- You don't have an up-to-date will.
- You don't understand the difference between a trust and a will.
- 3 Members of your family challenge your parents' will.
- You don't understand your health insurance plan or new legislation.
- 5 The IRS selects you for an audit.
- 6 Your parents die and name you the executor of their will.
- 7 You are tired of hidden cell phone fees.
- 8 You need documents reviewed related to your retirement savings plan.
- You lose your personal identification.
- 10 You receive a speeding ticket.
- You are buying or selling a home.
- 12 Your driver's license is suspended.
- 13 Your landlord raises rent in violation of your verbal agreement.
- 14 Your teenage son is accused of shoplifting.
- 15 You decide to change your name.
- Your new washing machine doesn't wash.
- 17 Creditors threaten to take action against you for an ex-spouse's debts.
- 18 A neighbor reports you for child abuse.
- 19 You decide to adopt.
- 20 A friend is injured on your property and sues you.
- 21 You need child support enforced.
- 22 A friend owes you money and files for bankruptcy.
- 23 A stranger calls and demands money or damaging information will be released.
- 24 A hit-and-run driver damages your car.
- 25 You accidentally back over a neighbor's garbage can that was not in its proper place.
- **26** A hairdresser damages your hair with harsh chemicals.
- 27 Your car is repossessed unjustly.
- 28 You are subpoenaed.
- 29 You're called to jury duty.
- **30** Your long drive off a golf tee injures another player.
- 31 You need a lease agreement reviewed.
- 32 Your son is injured in a football game.
- 33 A neighbor trips over a rake in your yard.
- 34 A jeweler sells you faulty merchandise.
- 35 A car dealership gains improper access to your credit history.

- 36 You're struck by a bottle at a baseball game.
- 37 A tenant falls down stairs and sues you.
- 38 You need help with credit card liability resolution.
- You are injured when you slip on a wet floor in a public building.
- 40 Your cattle trample a neighbor's garden.
- 41 A neighbor's dog barks for hours every night.
- 42 Your teenager gets a speeding ticket.
- 43 Your landlord enters your apartment without permission.
- 44 Your son throws a baseball through a neighbor's car window.
- 45 You don't have a Living Will or Medical Power of Attorney.
- **46** Your boat is damaged while in storage.
- 47 Your landlord refuses to refund your cleaning deposit.
- 48 You lose an expensive watch in a hotel and the manager claims no liability.
- 49 A speeding car nicks your car bumper because you're parked in the street.

REASONS WHY YOU MIGHT NEED PLPP*

- **50** A merchant refuses to honor a guarantee.
- 51 You have an accident driving your friend's boat.
- 52 Your spouse claims a right to your earnings.
- 53 A club sends merchandise after you cancel your membership.
- 54 You are refused service at a restaurant.
- 55 A property manager refuses to rent to you.
- 56 You are denied credit for no apparent reason.
- 57 An online auction goes sour.
- 58 The auto repair shop threatens small claims court for money you do not owe.
- 59 Your car insurance is canceled when your teenage son is involved in an accident.
- 60 Your child needs special education in public school.
- 61 You've made a sizeable gift to charity.
- 62 Angry words result in a slander suit.
- 53 You need a patent for an invention.
- 54 You need a copyright for your manuscript.
- **65** You are wrongly accused of committing a crime.

- 66 Your right to privacy has been invaded.
- 67 Your car is vandalized in a parking lot.
- 68 A postal carrier slips on your unshoveled walk and breaks his or her leg.
- 69 You have questions about escrow in a home purchase.
- You're stopped for speeding and a friend is in possession of marijuana.
- Your teenager wrecks the car and a friend is injured.
- 72 You care for your elderly parents.
- 73 You receive disability.
- 74 You are cheated by a door-to-door salesman.
- 75 A repairman charges more than a given estimate.
- **76** A creditor tries illegal collection tactics.
- 77 A year-old accident results in a personal injury.
- 78 You're scheduled to appear in small claims court.
- 79 Your new house has bad plumbing and a leaky roof.
- 80 You take a vacation and your room is a view of a trash dumpster.
- A minor is caught breaking into your home.
- 82 You have a fender bender while driving a friend's car.
- 83 Law enforcement enters your property without a warrant.
- 84 You have a question about an easement on your property.
- 85 A neighbor's dog bites your child.
- **86** You have a property line dispute over a newly installed fence.
- **87** You're asked to testify as a witness to a crime.
- 88 You need a premarital agreement.
- 89 You're buying or selling a car.
- 90 Your child's school demands a drug or alcohol test.
- 91 Your bank sends a foreclosure notice after one house payment is late.
- **92** A retail store won't accept the return of defective merchandise.
- 93 A repairman won't stand behind his work.
- 94 A trespasser is caught poaching on your land.
- 95 You are leasing an apartment.
- 96 You receive a letter from a creditor and it is not your debt.
- **97** A bank reports bad credit activity unjustly.
- 98 You need advice concerning a divorce.
- 99 Someone injures your dog on your property.
- 100 You can't make heads or tails out of the new tax forms.
- 101 Your spouse uses force against you.