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JANUARY 2016 NEWSLETTER

DEAR FRIENDS AND COLLEAGUES: BOGUS CHARGES ON YOUR CREDIT CARD? DON'T FORGET TO DISPUTE IN WRITING!

CONSUMERS OFTEN DISPUTE ON PHONE BUT NOT IN WRITING

Unfortunately, a lot of people are finding fraudulent charges on their credit card accounts these days. Use your credit card a lot over the holidays? Check your statements. Don't review your credit card bills carefully? You may be paying bogus charges!

If you find fraudulent or unauthorized charges on your credit card statement, of course dispute them immediately with your credit card company or bank. You can do so by phone. But also do so in writing within 60 days.

There is a federal law called the Fair Credit Billing Act (FCBA) that gives you important consumer protections for billing errors, but only if you write to the creditor within 60 days after the first bill containing the error was mailed to you.

I recommend you send any dispute letters by certified mail so you have proof that they received it. And you must mail it to the billing inquiry or correspondence address, not the address that you send your payments to.

If you properly send your dispute letter: (1) you may withhold payment of any disputed amount while the credit card company investigates (you must pay the amount not in question); (2) the creditor cannot take action against you to collect the disputed amount, while it is in dispute; (3) the creditor may not threaten your credit rating, report you as delinquent, or close your account while the dispute is pending.

If the investigation proves that you are correct, the creditor must correct your bill and remove any charges or fees related to the error.

If they determine that you owe the money, you must be told promptly. If you disagree, you have 10 days to write to the creditor and tell them you refuse to pay. They can then start collection action against you.

A sad case, we had an elderly couple come in, and \$26,000 in bogus charges were made to one of their credit cards. They took money from a retirement plan and paid it! They said they always paid their bills right away. But it wasn't their charges!

Then they disputed the charges, but only over the phone. They did not dispute the charges in writing within 60 days. And they did not consult us for help until almost a year later! The bank declined their dispute, and would not refund their money.

We wanted to help them, but we cannot help everyone, and it turned out we could not help these folks. So don't "sleep on your rights." Review your credit card and other revolving charge accounts promptly and dispute any unauthorized charges in writing, or you could be sorry. More information: www.ftc.gov. ■



Quotes:

I was married by a judge. I should have asked for a jury.
--- Groucho Marx

Women marry men hoping they will change. Men marry women hoping they will not. So each is inevitably disappointed. --- Albert Einstein

Marriage is grand. Divorce is a hundred grand.
--- Unknown

A LITTLE HUMOR – the matter of faith edition

Jack was hiking in the mountains when he tripped over a rock and fell off a steep cliff. As he dropped, he managed to grab a tree branch, but then he found himself dangling over a thousand-foot drop to certain death below.

As his arms began to tire, Jack started shouting. “Help! Is there anybody up there? Can anyone hear me? Help!”

Just as he was about to give up hope, Jack heard a faint voice from above. “Jack? Can you hear me?”

“Yes! Who is this? Can you help me?”

“It’s the Lord, Jack,” the voice answered.

Jack gulped. “You mean—God?”

“I am everywhere, and I heard your cries for help. Do you believe in me?”

“Yes! I do! Help me!”

“I will help you, Jack, but you must do exactly what I say. Do you believe me?”

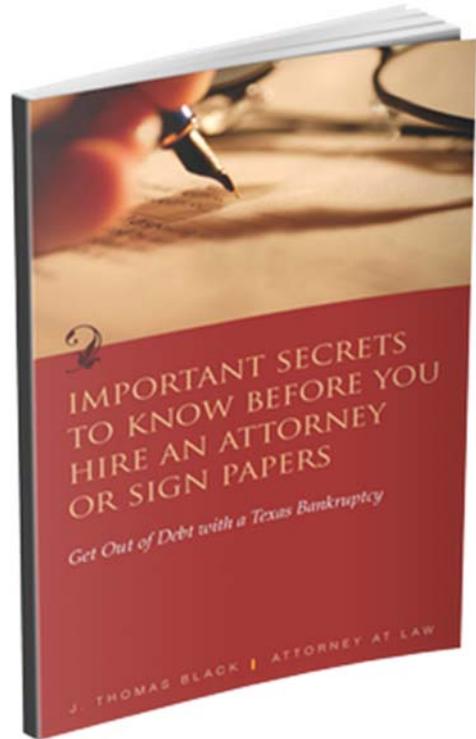
“Absolutely! I can’t hold on much longer! What should I do?”

“I want you to let go of the branch.”

Jack looked down. Then he lifted his head. “Is there anybody else up there?” ■

Next year’s FAFSA will come out in October, and should be much easier to complete, according to *Money*.

But NOW is the time to submit your FAFSA for the upcoming 2016-2017 school year. To start on yours, go to <https://fafsa.ed.gov>. ■



THINK YOU ARE TOO WELL-OFF TO GET COLLEGE AID?

You may be surprised. Fill out the FAFSA now!

If you have a child who is about to go to college or going soon, now is the time to fill out and file a Free Application For Student Aid (FAFSA).

According to an article in the January/February issue of *Money* magazine, just submitting a FAFSA qualifies your student for a low-cost student loan. It is also a requirement for other kinds of aid such as federal Parent PLUS loans and scholarships from state agencies, private foundations, and colleges.

According to the article, some private colleges even give need-based financial aid to families making as much as \$200,000.

It can also be important to fill out the FAFSA form as early as you can; some aid is “first come, first served.”

And on the part of the FAFSA that asks about your net worth, don’t include IRA’s or retirement plans, which are not meant to be counted. This is according to Kal Chany, author of the book “*Paying for College Without Going Broke*.”

In my opinion this is the book to buy if you have a loved one going to college. A new edition with the most current information is printed each year—the 2016 edition is the one to buy now.

Overwhelmed with debt? Considering bankruptcy? Request Mr. Black’s book, “Get Out of Debt with a Texas Bankruptcy – Important Secrets to Know Before You Hire an Attorney or Sign Papers.” You can instant download it at jthomasblack.com or pick one up at the office.

Thank you for your referrals! We accept cases in the following areas-

Bankruptcy.
Debt Collection Defense.
Debt Collector Harassment.
I.R.S. Collection Defense.
Stop Foreclosure and Repossession.
Student Loan Help.
Wills and Trusts.

ARE YOU IN CHAPTER 13 NOW?

Always keep the law office updated with your current address, telephone numbers, and email address. We may need to reach you quickly. You can check on the status of your Trustee payments, how much you still owe on your case, etc., by going to www.ndc.org to set up your user ID and password.

Plan payment too high? Lose job or overtime? It may be possible to surrender property or if your situation has changed to lower your payments. If this is your situation, contact our office for an appointment to prepare a Motion to Modify.

J. Thomas Black was licensed as an attorney in Texas by the Texas Supreme Court in May, 1982. Mr. Black is Board Certified in Consumer Bankruptcy Law by the Texas Board of Legal Specialization.

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We help people find answers to their debt and credit problems, including, when necessary, helping them file bankruptcy under the U.S. Bankruptcy Code.