

# 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.*

## [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.

## [How to Opt Out of Receiving Credit Card Offers in the Mail](#)

This booklet was created by the Legal Aid Society of Middle Tennessee and the Cumberlands.

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.

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

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[Money Problems](#)

[Collections](#) [Credit](#) [Garnishment](#) [Loan](#)

Print

Table of Contents

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