

# DEALING WITH DEBT COLLECTORS: KNOW YOUR RIGHTS



**DID YOU KNOW?**  
The Federal Trade Commission receives more complaints about debt collectors than about any other industry.

## YOU HAVE RIGHTS

The Fair Debt Collection Practices Act protects consumers from abusive, unfair or deceptive debt collection practices and limits when and how third-party debt collectors can contact people who owe money. When it comes to debt collection, you have rights:

- Ask for written notice about your debt.
  - » By law, debt collectors must provide this in a validation notice. Read more at <https://www.consumer.ftc.gov/articles/0258-fake-debt-collectors>.
- Hang up if a debt collector harasses, curses or threatens you.
- Report them at <https://www.ftccomplaintassistant.gov>.
- Talk to a:
  - » Certified credit counselor (<https://www.finra.org/investors/professional-designations/ccc>)
  - » Personal financial manager (<https://installations.militaryonesource.mil>)
  - » Legal assistance office (<https://installations.militaryonesource.mil>)

## WHAT TO DO WHEN A DEBT COLLECTOR CALLS

If a debt collector calls you, keep good notes. Include the:

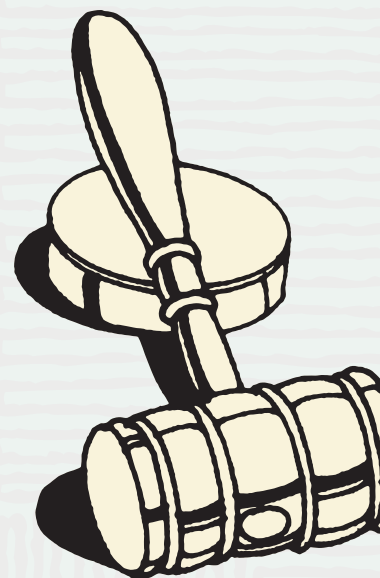
- Date and time of call
- Name of person you spoke with
- Company's name, address and phone number
- Amount of debt they say you owe
- Answers to your questions



## WHAT TO DO WHEN YOU RECEIVE A SUMMONS

If you receive a court summons:

- Look at the details on the summons.
  - » It should include the name of the court and clerk, as well as a phone number you can call to verify the summons.
- Contact a personal financial manager or personal financial counselor. They can refer your case to legal assistance and help later with repayment details.
- Show up! (If you aren't there, the court may not negotiate on your behalf.)



## HOW TO DISPUTE DEBT

- If you don't believe the debt is yours, follow the instructions on your validation notice.
- Find response letter templates at <https://www.consumerfinance.gov/consumer-tools/debt-collection>.

## LEARN MORE BY FOLLOWING THE OFFICE OF FINANCIAL READINESS ONLINE:

<https://finred.usalearning.gov>

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