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If you feel you have been discriminated against, you may file a complaint with the

the
WTLS EEOC Officer
P. O. Box 2066,
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This fact sheet is not meant to take the place of legal advice.

If you have a legal problem, consult a private attorney or call your local Legal Services Office.



Top 10 Ways To Prevent Legal Problems

1. Organize
2. Think Before Signing Your Name
3. If It Sounds Too Good To Be True... IT (probably) IS!
4. Keep Accurate Records - Who, When, And What
5. Put It In Writing
6. Always Keep Copies
7. Ask Questions, Investigate, and Understand
8. Keep Appointments Or Call To Reschedule
9. Address Inconveniences Before They Are Problems
10. Courtesy

Based on your experiences, what other ways can you prevent Legal Problems?

How To Prevent Legal Problems Top 10

1. Organize

For this task you will need a box and a calendar. The box can be a plain old cardboard box or if you want to be really organized, you can purchase a file box or home organizer. The calendar can be any calendar you choose as long as there is space to write on each day.

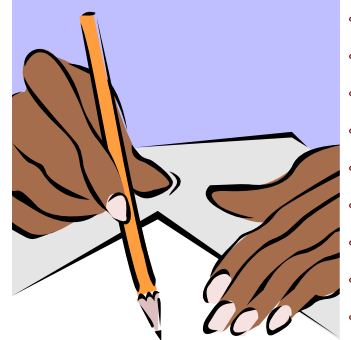


Box - Get a box for your important papers and copies of documents you sign. Keep **ALL** papers and copies of papers in that box. This includes: Leases or agreements for housing or purchases; any communication from DHS or other agencies and programs you participate in; copies of bills, including medical bills; other important documents like Social Security information, medical records, school records and birth certificates.

Calendar - Use your calendar to record important events and appointments such as: a meeting with your caseworker, when you talked with “Sue Smith” about your phone bill and what she said and the day you mailed your bills.

2. Signing Your Name

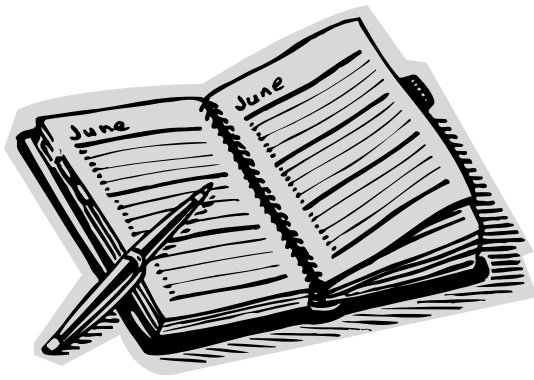
Know by signing your name to a document you are saying you understand and agree with what that document says. If there is something in the paper you do not agree with, mark through it, and write your initials by the change. The person you are signing for must also initial the change. **NEVER** sign documents you haven't read thoroughly and you don't understand. Some people will pressure you to sign “now”, but if you aren't exactly sure what you are signing or you don't agree with everything on the paper...**DON'T SIGN!**



3. If It Sounds Too Good To Be True...

Have you ever heard the expression “If it sounds too good to be true, it probably is.”? In most cases, that statement is very true. Rarely do you find a deal or offer that really is too good to be true. Don't fall victim to scams that want to make you rich, or that offer you a lot for next to nothing. That's just not the way things happen in life. Also, beware of ads promising things like: **NO MONEY DOWN, 90 DAYS SAME AS CASH, NO INTEREST FOR ONE YEAR, OR MAKE \$19 PER HOUR WORKING FROM HOME.**

4. Keep Accurate Records - Who, When, What



Know who you talked to, when you talked to them, and what they said. Use your calendar to write down all this information.

Examples:

You call the phone company to make payment arrangements on your bill. They agree to let you pay half this month and the other half next month without disconnecting your service. A few days later, your phone is disconnected so you call the phone company. See which example you think is more effective.

