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.

- 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:

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

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I want to dispute this debt because:  

☐  ☐  ☐  ☐  ☐

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

Ask a question  

Need help getting a bank or debt collector to respond

Need help with...

- Need help with benefits
- Need help with health care bills
- Need help paying utility bills
- Need help dealing with debt and foreclosure
- Need help finding a lawyer

Be sure

Take a breath

Resolve

Primary job

Government program

Disability insurance

Financial support

Childcare & education

Donations & gifts

Things I can charge for...

Programs I can consider...

Plans I can change...

Habits I can change...

If I don’t pay for obligations...

- If I don’t pay for housing and utilities...
- If I don’t pay for job-related needs...
- If I don’t pay for insurance...

Things I can sell...

Skills I have...

Fees I can avoid...

Utilities I can reduce...

Groceries & supplies

Eating out

Entertainment

Personal care

Transport

Pets

Healthcare

Debt payment

Housing & utilities

MISC.

FINANCIAL SUPPORT

Need help finding a job

COOKED FISH

SPORTS

EDUCATION

DOMESTIC VIOLENCE

ASSISTANCE

DONATIONS & GIFTS

TEEN inmates

LIFE SKILLS

MENTAL HEALTH

MENTAL HEALTH

MENTAL HEALTH