

DEALING WITH DEBT COLLECTORS

How do I respond to a debt collector?



This tool will help you:

- **Take actions to verify** whether the claim is valid
- **Know how to dispute** the claim if you do not owe the debt
- **Know what to do next** if you do owe the debt

Start with one question:

Are debt collectors contacting you?

Know your rights:

A debt collector *cannot*:

- Call repeatedly to harass or abuse you
- Use obscene language
- Threaten you to take actions they can't or don't really plan to take
- Publish your name for not paying a debt
- Lie to you

If debt collectors harass you, they may be violating the law.

Need to submit a complaint?

cfpb.gov/complaint

Additional resources

Have more questions about debt collection?

Visit Ask CFPB: cfpb.gov/askcfpb

Sample letters to debt collectors can be found on the CFPB's website: cfpb.gov/askcfpb/1695/

Having an issue with debt collection? Submit a complaint with the CFPB: help.cfpb.gov/app/debtcollection/ask#current

Need debt counseling? To find a certified nonprofit credit counselor, call National Foundation for Credit Counseling: 800.388.2227

If a debt collector sues, be sure to keep records and respond to any court documents. If you can't go to court on the scheduled date, you may want to find an attorney to help you ask for a different date.

Need help finding a lawyer?

lawhelp.org and lsc.gov/what-legal-aid/find-legal-aid

This guide references third-party resources or content that consumers may find helpful. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.

If a debt collector contacts you, don't ignore it!



Be sure.

Make sure you recognize the debt. Does this debt collector have the right to collect it?

Be cautious. Don't give the debt collector sensitive info like your full Social Security or bank account numbers. No matter what they say, you don't have to give it to them.

Keep records. Save everything debt collectors send you and the original copies of anything you send them. Write down dates, times, and notes for every call. These will help if you have a dispute or go to court.

Reply to court documents. If you don't respond, the court will usually assume you agree with what the creditor says, and issue a money judgment against you. You may want an attorney to advise or represent you at the hearing.



Ask questions.

Ask for information. If you're not sure about the debt or the amount, send a letter (or use the form to the right) asking for:

- the collector's name and address
- the original creditor's name and address
- the account number and amount owed
- documentation proving you're required to pay
- a copy of the last bill

Find out if the statute of limitations on the debt expired (when the collector can no longer sue you for the debt).

Dates to ask for:

- when the account became delinquent
- when the collector obtained the debt and what the amount was then



Resolve.

If the claim is legitimate, don't despair! At least now you know what you're dealing with. You still have options:

- Try to settle with the debt collector for a smaller amount that will fully resolve the account. (You can do this yourself by contacting the collector.)
- OR, negotiate a payment plan that will give you more time to pay down your debt.
- OR, pay the debt in full and move on.

If the claim is not legitimate, don't delay! Send the debt collector a letter (or use the form to the right) disputing the claim immediately. You may lose your ability to dispute the claim if you wait until after a court issues judgment.



My name is _____

My address is _____

I am writing about _____

Check all that apply:

I want to ask: _____

Send me the dates the debt was incurred, and the name and address of the original creditor.

I want to dispute this debt because:

This is not my debt.

The amount is wrong.

I do not think that you are the right person to pay.

I already paid this debt in full or settled it.

Other: _____

account number