



How Am I Going to Afford This?: 10 Costs to Prepare for During Ongoing Personal Injury Litigation

When you're preparing to file a personal injury lawsuit, money is likely one of your chief concerns, right up there with your physical and emotional well-being. We all know lawsuits are expensive—but what exactly are you going to be paying for? Take a look at the key costs you should anticipate before starting the litigation process. With the right information and risk-free funding from Lawsuit Financial to help you cover these costs, you can make sure you're financially prepared to see your lawsuit through to its just conclusion.

1) Your own attorney's fees

As the plaintiff, you may see your attorney's fees as the most obvious cost of your lawsuit. The amount and the way you pay depends on your attorney. Many personal injury lawyers will work on contingency, meaning they get a percentage of whatever you win. If you win nothing, you don't pay. Your agreement with your lawyer may include one contingency percentage if the case is settled before trial, and a higher percentage if it goes to trial. The best way to save in this category is not necessarily to find the cheapest lawyer, but find a competent one who charges a reasonable fee and outlines any other costs up-front.

2) Medical bills

If you've been injured in an accident and you are in the process of pursuing litigation against the party who caused the accident, you will likely have major medical expenses which you will be required to pay while the lawsuit is pending. Ambulance bills, hospital bills, rehabilitation bills—all of these can pile up while you wait for a decision to be made in your case. Will you have enough money to front the costs until you potentially receive a favorable settlement or award? And don't even think about skipping that rehab appointment to save a few bucks in the meantime—doing so could be just the evidence the defense needs to demonstrate that you weren't injured as badly as you claimed and reduce or even eliminate your potential for winning the lawsuit.

3) The investigation process

Whether your case is straightforward or complex, your lawyer may need to gather evidence for you by hiring an investigator. The investigation process could involve all manner of research, such as taking photos at the scene of an accident, videotaping the surroundings, or tracking down and getting statements from witnesses. If you're able, you may want to get some of this evidence yourself to save on fees. Be aware the defense may hire their own private investigators to "check up" on you and attempt to discredit your claims. Watch out for this practice, because it could end up impacting your settlement or final verdict.

4) Court filing fees

Before you can even get your lawsuit started, you'll have to pay court and filing fees, as well as fees for service of process. While filing fees differ from state to state, they can cost a few hundred dollars, and you may also find other, smaller fees adding up over the course of a long trial. Make sure you budget for these fees and keep cash on-hand to pay them. If you do, you'll avoid costly hangups that have the potential to delay and derail the entire litigation process.

5) Administrative costs

Lawsuits are all about documents, documents, documents. Receiving and preparing these documents often means dealing with a range of added costs. You may need to pay fees for copies of police reports (like car accident reports), medical records, and transcripts, to name a few—not to mention costs like copying and courier fees. One way to prepare for these costs is to stay organized. Keep your documents in order to make sure your attorney can get them quickly and efficiently whenever they're needed.

6) Expert testimony

Testimony from expert witnesses can be invaluable to your personal injury case. For instance, you might get a healthcare practitioner to explain your injuries and treatment; an engineer to analyze your car's manufacturing details; or even a specialist to reconstruct how your accident happened. Although expert witnesses often come with a hefty price tag, this is one area where you don't want to cut corners as their testimony can make all the difference. Have a talk with your lawyer about the number and types of witnesses you'll need to make a strong case without breaking the bank.

7) General living expenses

Time is another cost you should think about before the litigation process begins. Personal injury cases can take months or even years to resolve. That means even if your claim is successful, it may be years before you get a dime from the verdict proceeds. Accepting an early settlement isn't always the answer, however, because it often means you won't get the full compensation you're entitled to receive. Whatever you decide, it's important to factor in the cost of day-to-day living expenses and bills you'll pay over the course of a lengthy lawsuit.

8) Taxes

In almost all personal injury cases, your lawsuit settlement or the proceeds from your verdict will not be taxed by the government. Your attorney, however, must charge tax on his or her fees. That's just another thing to keep in mind when you get to the payment stage, so the added cost doesn't throw you for a loop. Consider whether you can save in other ways, like being quick and concise during phone calls and emails to your lawyer to save on hourly fees (although you should never avoid communicating with your lawyer if you need to say or ask something important).

9) Out-of-pocket costs

Your lawsuit may involve some miscellaneous expenses you'll pay out of pocket. These may include travel expenses for lawyers and witnesses, such as plane tickets, car rentals, overnight stays, and more. You may not expect to see many of these costs, but keep them in mind because they can add up faster than you'd think.

10) The defense's legal fees

Why should the defense's legal fees concern you? In the United States, each party typically handles their own legal fees. However, there are exceptions to this general rule. Sometimes contracts, state-specific laws or statutes, and judges will require you to pay the other side's legal fees if you lose. For example, one state law requires the losing side to pay lawyers' fees if they filed a frivolous lawsuit, meaning there was no good reason or "grounds" to file it in the first place. These laws are meant to save the courts from wasting their resources, but they can be expensive if your attorney makes a mistake. Make sure you get a knowledgeable, thorough lawyer who won't miss a single step in the lawsuit process.

Added to the physical and emotional stress of a personal injury lawsuit—and the injury itself, for that matter—money issues can quickly make a manageable problem seem overwhelming. At Lawsuit Financial, Inc., we want you to feel confident that fair legal compensation is within your reach. That's why we provide risk-free litigation funding within 24-48 hours of approval, so you can pay your medical costs, bills, and other day-to-day expenses without worrying you'll have to drop your lawsuit. [Contact us online](#) or call at 1-877-377-SUIT (7848) to schedule a free consultation.