A. You: "I called the other day and talked to some lady who said I only had to pay half my bill this month, and now my phone is turned off."

They: "Ma'am, Do you know who you spoke with and what day you called?"

You: "No. It was a lady, and I called sometime last week"

They: "I'm sorry, I can't help you. I didn't take the call, so I don't know what was promised. You must pay \$45 to have your phone turned back on."

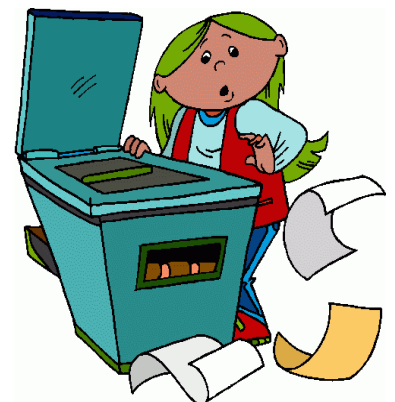
B. You: "Last Friday, I called to make payment arrangements and spoke to Sue Smith. She agreed to let me pay half my bill this month and half my bill next month without turning my phone off. My phone was shut off this morning, but I paid my bill at the phone company office Monday morning. I would appreciate it if you could check with Ms. Smith and see if my phone can be turned back on without paying a reconnection fee."

5. Put It In Writing

When you want something done, it is always best to put it in writing. Whether it is correcting a bill that was wrong or getting your landlord to make repairs, a written request is always taken with greater importance than a verbal one. Always keep copies of letters you send. If the problem isn't corrected send another letter, and another, and another. In some cases it may be possible for you to make the change or repairs yourself, but it isn't advised without checking with an attorney or your local Legal Services office.

6. Always Keep Copies

Always keep copies of all important papers, letters and other documents in one place, like the box mentioned above. When someone asks for a copy of a paper you have, you will know right where to find it. This can be crucial when it comes to dealing with your bills and your benefits. If someone asks you to send them a copy of something, do just that. Send a COPY, not the original. If you must send the original, like with taxes, be sure to keep a copy for yourself.



7. Ask Questions, Investigate, And Understand

When conducting business, like leasing a car or a place to live or making a big purchase, make sure you read and understand the fine print at the bottom of any document. Usually this is where the hidden costs, fees, or penalties are found. Make sure you thoroughly understand and agree with what you are signing, or **DON'T SIGN!!** Advertising is meant to get our attention, but beware of the fine print, hidden costs, and penalties that often come with a “good deal”.



8. Keep Appointments Or Call To Reschedule

It is **VERY** important that you keep appointments with people like your caseworker or other people on whom you depend. If you cannot keep an appointment, call to reschedule or cancel. People are more likely to help you and respect you if you show them you are reliable and aware that their time is important, too.

9. Address Inconveniences Before They Become Real Problems

Little “inconveniences” can turn into major problems if they are ignored. For example: You get a medical bill for taking your child to the emergency room. Your insurance company was supposed to pay, but the hospital sent you the bill. You throw the bill away because you don’t think you owe it. They continue to bill you for several months, and each time you discard the bill. Soon you find out the account has been turned over to a collection agency, and you are being sued not only for the amount of the bill, but for the late charges that have been adding up and for the money it costs the agency to try to collect from you. If you had taken care of the “inconvenience” when it first happened, everything would be fine now. The right way to handle the situation is to call the hospital billing department. (On your calendar, write down whom you talked with and the date that you called.) Explain the situation that your insurance company should have paid, and follow the advice of the billing agent. If you continue to receive bills, write the hospital a letter (keeping a copy for your records) explaining the situation and saying you want it corrected. Contact your insurance company in the same way. Keep working your way up and writing letters (keeping copies for yourself) until the situation is resolved. It may seem like a lot of time and trouble, but to prevent being sued or ruining your credit, the effort is worth it.

10. Be Courtesy

“Kill them with kindness.” People are more likely to cooperate and help you if you are polite, courteous, and respectful.