

HELP4TN

Find legal and social service resources in Tennessee

www.help4tn.org

Loans not found or type unkn

Loans

Below you will find links to resources that provide information about payday loans, how to obtain a free credit report, and credit card fraud in Tennessee. Additionally, you can find information on how to seek aid from a lawyer, if needed. Some areas of the state have more information than others. You may wish to look at information from other areas in addition to your own.

National Resources

Information about Credit and Loans

This resource from the Federal Trade Commission provides helpful information about a variety of topics having to do with credit and loans.

Get Your Credit Report for Free

Learn how to get a free credit report using this resource provided by the Federal Trade Commission.

Information About Payday Loans

This resource from the Federal Trade Commission provides information about the dangers of payday loans and what to look out for. In this guide, they also provide alternatives to payday loans that may be a better option for you.

Don't Pay to Borrow Your Own Money: The Risks and Costs of Tax Refund Anticipation Loans

This pamphlet from the National Consumer Law Center provides information about the risks and costs of Tax Refund Anticipation Loans (RAL). It also offers helpful tips on how to save money during tax season so you don't need a RAL.

Eight Things to Think About Before You Take a New Card

Before getting a new credit card, review this useful information provided by the National Consumer Law Center. These tips will help you avoid credit card issues in the future.

Protecting Against Credit Card Fraud

Protect yourself against credit card fraud by checking out this guide from the Federal Trade Commission. Learn ways to prevent credit card fraud and what to do if it happens to you.

East Tennessee

Representing Yourself in a Consumer Dispute

If you are representing yourself in a consumer dispute, this guide from Southeast Tennessee Legal Services can help determine what you need to prepare for court.

Please note that the phone numbers listed may not be for your county. Use the resources below to find representation or resources in your area.

Legal Advice:

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 can ask their volunteer attorneys a 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.

Still need assistance? Please speak to a librarian at your local library – they may have additional resources to assist you.

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