

Kansas Legal Services

A non-profit law firm and community education organization helping low and moderate income people in Kansas



www.kansaslegalservices.org

Consumer

Please check this page frequently for the latest in news that affects you as a consumer.

We also have several free legal forms on our [**Free Legal Forms**](#) page that help with Consumer problems.

Answer to Petition

This document shows the general format for an answer to a Petition filed in a civil case in Kansas Courts. There are strict deadlines for the filing of a civil answer that must be observed. These guidelines must be set out in the Summons served with the Petition.

If the Petition shows a time to appear in Court for giving a verbal answer to the Petition, the Respondent (person the law suit is filed against) must file their answer within 10 days of appearing in Court to deny the Petition.

Sample Answer

Answer to Identity Theft or Statute of Limitations

This interactive interview allows you to create an answer (reply) to a Petition in which your defense is Identity Theft or Statute of Limitations (i.e., you want to claim statute of limitation on a debt that you think is too old to qualify for legal action).

Answer to Petition for Identity Theft of Statute of Limitations

Bankruptcy

Bankruptcy

Bankruptcy Counseling and Education is available through Housing & Credit Counseling, Inc. (HCCI)

Kansas Legal Services provides consumer bankruptcy legal services through our Reduced Fee program. This program is limited to families or individuals with income at 250% of the Federal poverty guideline. Contact Kansas Legal Services at 1-800-723-6953 Or please **apply online**.

Credit

How to Get a Free Credit Report in **English** or **Espanol**

Credit Report Dispute Letter Read about it **here**.

For tips from The National Consumer Law Center on what to check in your credit report, **click here**

To file a credit reporting complaint with the Consumer Financial Protection Bureau, a government agency that oversees the credit reporting industry, **click here**

Debt Collection - Loans

Debt Relief

Collection

Payday Loans

Notice to Creditor - If all your income is from Social Security, you are entitled to notify your creditor of this fact. This may discourage a creditor from going through the process of bank account attachment. Use this form to notify any creditor. A copy should be filed with the Court and a copy sent to the Creditor. No court costs are required for filing this notice.

Your bank should help you in notifying the creditor that only Social Security money goes to your account. The Bank is required to protect an amount up to total of two months of your Social Security benefits. If the bank doesn't help, you can file a complaint with the Controller of Currency, a Federal agency that oversees most banks. You can learn more about the bank's obligation regarding attachment here.

Identity Theft

Tax Identity Theft Awareness

Check out our [Identity Theft](#) page

Another resource for learning more about Identity Theft that helps you

- determine if you are the victim of Identity Theft and
- how to recover from Identity Theft is [here](#).

The Federal Trade Commission has created [this resource](#) to help consumers. The letters suggested in this booklet can be created through the interactive interviews below.

The Federal Trade Commission offers [forms and sample letters for victims of identity theft](#) that help you get started.

 [Kansas AG on Payday Loans.pdf](#)

 [KLS Brochure 2015.pdf](#)

 [201307_cfpb_debt-collection-letter-3_stop-contacting.pdf](#)

 [vawa_outline_advocates.pdf](#)

 [Sample answer.pdf](#)

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