

Debt Collection

What is a debt collection agency?

When you get behind on payments, the creditor (bank, credit card company, or medical provider) may send your debt to another company for collection. This collection agency may begin calling and sending you notices about the debt.

How do I know my debt has been sent to a collector?

Usually, you will get a letter from the collection agency telling you it is collecting the debt. The letter will explain that you have 30 days to tell the collector if you dispute the debt. If you dispute the debt, the collector cannot contact you again until it sends you proof of the debt.

How do I stop debt collector calls?

If you do not want to receive calls from a debt collector, you can ask that they stop contacting you. This request must be sent in writing. You cannot tell them over the phone. If you can, send the request by certified mail and pay for a return receipt, so you can prove the creditor received it. Also, keep a copy of the letter for your own records.

Once the collector receives your request, the collector cannot contact you again except to tell you if they plan to take legal action against you. Click [here](#) to download a letter template to send to a debt collector to stop calls.

Can a debt collector call me at any time?

A debt collector cannot call you at unreasonable times, usually before 8 a.m. or after 9 p.m. A debt collector also cannot call you so frequently as to harass you, usually no more than 3-4 times a day.

Are there things a debt collector cannot do when it collects a debt?

Yes. The [Fair Debt Collection Practices Act \(FDCPA\)](#) places restrictions on what debt collectors can and cannot do while collecting debts.

A debt collector cannot:

- Threaten to hurt you, your family, or your property,
- Use dirty or bad language,
- Publish a list of names of people who refuse to pay their debts,
- Call many times a day, or
- Lie or make false statements.

For example, a debt collector cannot:

- Claim you have committed a crime,
- Make you think it is someone else (like a lawyer or sheriff),
- Threaten to put you in jail,
- Say it operates or works for a credit reporting agency,
- Misrepresent the amount you owe,
- Indicate that papers it sent are legal forms if they aren't, or
- Tell you they are going to garnish your Social Security or other benefits.

Click [here](#) for more information about what debt collectors can and cannot do while collecting debts.

What do I do if I think a debt collector has done something illegal?

If you have a problem with a collector or believe a collector has violated the FDCPA, you should report this problem to:

- [State attorney general's office](#);
- [Federal Trade Commission](#);
- [Consumer Financial Protection Bureau](#); or
- Your local legal aid office.

Under the FDCPA, you also have the right to sue debt collectors for any unfair practices or harassment. If you believe a debt collector has broken the law or you want help stopping collection calls, contact your local legal aid office to discuss your legal remedies.

For more information on Debt Collection visit our pages on [5 Things You Can Do When a Debt Collector Calls](#) and [Top 10 Things Debt Collectors Cannot Do & 8 Things They Can](#).

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[Table of Contents](#)

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