HARD DAYS

Debt collectors and your rights

A collector calling is stressful, but you have more control than it feels like. Slow down, ask for it in writing, and use the steps below.

When a collector calls: do this

1. **Breathe, and don't agree to anything yet.** You don't have to pay, promise, or confirm anything on the first call.
2. **Write down the basics.** The caller's name, the company name, their mailing address and phone number, the date and time.
3. **Ask what the debt is.** Who the original creditor was, how much they say you owe, and how that amount was figured.
4. **Ask for the validation notice.** They must give you this information on that first contact or within 5 days after it. It says how much, who it's owed to, and how to dispute it.
5. **Don't give bank or card details.** Not your account number, not your card, not your Social Security number, and don't let anyone "just verify" it. Real collectors can wait for you to read the letter.
6. **Decide in writing.** Within about 30 days of getting the notice, send a letter to ask for proof, dispute it, or tell them how (or whether) to contact you. Keep a copy, and think about certified mail with a return receipt.
7. **If you do agree to pay, get it in writing first.** The amount, the dates, and (for a settlement) that it settles the whole debt. Pay in a way you control, not by giving them ongoing access to your bank account.

What collectors can’t do

- **Call at odd hours.** In general, not before 8 a.m. or after 9 p.m. your local time, or at times or places you’ve told them are inconvenient.
- **Call over and over.** Under Regulation F, a collector is presumed to break the rule if they call about one debt more than 7 times in 7 days, or call within 7 days after actually talking with you about it. Calls that go to voicemail count.
- **Contact you at work** if you tell them your job doesn’t allow it.
- **Keep emailing, texting or messaging** you there if you tell them to stop using that channel.
- **Harass or lie.** No threats, no profanity, no pretending to be a lawyer or the police, no saying you’ll be arrested, no wrong amounts.
- **Tell other people about your debt.** They can ask others how to reach you, but generally can’t say you owe money (a spouse is an exception).
- **Sue or threaten to sue on a time-barred debt** (see below).

These rules come from the federal Fair Debt Collection Practices Act (FDCPA) and the CFPB’s Regulation F. They mostly cover outside collectors and debt buyers, not always the original lender. Many states add their own rules.

Your 30-day window

The validation notice shows an end date, about 30 days after you get it. If you dispute the debt in writing, or ask for the original creditor’s name and address, **before that date**, the collector has to pause collecting until it sends you proof. You can still dispute after that date; it just doesn’t force the pause.

If you don’t dispute in that window, the collector can assume the debt is valid. That doesn’t mean you’ve admitted you owe it.

Old debts: careful with small payments

Every state sets a time limit for suing over a debt, often 3 to 6 years, sometimes longer, depending on the state and the kind of debt. Some debts, like federal student loans, have no limit. After the limit passes, the debt is "time-barred": collectors can't sue you or threaten to.

But: in some states, making even a small payment, or admitting in writing that you owe it, can **restart the clock**. Then they could sue for the whole amount. Before paying anything on an old debt, ask the collector the date of your last payment, check your state's limit with your attorney general or legal aid, and decide on purpose.

A time-barred debt can still show on your **credit report** for up to 7 years from when it first went late. If you're ever sued, don't skip court: the time limit only protects you if you raise it.

Is it a scam?

Fake collectors are common. Be suspicious if the caller:

- won't give a company name, mailing address, or a written notice;
- pushes you to pay **today**, or threatens arrest or jail;
- wants a gift card, wire transfer, crypto, or payment app;
- asks you to "confirm" your Social Security number, bank account or card;
- has details that don't match anything you recognize.

What to do: hang up, then look up the original creditor yourself (from an old statement, not from the caller) and ask who, if anyone, has your debt. More on scams: **Stay safe from scams**.

Plain sample letters

Short letters you can copy, fill in and mail. Send one as soon as you can after the first contact. Keep a copy of everything.

These are written in our own words, based on the CFPB's free sample letters. The **CFPB originals** include more versions (contact only through my lawyer, or only in certain ways).

Letter 1: Please show me this is my debt

Use this when you don’t recognize the debt or need more information.

