

For more information about consumer protection, credit counseling and other financial services or issues, contact:

For housing counseling, bankruptcy counseling and education, financial counseling and education, or debt repayment programs: **Apprisen**-- www.apprisen.com; 1-800-355-2227

Research a business, contractor or agency, or make a complaint: **Better Business Bureau**-- www.centralohio.bbb.org; 614-486-6336

Consumer information and advocacy about credit, lenders and other financial topics: **Consumer Action**-- www.consumer-action.org; 415- 777-9635

Provides information and handles complaints about many financial topics: budgeting, student loans, credit and credit reporting, bank accounts and services, and debt collection: **Consumer Financial Protection Bureau**-- www.consumerfinance.gov; 855-411-2372

Consumer protection information, publication and services: **Federal Trade Commission**-- www.ftc.gov; 1-800-FTC-HELP

Referrals for attorneys serving Licking County, including pro bono (free) clinics and bankruptcy: **Licking County Bar Association**— www.lickingcountybar.org

Ohio Bar Association-- www.ohiobar.org. Click "for Public" to access informative articles or pamphlets on topics such as bankruptcy, foreclosure, home equity loans, debt settlement, spending and credit, property ownership, loan modifications, Ohio law, Social Security disability, contracts and wills.

Legal aid, including tax and bankruptcy issues, for households whose income is less than 125% of the poverty level: **Southeastern Ohio Legal Services**-- www.seols.org

Information regarding federal income tax filing and dispute resolution procedures: **Internal Revenue Service**-- www.irs.gov