

10 Rules Debt Collectors Must Follow

- 1. No Early Morning or Late Night Calls.** A debt collector may not call you before 8am or after 9pm (in your time zone) unless you ask them to call you at a different time. Whatever debt you may owe, you still have the right to a quiet morning and a quiet evening.
- 2. No Calls at Work, Once You Request It.** Debt collectors may not contact you at work if they know your employer disapproves of such calls. So make it clear to a debt collector straight away that calls at work are unacceptable.
- 3. No Repeated or Continuous Calls.** Debt collectors may not harass you by calling numerous times a day about an unpaid bill.
- 4. No Verbal Abuse.** A debt collector may not use threatening or profane language when contacting you about a debt. A debt collector may not falsely imply that you have committed a crime by failing to pay a bill.
- 5. No Informing Friends, Neighbors, Co-Workers, or Family Members About a Debt.** A debt collector may contact people that know you, but only to find out your address, your phone number, and where you work. In most cases, a debt collector may not tell anyone other than you or your attorney that you owe money.
- 6. No Collecting on a Debt Larger Than the Consumer Actually Owes.** A debt collector may not demand more money from you than you actually owe.
- 7. No Dire Threats.** A debt collector may not threaten to have you arrested if you do not pay your debt. Debt collectors may not threaten to sue you, unless they actually intend to file a lawsuit.
- 8. A Debt Collector Must Send Written Notice of a Debt.** Within five days of contacting you, a debt collector must send you a written notice telling you the amount of money you owe and the name of the creditor. This notice also must explain what actions to take if you believe you do not owe the money.
- 9. A Debt Collector Must Honor a Written Request for No Further Contact.** A debt collector must cease contact with you if you send a letter requesting that the debt collector do so. If you believe you do not owe the money, you may state this in your letter. Be aware that a legitimate

debt will not go away simply because the collection calls stop. You could still be sued by the debt collector or your original creditor for the amount that you owe.

10. The Debt Collector Must Verify All Disputed Debts. Debt collectors must verify any debt that you dispute in writing prior to renewing collection calls. Once a debt collector sends you verification of the debt, collections activities may resume.

These are some of the most important consumer rights under the Fair Debt Collection Practices Act. Simply informing a debt collector that you are aware of these rights may curb any errant collection behavior.

If a debt collector breaks any of these rules when contacting you about a debt, feel free to report the debt collector to your state attorney general's office, the Consumer Financial Protection Bureau and/or the Federal Trade Commission. Many states have their own collection laws and a debt collector who violates the federal Fair Debt Collection Practices Act may be violating state collection laws as well. Your state attorney general's office will be able to inform of your rights.

The Consumer Action website from the Federal Citizen Information Center includes links to state and local consumer protection agencies around the country, including state attorney general offices.

You may also report any problems you encounter with a particular debt collector to the Federal Trade Commission by visiting ftc.gov or by calling 1-877-FTC-HELP (1-877-382-4357).

For help with handling collection calls, you may want to contact an attorney. Once you hire an attorney, a debt collection agency must contact your attorney and not you.

LawHelp.org connects low- and moderate-income people with free legal aid programs in their communities. And a consumer guide from the American Bar Association, provides a directory of legal resources available in each state.

You may be able to find an attorney experienced with debt collection through the National Association of Consumer Advocates. This non-profit association of attorneys and consumer advocates has members throughout the country.