

Contracts

What is a contract?

Almost every purchase you make involves a contract between you and the seller. If you have ever bought a car, hired a worker to make a repair, or bought a shirt on a credit card, you have entered into a contract.

How do I protect myself?

The following are some tips when entering into a contract:

- Insist that the salesperson let you take home a copy of the contract before you sign it.
 - Read the contract, including the small print, before you sign.
 - If you have questions or do not understand, do not sign until you talk to an attorney.
 - Insist that all promises be put in writing in the contract before you sign; otherwise, they are probably not enforceable.
 - Never sign a contract with blank spaces that the salesman says he will fill in later.
 - Insist that incorrect information in the contract be corrected before you sign.
 - Watch for arbitration agreements or agreements that limit your rights to sue in court. If your contract contains an arbitration agreement, ask that it be removed from your contract or follow the instructions to opt-out.
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What do I do if I have a dispute with a business?

Send a letter to the business by certified or registered mail explaining your dispute. Keep a copy of the letter for your records. Send copies of receipts, contracts, or other papers that support your dispute. Never send your original documents. If the

business does not resolve the dispute, file a complaint with the Tennessee Division of Consumer Affairs at <https://tn.gov/commerce/topic/consumer-file-a-consumer-complaint>. The Division can mediate consumer disputes with businesses. You can also talk to your local legal aid or a private attorney about legal remedies that might be available.

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