

Debt collectors: your rights

Moderate · 20 min to do · Free, plus postage for certified mail

Within five days of first contacting you, a debt collector must send validation information: who they are, who you owe, the exact amount, and how to dispute. Don't give out bank or personal details before you have it. Dispute in writing within 30 days and they must stop collecting until they send proof. They can't call before 8 a.m. or after 9 p.m., more than seven times in seven days, threaten arrest, or tell others you owe. A written letter makes them stop contacting you, but never ignore court papers.

YOU'LL NEED

- ☐ The collector's letters, texts or emails
- ☐ A notebook or phone note to log every contact: date, time, name, what was said
- ☐ Your own records of the debt: old bills, statements, payment receipts

DO IT LIKE THIS

- 1 **Don't pay or share anything yet.** A collector must give you validation information when they first contact you or within five days.
- 2 **Read the validation notice.** It must include the collector's name and mailing address, the creditor's name, how much you owe broken out into interest, fees, payments and credits, what to do if you don't think it's your debt, and your rights.
- 3 **Check it against your records.** Is it yours?
- 4 **Dispute in writing within 30 days if anything's wrong.** Say you don't owe some or all of it, and ask for verification.
- 5 **Know when they can contact you.** Not before 8 a.m. or after 9 p.m. unless you agree; not at work if you say you can't take calls there; no more than seven calls in seven days; and no more emails, texts or private social media messages if you ask them to stop.
- 6 **Stop contact if you want to.** Mail a letter saying so.
- 7 **If you owe more than one debt to the same collector, you choose which one each payment goes to.** A collector must apply your payment to the debt you choose.
- 8 **Log everything.** Write down dates, times and what was said, and keep copies of letters.

Watch out Stopping contact doesn't make a real debt go away. The collector can still sue you or report it to the credit bureaus. If you're sued, respond by the date in the court papers. Ignoring a lawsuit can lead to a court order, called a garnishment, that takes money from your paycheck or bank account.

DAD NOTE *Never pay a voice on the phone. Pay a debt you've seen in writing.*

Full lesson: aptkeys.com/money/debt/debt-collectors-your-rights/

Checked October 2, 2026. Sources: Federal Trade Commission; Consumer Financial Protection Bureau.