If you lose the case, the court will issue a judgment against you, and this judgment may allow the collector to seize your money and other property. If you lose a lawsuit at the first court level, you can appeal to a higher level. For cases heard in small claims court, this usually means appealing to the state’s trial court. If a case starts in a more formal trial court, the losing party can appeal to another court which has power to hear appeals.

Deadlines for filing an appeal are generally short and strictly enforced. You may need professional assistance in bringing an appeal. The costs of an appeal vary widely but can be significant. Typical costs include a filing fee, fees for a transcript of the trial, and posting a bond to cover the judgment being appealed. In some circumstances, a party unable to afford these fees can request that some of them be waived.

Appeals rarely involve a completely new presentation of the case. Usually, an appeals court will review the case only on the facts presented in the court below it.

Source: National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library
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