

# 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.

[More answers to petitions](#)

## 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 or Statute of Limitations](#)

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](#).

Last updated on August 20, 2024.

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Files

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

[KLS Brochure 2015.pdf](#)

[201307\\_cfpb\\_debt-collection-letter-3\\_stop-contacting.pdf](#)

[vawa\\_outline\\_advocates.pdf](#)

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