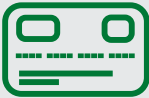


# Debt Collection FAQs



[consumer.ftc.gov](https://consumer.ftc.gov)



Is a debt collector calling? What can you do? What are your rights? The Fair Debt Collection Practices Act (FDCPA) makes it illegal for debt collectors to use abusive, unfair, or deceptive practices when they collect debts. Here are some answers to frequently asked questions about your rights.

---

- ▶ **What To Know About Debt Collection**
  - ▶ **What To Know About Repaying Debts**
  - ▶ **What To Know About Lawsuits and Garnishment**
  - ▶ **What To Know About Old Debts**
  - ▶ **How To Report a Debt Collector**
-

## ► What To Know About Debt Collection

### **What types of debts are covered under the law?**

You have important rights under the FDCPA for your credit card debt, car loans, medical bills, student loans, mortgage, and other household debts. Business debts are not covered by the FDCPA.

### **Are debt collectors allowed to contact me at any time or place?**

No. The law limits how and when a debt collector can contact you about covered debts. There are also ways to stop a debt collector from contacting you (see: **How do I stop a debt collector from contacting me?**)

Debt collectors

- can't contact you before 8 a.m. or after 9 p.m., unless you agree to it
- can't contact you at work if you tell them you're not allowed to get calls there
- can't contact you by email or text message if you ask them to stop
- can't call you more than seven times within a seven-day period or within seven days after talking with you by phone about a particular debt
- can't privately message you on social media if you ask them to stop

## **How are debt collectors allowed to contact me?**

Debt collectors can call you, contact you by private message on social media, or send letters, emails, or text messages to collect a debt.

## **What does the debt collector have to tell me about the debt?**

A collector has to give you “validation information” about the debt either when they first communicate with you or within five days of the first contact. The collector has to include the following

- their name and mailing address
- the name of the creditor you owe it to
- how much money you owe, written out to include interest, fees, payments, and credits
- what to do if you don't think it's your debt
- your debt collection rights, including your right to get information about the original creditor if you ask for it within 30 days of getting validation information from the collector

## **How do I stop a debt collector from contacting me?**

Mail a letter to the collection company and ask it to stop contacting you. Keep a copy for yourself. Consider sending the letter by certified mail and paying



for a “return receipt.” That way, you’ll have a record the collector got it.

Once the collection company gets your letter, it can only contact you to confirm it will stop contacting you in the future or to tell you it plans to take a specific action, like filing a lawsuit. If an attorney is representing you, tell the collector. The collector must communicate with your attorney, not you, unless the attorney doesn’t respond to the collector’s communications within a reasonable time.

But consider talking to the collector at least once, especially if you don’t think you owe the debt or can’t repay it immediately. That way, you might be able to confirm whether it’s really yours or find out more about the amount owed. To avoid debt collection scammers, don’t share your personal or financial information until you’ve gotten validation information or are already familiar with the collector.

### **Can a debt collector contact anyone else about my debt?**

Generally, a debt collector can’t discuss your debt with anyone but you or your spouse. If you’ve told the collector an attorney is representing you, the collector must contact the attorney. A collection company can contact other people to find out your address, your home phone number, and where you work, but usually it can’t contact them more than once, and it can never tell them you owe a debt.

### **What if I don't think I owe the debt?**

Once you get the validation information (see **What does the debt collector have to tell me about the debt**), if you still don't recognize a debt, or don't think the debt is yours, send the debt collector a dispute letter. Say you don't owe some or all of the money, and ask for verification of the debt.

Make sure to send the dispute letter within 30 days. Once the collection company gets the letter, it must stop trying to collect the debt until it sends you written verification of the debt, like a copy of the original bill for the amount you owe. Consider sending your letter by certified mail and requesting a return receipt to show that the collector got it. Keep a copy of the letter for your records.

If you don't dispute the debt within 30 days of getting the validation information, the debt collector will assume the debt is legitimate.

### **What are debt collectors not allowed to do?**

Collectors can't harass you. For example, collectors

- can't threaten to hurt you
- can't use obscene or profane language
- can't call you more than seven times within a seven-day period, or within seven days after talking with you on the phone about a particular debt

Collectors can't lie. For example, collectors

- can't tell you that you owe a different amount than what you actually owe
- can't pretend to be an attorney or from the government
- can't tell you that you'll be arrested, or claim they'll take legal action against you if it's not true

Collectors can't treat you unfairly. For example, collectors

- can't try to collect interest, fees, or other charges on top of the amount you owe, unless the original contract or a law says they can
- can't deposit a post-dated check early
- can't publicly reveal your debts, including by sending postcards or putting information on envelopes

## ► What To Know About Repaying Debts

**Am I able to control which debts my payments apply to?**

Yes. If a debt collector is trying to collect more than one debt from you, the collector must apply any payment you make to the debt you choose. A debt collector can't apply a payment to a debt you say you don't owe.

## Can a debt collector report my debt to a credit reporting company?

Yes, but a debt collector must take one of the following actions before reporting a debt to a credit reporting company

- talk to you by phone or in person about the debt
- mail a letter or send an electronic communication about the debt, such as a validation notice, and wait for a reasonable amount of time, usually 14 days, in case it's returned as undeliverable

## ► What To Know About Lawsuits and Garnishment

### What happens if a debt collector sues me?

If a debt collection lawsuit is filed against you, respond by the date specified in the court papers. You are allowed to respond either personally or through your attorney. To preserve your rights, respond and don't ignore the lawsuit. To learn more, read [What To Do if a Debt Collector Sues You](#) at [consumer.ftc.gov](http://consumer.ftc.gov).

