

Find free legal help and social services in Tennessee



A program of Tennessee Alliance for Legal Services

www.help4tn.org

How to Deal With Bill Collectors

Are bill collectors bothering you? You have rights too. Below you will find links to information about bill collectors in Tennessee. You will also find out how to ask a lawyer a question and how to get a lawyer to represent you, if needed. Some areas of the state have more information than others. You may look at information from other areas as well as your own.

Consumer Protection Agency:

Legal Information:

Bill Collectors Worrying You?

This booklet from The Legal Aid Society of Middle Tennessee & the Cumberland provides information about the rights you have when a bill collector tries to make you pay money you owe.

Consumer Resources from West Tennessee Legal Services

This resource from West Tennessee Legal Services provides details on the Fair Debt Collection Practices Act. You can find more information about the rights you have when a bill collector is contacting you about a debt.

Being Harrassed by Debt Collectors?

This pamphlet from Memphis Area Legal Services provides helpful information about how you are protected by the Fair Debt Collection Practices Act. This law protects you from dishonest, abusive, and unfair debt collection practices.

Help with Debt Relief Services

Consiga ayuda real, no promesas falsas, para sus problemas de deudas

These resources includes tips from the National Consumer Law Center on how to find help when you need to pay off debt. This information is provided in both English and Spanish.

Forms:

Standard Court Forms for all of Tennessee

These forms are provided by the state. They can be filed in any county in Tennessee. If you need help filling out the forms, you can ask a lawyer in your area.

Videos:

These videos, provided by Legal Aid of East Tennessee, provide information on bill collectors in Tennessee. This includes information about what bill collectors can and can't do when trying to collect a debt from you in Tennessee. This information is available in both English and Spanish.

Are Bill Collectors Bugging You?

*Coleccionistas De Deudas - ¿Le Están Molestando?*Dip-Y

TN Free Legal Answers:

If you are in Tennessee, the website, Free Legal Answers, allows you to ask a lawyer for help with a legal issue at no cost. It is fast and easy, and all you need is a computer. This is a FREE service for people who cannot afford a lawyer.

How it works:

- You will answer a few questions to see if you qualify for their service. If you qualify, you will have the option to create an account.
- If you are eligible, you will then ask their volunteer attorneys your non-criminal legal question.
- Once your question receives a response, you will get an email. You will need to sign into the website to read your response and ask any additional questions.

Visit <https://tn.freelegalanswers.org/> to sign up.

Find Representation:Statewide Directory

The Statewide Directory provides information regarding Legal Aid Attorneys and other agencies by county in Tennessee.

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