

FAIR
DEBT
COLLECTION
PRACTICES
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FAIR DEBT COLLECTION PRACTICES ACT

The Fair Debt Collection Practices Act protects debtors from harassment by debt collectors. If a collector has violated the FDCPA, you can sue the collector in court. The FDCPA provides a range of damages for successful FDCPA lawsuits, including monetary damages, attorney fees, and more. The Fair Debt Collection Practices Act, FDCPA, dictates how debt collectors can act when collecting a debt from you. These are things a debt collector can't do.

**IMPORTANT: THERE IS A ONE YEAR STATUE OF LIMITATIONS ON
FDCPA VIOLATIONS –
MEANING THAT THE VIOLATION MUST HAVE OCCURRED WITHIN THE
PAST YEAR.**



// // 15 FDCPA / VIOLATIONS

HOW WE
CAN HELP

1

Ask you to pay more than you owe The collector cannot misrepresent the amount you owe

2

Ask you to pay interest, fees, or expenses that are not allowed by law

The collector can't add on any extra fees that your original credit or loan agreement doesn't allow.

3

Call repeatedly or continuously

The FDCPA considers repeat calls as harassment.

4

Use obscene, profane, or abusive language

Using this kind of language is considered harassment.

// 15 FDICPA / VIOLATIONS

HOW WE
CAN HELP

5

Call before 8:00 am or after 9:00 pm

Calls during these times are considered harassment.

6

Call at times the collector knew or should know are inconvenient.

Calls at these times are considered harassment.

7

Use or threaten to use violence if you don't pay the debt

Collectors can't threaten violence against you.

8

Threaten action they cannot or will not take

Collectors can't threaten to sue or file charges against you, garnish wages, take property, cause job loss, or ruin your credit when the collector cannot or does not intend to take the action.

// // 15 FDCPA / VIOLATIONS

HOW WE
CAN HELP

9

Illegally inform a third party about your alleged debt

Unless you have expressly given permission, collectors are not allowed to inform anyone about your debt except: your attorney, the creditor, the creditor's attorney, a credit reporting agency, your spouse, your parent (if you are a minor)

1

Repeatedly call a third party to get your location information

The collector can only contact a third party once unless it has reason to believe the information previously provided is false.

11

Contact you at work knowing your employer doesn't approve

A collector is not allowed to contact you at work if you've let them know your employer doesn't approve of these calls.

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HOW WE
CAN HELP

12

Fail to send a written debt validation notice

Within five days of the collector's initial communication, it must send you a notice include the amount of the debt, name of the creditor, and notice of your right to dispute the debt within 30 days.

13

Ignore your written request to verify the debt and continue to collect

A collector can't continue to collect on a debt after you've made a written request to verify the debt as long as the request was made within 30 days of the collector's written notice.

// // 15 FDCPA / VIOLATIONS

HOW WE
CAN HELP

14

Continue to collect on the debt before providing verification

After receiving your written dispute, the collector must stop collecting on the debt until you have received verification.

15

Continue collection attempts after receiving a cease communication notice

If you make a written request for the collector to cease communication, it can only contact you one more time, via mail to let you know one of the following: that further efforts to collect the debt are terminated, that certain actions may be taken by the collector, or that the collector is definitely going to take certain actions.