

Debt Collectors and Your Rights



If you don't pay back a debt, the company you owe money to might hire a debt collector to get you to pay. Are you getting calls from debt collectors? Know what to do.

What if a debt collector calls me?

If a debt collector calls you, consider talking to them at least once. Try to confirm if the debt is really yours or find out more information.

When you talk to a debt collector, write down the date and time they called. Also write down their:

- ▶ name
- ▶ company
- ▶ address
- ▶ phone number

Then ask the debt collector:

- ▶ how much you owe
- ▶ who you owe the money to
- ▶ instructions about what to do if you don't think you owe the money
- ▶ your debt collection rights

This is called validation information. The law says they have to tell you these things. If you don't think you owe the money, follow the instructions to question the debt. If the debt is yours, make a plan for how to repay it.

Read **Getting Help When You're in Debt** at consumer.gov/debt to learn more about your options.

What rules do debt collectors have to follow?

The law says that debt collectors:

- ▶ can't contact you before 8 a.m. or after 9 p.m., unless you agree to it
- ▶ can't tell anyone else about your debt — except to find out your address, home phone number, or where you work
- ▶ can't harass you — like curse at you or threaten to hurt you
- ▶ can't lie to you

If you want a debt collector to stop contacting you, write a letter to them. Tell them to stop contacting you immediately. Send the letter by certified mail and ask for a return receipt.

If the collector curses or makes threats, hang up.

Also report them to the Federal Trade Commission:

- ▶ Go online at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
- ▶ Call **1-877-382-4357**

What happens if I get sued?

A debt collector might sue you to collect money. They should send you a notice in the mail if this happens.

Don't ignore notices about a lawsuit or court dates. If you don't show up in court, the debt collector could win automatically. If you show up, the court will hear your side of the story too.

If you have a low income, you may qualify for free or reduced-fee legal help through a legal aid organization.