

Truth in Lending Act

Learn about how the TILA protects consumers like you

- + What is the primary goal of the TILA?
- + What protections and federal rights do I have under the TILA?
- + What are the most common TILA violations?
- + How can I know if my creditor(s) violated any TILA laws?
- + What violations should I look out for and how do I know if I have a case?
- + What happens if my creditor(s) did violate the TILA?
- + If my creditors violate TILA, will my debt go away under federal law?
- + What does it mean that my creditor has to “consider the ability to pay?”
- + What happens if I can’t pay back my debt and I want to file bankruptcy?
- + Are there rules for disclosing annual percentage rates (APR) under the TILA?
- + Are there requirements for disclosing the total amount financed under TILA?
- + How does TILA regulate advertisements for credit products?
- + Can creditors change the terms of a credit agreement after it’s been issued?
- + What is a finance charge and how is it disclosed under TILA?
- + What are the consequences if a creditor fails to provide the required disclosures under TILA?



Life's looking up