
Know your debt collection rights

This form explains some of your rights under the Fair Debt Collection Practices Act and other laws. You may want to keep this form for reference.

What you can do

- **You can decide how and when debt collectors can contact you.**
A debt collector cannot contact you before 8 am or after 9 pm except in limited circumstances. Also, if you tell a debt collector verbally or in writing that a certain time or place is inconvenient, such as while you are at work, the collector cannot contact you at that time or place.
- **You can stop communications.**
If you write the debt collector and instruct them to stop all contact with you, the collector must stop. This does not make the debt go away, and in limited circumstances the collector may follow up with you.
- **You can dispute the debt at any time.**
You can find further details about how to dispute your debt on the notice describing your debt.
- **You can obtain a credit report and dispute any item on it.**
Under the Fair Credit Reporting Act, you may obtain a free copy of your credit report at annualcreditreport.com. If a debt appears on your credit report, you can dispute it if you believe the information is inaccurate.

What debt collectors cannot do

- **They cannot harass or be abusive to you.**
For example, a debt collector cannot threaten you with violence or harass you with obscene language. A collector also cannot claim that you have committed a crime by not paying a debt. A collector cannot contact you more than a certain number of times each week.
- **They cannot deceive you.**
A debt collector cannot make a false or misleading statement about what you owe.
- **They cannot discuss your debt with others.**
A debt collector generally cannot communicate about your debt with other people (such as your neighbors, friends, and relatives) unless you give the collector permission. However, a collector is allowed to contact others to find out how to reach you.
- **They cannot garnish certain types of assets or income.**
Federal and state laws may prevent a debt collector from taking certain assets and income to pay the debt. For example, collectors may not be able to take SSI, Social Security, public assistance, veterans', disability, unemployment, and workers' compensation benefits.

Need help?

The Consumer Financial Protection Bureau (CFPB) is a federal government agency built to protect consumers. Visit our website at consumerfinance.gov/debtcollection or call 855-411-CFPB (2372) to learn more about your rights and what you can do next.

Para obtener una copia de este documento en español, visite consumerfinance.gov/es or comuníquese con el cobrador de deudas.