### Can a debt collector take money from my paycheck or bank account?

Yes, but the collector must first sue you to get a court order — called a garnishment — that says it can take money from your paycheck to pay your debts. A collector also can get a court order to take money from



your bank account. Don't ignore a lawsuit, or you might lose the chance to fight a court order.

### **Can a debt collector take money from my federal benefits?**

Many federal benefits are generally exempt from court-ordered garnishment and states have their own laws about which state benefits can be garnished.

Federal benefits that are generally exempt from garnishment (except to pay delinquent taxes, child/spousal support, or student loans) include

- Social Security benefits
- Supplemental Security Income benefits
- Veterans benefits
- Federal student aid
- Military annuities and survivors' benefits
- Benefits from the Office of Personnel Management
- Railroad retirement benefits
- Federal emergency disaster assistance

## **► What To Know About Old Debts**

### **What if my debt is old?**

Debt doesn't usually go away, but debt collectors do have a limited amount of time to sue you to collect on a

debt. This time period is called the “statute of limitations,” and it usually starts when you miss a payment on a debt. After the statute of limitations runs out, your unpaid debt is considered “time-barred.”

How long the statute of limitations lasts depends on what kind of debt it is and the law in your state — or the state specified in your credit contract or agreement creating the debt. In some states, if you make a payment or even acknowledge in writing that you owe the debt, the clock resets and a new statute of limitations period begins. In that case, your debt is no longer time-barred.

### **Can a debt collector sue me about a time-barred debt?**

If a debt is time-barred, it’s against the law for a debt collector to sue you for not paying it. If you do get sued for a time-barred debt, tell the judge that the statute of limitations has run out.

### **Can a debt collector contact me about a time-barred debt?**

Sometimes. It depends on which state you live in. Some state laws say it’s illegal for a debt collector to contact you about a time-barred debt, but other states allow it. Either way, they can’t sue or threaten you over it.

If you’re in a state where a debt collector can contact you about a time-barred debt, they can keep contacting you by phone, email, or letter to try to collect what you owe. If you want to stop a collector from contacting you, send your request by mail. Consider sending the letter by

certified mail and paying for a “return receipt.” That way, you’ll have a record the collector got it.

If you live in a state where a debt collector can’t contact you about a time-barred debt — and they reach out to you — learn more about reporting it.

### **What if I’m not sure if my debt is time-barred?**

Start by asking the collection company what its records show about when you made your last payment. When you have that information research online your state’s statute of limitations on your debt. You might also contact your state attorney general’s office ([naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint](https://naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint)) or a local legal aid office ([lawhelp.org/find-help](https://lawhelp.org/find-help)) in your state to confirm that information.

If the statute of limitations has run out, your unpaid debt is time-barred.

When you ask about your debt, remember that in some states if you acknowledge in writing that you owe the debt, the clock resets and a new statute of limitations period begins.

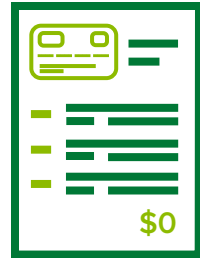
### **Does a time-barred debt stay on my credit report?**

Yes. Negative information — like past-due debts — can generally stay on your credit report for seven years.

### **Do I have to pay a debt that’s considered time-barred?**

It’s up to you. Consider talking to an attorney before you decide. Your choices are to

- **Pay nothing.** The collector can't sue you, but can keep contacting you unless you send a letter by mail telling the collector to stop contacting you.
- **Make a partial payment.** In some states, if you pay any amount on a time-barred debt, or even promise to pay, the debt is "revived." That means the clock resets, and a new statute of limitations begins. The collector might be able to sue you to collect the full amount of the debt, which may include extra interest and fees.
- **Pay off the debt.** Some collectors will accept less than what you owe to settle a debt. Before you make any payment to settle a debt, get a signed letter from the collector that says the amount you're paying settles the entire debt — and you no longer owe anything for that debt. Keep the letter and a record of any payments you make to pay off the debt.



Remember that paying off an old debt may not erase it from your credit history. Also, if you settle the debt, some collectors will report that on your credit report to show you didn't pay the full amount.

**What happens if I'm sued for a time-barred debt?**

Don't ignore the lawsuit. Consider talking to an attorney. Show up on the day of your case and tell the court the debt is time-barred. To prove this, bring a copy of the debt information from the collector or anything that shows the date of your last payment.

## How To Report a Debt Collector

### Where do I report a debt collector for doing something illegal?

Report any problems you have with a debt collector to

- your state attorney general's office  
([naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint](https://naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint))
- the Federal Trade Commission  
([ReportFraud.ftc.gov](https://ReportFraud.ftc.gov))
- the Consumer Financial Protection Bureau  
([cfpb.gov/complaint](https://cfpb.gov/complaint))

Many states have their own debt collection laws that are different from federal laws. Your state attorney general's office can help you determine your rights under your state's law.

### **What are my options if I think a debt collector broke the law?**

Besides reporting them, you have the option to sue a collector in a state or federal court. You have to file your lawsuit within one year of when the collector broke the law. If you lost wages or had medical bills because of things the debt collector did, you have the option to sue for those damages. If you can't prove damages, the judge can still award you up to \$1,000, plus reimburse you for attorney's fees and court costs. However, even if a court finds a debt collector violated the FDCPA, you may still owe the debt.

Need help finding a lawyer to sue a collector? Check out **LawHelp.org**.

The FTC works to stop deceptive and unfair business practices and scams, and to help consumers like you recognize and recover from them. Sign up for email updates at **[ftc.gov/ConsumerAlerts](https://ftc.gov/ConsumerAlerts)**.

Report fraud, scams, and bad business practices to the FTC at **[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)**. The FTC uses and shares reports with law enforcement partners to help with investigations.



**FEDERAL TRADE  
COMMISSION**

December 2025