawyers & Settlements

Legal news with case intake across consumer, employment, and injury categories.

lawyersandsettlements.com

Lawyers & Settlements — class action FAQ

Plain-language answers including how lead plaintiffs are chosen and what the role involves.

[lawyersandsettlements.com FAQ](https://lawyersandsettlements.com/FAQ)

Before signing anything, confirm the firm works on contingency (no upfront cost to you) and ask who the attorneys are. Legitimate firms answer both questions plainly.

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Anatomy of a claim form

Nearly every claim form asks for the same five things. Knowing what each one wants saves you from the mistakes that get claims rejected.

- **Contact information.** Name, address, email, phone. Use an address where you can receive mail

for the next year or two — payouts arrive long after you file.

- **Purchase or exposure details.**

What you bought, when, and where. Approximate dates are fine when the form allows them; do not guess wildly on fields marked as requiring exact information.

- **Proof upload.** Receipts, screenshots, or statements, if you have them. Many forms make this optional — see the no-proof playbook below.

- **Claim tier selection.** Some settlements have tiers (for example, a higher tier with documentation and a lower tier without). Pick the highest tier you can honestly support.

- **Attestation signature.** You sign — usually electronically — swearing the claim is truthful. This is the serious part. False claims are fraud, full stop.

What trips people up: filing twice (one claim per person per settlement, unless the form says otherwise), using an old address and missing the check, and abandoning the form at the proof step when proof was optional all along.

The no-proof playbook

Some types of settlements never require receipts, because the harm was the *event itself*, not a purchase. Learn the pattern and you will recognize these instantly:

- **Privacy and biometric cases.** If a company collected your fingerprint, face scan, or voiceprint without proper consent, the violation is the collection. You do not need a receipt for your own face.
- **Robocall and spam text cases (TCPA).** The violation is the call or text. Your phone records — which the administrators can often verify — are the proof.
- **Data breach cases.** If your information was in the breached database, the company already has the list. Flat payments to affected individuals usually require nothing more than confirming your identity.
- **Residency-based cases.** Some settlements cover everyone who lived at an address or in a zip code during a period. Residency is verifiable without purchase records.

The pattern: when the defendant's own records can identify who was affected,

your job is just to show up and confirm you are one of them.

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What counts as proof when you have no receipt

Most people throw away receipts. Claims administrators know this. These alternatives routinely work:

- **Bank and credit card statements.** The single best substitute. They show the merchant, date, and amount. Download them from your bank before old statements roll off.
- **Order confirmation emails.** Search your inbox for the merchant name. Even a shipping notification counts.
- **App and account history.** Ride-share trip history, streaming subscription pages, loyalty program accounts — all timestamped, all in your control.
- **Photos of the product.** A photo with a timestamp, or the product still in your home, corroborates ownership.
- **Warranty registrations and rebates.** If you ever registered the product or mailed in a rebate, that record exists.

Build the habit once: create an email folder called "receipts" and forward every order confirmation there. Future-you will file claims in half the time.

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After you file

Timelines are long. From filing to payout is typically months, and in complex cases more than a year. This is normal and does not mean your claim was lost.

Why it takes so long. After the claims deadline, the administrator validates every claim, resolves duplicates and deficient filings, and calculates pro-rata shares. Then the court grants **final approval** of the settlement — a hearing where the judge confirms the deal is fair. Only then does money move. Appeals by objectors can add further months.

How payouts arrive. Usually a mailed check, but increasingly PayPal, Venmo, or direct deposit if you chose it on the form. Watch the email address you filed with — administrators send payment notifications and deficiency notices there. A "deficient claim" notice is not a rejection; it means something

was missing and you have a window to fix it.

Your other rights:

7 **opting out and objecting**

Filing a claim is not your only option, and it is not always the best one.

- **Opting out** means excluding yourself from the class entirely. You get nothing from the settlement, but you keep the right to sue the company on your own. This makes sense when your individual damages are large enough to justify your own case — for most consumer claims worth tens or hundreds of dollars, it is not.
- **Objecting** means staying in the class but telling the court the settlement is unfair — the payout too low, the attorneys' fees too high, the notice inadequate. Courts must consider objections before granting final approval.

Both have strict deadlines, usually earlier than the claim deadline. The settlement notice explains the procedure.

Scam red flags

- **Never pay a fee to file a claim.** Legitimate claims administrators do not charge filers. Anyone asking for payment to "process" your claim is running a scam.
- **Legitimate settlements never ask for your Social Security number on a claim form.** Any site that demands it is not a real settlement site.
- **Verify the official site independently.** Real settlement sites are linked from court documents and established legal news sources — not from ads, cold texts, or social media DMs promising payouts.
- **Watch for lookalike domains.** Scammers register domains one letter off from the real settlement administrator. Type the URL from the court notice rather than clicking links.

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Finding new settlements yourself

The easiest path: check the live deadline board at classactionhero.app, which tracks open settlements in one place.

For the ambitious, the primary sources:

- **Court dockets (PACER).** Federal class actions live here first. Searching is a skill, but it is where every settlement starts.
- **State attorneys general announcements.** State AG offices publish consumer settlements and enforcement actions, often with plain-language summaries.
- **Claims administrator sites.** The large administrators publish lists of settlements they are handling, each with its own filing page.

If you find one that is not listed anywhere, that is exactly what the bounty board is for.

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Resources

Communities

[r/ClassActionSettlement](https://www.reddit.com/r/ClassActionSettlement)

Members post newly opened settlements and report payouts they received.

Consumer Rights Wiki

A community-run wiki documenting consumer rights issues and company practices.

r/povertyfinance

Personal finance discussion and wiki resources for people with low incomes.

r/personalfinance

Personal finance discussion with a large wiki on budgeting, debt, and saving.

Doctor of Credit — class action lawsuits tag

Settlement and payout posts collected under one tag.

Official sources

FTC — Consumer Advice

Federal Trade Commission guidance on scams, identity theft, and consumer rights.

CFPB — Submit a complaint

The Consumer Financial Protection Bureau takes complaints about financial products and services.

Unclaimed.org

Index of official state unclaimed property search sites, from the National Association of Unclaimed Property Administrators.

USA.gov — Unclaimed money

Federal guide to finding unclaimed money from government agencies, banks, and employers.

CourtListener

Free Law Project's searchable archive of court opinions and federal case filings.

On this site

Deadline board

All settlements currently accepting claims, in one list.

Canada

Open settlements for Canadians, on Class Action Hero.

Report a payout

Readers report settlement money they actually received.

Free API

The open settlement list as free data for developers and researchers.

Methodology

How Class Action Hero finds settlements and checks them.

Unclaimed money

Class Action Hero's guide to unclaimed property beyond settlements.

Where to go next

[See what's open now](#)

[Report what you got paid](#)

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kit

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