> Your name: _____
>
> Your mailing address: _____
>
> Date: _____
>
> To (collector’s name and address): _____
>
> Reference or account number they gave you: _____
>
> I’m writing about the debt you contacted me about on _____.
>
> I need more information before I can decide what to do. Please send me, in writing:
>
> • the name and address of the original creditor, and the account number they used;
> • the amount owed when the debt was transferred to you, and an itemized breakdown of any interest, fees or payments since;
> • a copy of documents showing I agreed to this debt, and that you have the right to collect it;
> • the date of the last payment on this account.
>
> Until I receive this, I am not agreeing that I owe this debt. Please send your reply to the address above.
>
> Signed: _____

Letter 2: I dispute this debt

Use this if you think it’s not yours, the amount is wrong, or you already paid. Send it before the date on your validation notice if you can.

> Your name: _____
>
> Your mailing address: _____
>
> Date: _____
>
> To (collector’s name and address): _____
>
> Reference or account number they gave you: _____
>
> I dispute the debt you say I owe. (Check what fits.)
>
> ☐ This is not my debt.
> ☐ The amount is wrong. I believe the correct amount is $_____.
> ☐ I already paid it. Proof is enclosed.
> ☐ Other: _____
>
> Please stop collecting until you send me written verification of the debt. If you report this debt to a credit bureau, please report it as disputed.
>
> Signed: _____

Letter 3: Please stop contacting me

Use this when you want the contact to stop. If you also think the debt is wrong, send Letter 2 first or with this one.

> Your name: _____
>
> Your mailing address: _____
>
> Date: _____
>
> To (collector's name and address): _____
>
> Reference or account number they gave you: _____
>
> Please stop all contact with me about this debt, by phone, text, email, mail, social media, or any other way.
>
> This is not an admission that I owe this debt.
>
> Signed: _____

After a stop letter

Once they get it, they can only write back to say they're stopping, or that they or the lender may take a specific step like filing a lawsuit. The debt itself doesn't go away, and they may still sue or report it. So if you think you do owe it, a payment plan you can actually afford, in writing, is often the calmer road.

Report a collector who breaks the rules

- **CFPB: submit a complaint**. They forward it to the company and track the reply.
- **FTC:** report it at **ReportFraud.ftc.gov**, especially for scams.
- **Your state attorney general** or consumer protection office. Many states have stronger rules than the federal ones. For example, South Carolina has the **SC Department of Consumer Affairs** (complaints: 1-800-922-1594) and the **SC Attorney General**.
- You can also sue a collector who broke the FDCPA, generally within one year. A legal aid office or a consumer lawyer can tell you if it's worth it.

Not legal advice

This page is general information about US federal rules, written in plain English. Your state may add more protections, and your situation may have details that matter. For advice on your own case, consider free legal aid: find a local office through the **Legal Services Corporation**, or call your state attorney general's consumer line.

Next step

If the debt is real and you want to work it out, start with **Can't make a payment?** and its call script, then fit what you can pay into the **Budget**.

Sources

Checked Oct 21, 2026. Rules change, so the linked pages are the final word.

- **CFPB: Debt collection answers and sample letters** (https://www.consumerfinance.gov/consumer-tools/debt-collection/)
- **CFPB: What to do when a debt collector contacts you** (https://www.consumerfinance.gov/ask-cfpb/what-should-i-do-when-a-debt-collector-contacts-me-en-1695/)
- **CFPB: How often can a debt collector call me? (7-in-7)** (https://www.consumerfinance.gov/ask-cfpb/how-often-can-a-debt-collector-call-me-en-2110/)
- **CFPB: Can a debt collector contact me at any time or place?** (https://www.consumerfinance.gov/ask-cfpb/can-a-debt-collector-contact-me-at-any-time-or-at-any-place-en-1417/)
- **CFPB: Disputing a debt you don't think you owe** (https://www.consumerfinance.gov/ask-cfpb/what-can-i-do-if-a-debt-collector-contacts-me-about-a-debt-i-already-paid-or-dont-think-i-owe-en-1403/)
- **CFPB: Stopping a debt collector from contacting you** (https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-a-debt-collector-to-stop-contacting-me-en-1411/)
- **CFPB: Old debts and the statute of limitations** (https://www.consumerfinance.gov/ask-cfpb/can-debt-collectors-collect-a-debt-thats-several-years-old-en-1423/)
- **FTC: Debt collection FAQs** (https://consumer.ftc.gov/articles/debt-collection-faqs)
- **Regulation F, 12 CFR Part 1006 (eCFR)** (https://www.ecfr.gov/current/title-12/chapter-X/part-1006)
- **SC Department of Consumer Affairs: Fair debt collection FAQs** (https://www.consumer.sc.gov/consumer-faqs/fair-debt-collection-faqs)