

Small claims court basics

Moderate · An hour to prepare the demand letter; 1 to 2 months to a court date in California · \$30 to \$100 filing fee in California; fee waivers exist

Small claims court is where you sue for a limited amount of money, like an unreturned deposit or an unpaid loan, without a lawyer and for a modest fee. Limits vary by state: \$12,500 for an individual in California, \$10,000 in New York City and \$20,000 in Minnesota. Ask for the money in writing first, bring copies of your proof, and know that winning doesn't mean the court collects for you.

YOU'LL NEED

- ☐ Proof: the lease, receipts, texts, emails, photos, a written agreement
- ☐ The other side's correct legal name and address
- ☐ The exact amount you're owed, and how you got that number
- ☐ Three copies of everything (yours, the judge's, theirs)

DO IT LIKE THIS

- 1 Check that it's a small claims case.
- 2 Check your state's limit.
- 3 Figure out exactly how much to ask for.
- 4 Ask for the money first, in writing.
- 5 Gather your proof.
- 6 File in the right court and pay the fee.
- 7 Have the papers served.
- 8 Practice your story.
- 9 Plan the day.
- 10 If you win, you collect.

Watch out In California, if you started the case and lose, you can't appeal; the judge's decision is final. You can appeal only if you were sued, or the other side sued you back and you lost. And you can't have a lawyer represent you in court there, though you can get advice beforehand. Rules differ by state, so read your own court's guide before you file.

DAD NOTE Write the letter like the judge is going to read it, because one day the judge might.

Full lesson: aptkeys.com/legal/small-claims-court/small-claims-court-basics/

Checked October 3, 2026. Sources: Judicial Branch of California; New York State Unified Court System; Minnesota Judicial Branch; USA.gov.