

You may be able to sue the bill collector for money.

The Fair Debt Collection Practices Act gives you many other rights. It says bill collectors must treat you fairly and tell the truth. Do you think a bill collector has treated you badly? He or she may have broken the law.

The bill collector may have to pay you money. He or she may also have to pay for your lawyer.

If you think the bill collector broke the law, see a lawyer.

If you cannot afford to pay a lawyer, call your local Legal aid office. They may be able to help.



OFFICE HOURS AND LOCATION

Legal Aid of East Tennessee offices are open from 8:30 A.M. to 5:00 P.M. Monday through Friday.

Executive Director, David Yoder
(865)637-0484

Associate Director - Eric Miller

311 W. Walnut Street Johnson City, TN 37604 (423)928-8311 1(800)821-1312 Fax (423)928-9488	1001 W 2nd North St. Morristown, TN 37814 (423)587-4850 1(800)821-1309 Fax (423)587-4857
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Associate Director - Debra House

502 South Gay Street Suite 404 Knoxville, TN 37902 (865)637-0484 Fax (865)525-1162	Compton Place 307 Ellis Avenue Maryville, TN 37801 (865)981-1818 Fax (865)981-1816
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Knoxville Family Justice Center
400 Harriet Tubman
Knoxville, TN 37914
(865)215-6830

Associate Director - Russell Fowler

535 Chestnut Street Suite 360 Chattanooga, TN 37402 (423)756-4013 1(800)572-7457 Fax (423)265-4164	85 Central Ave., NW, Cleveland, TN 37311 (423)479-8577 1(800)445-3219 Fax (423)339-3282
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Linea Gratis en Español 1(866)408-6573

No person in the United States shall, on the grounds of race, color or national origin, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This pamphlet is intended for general information only. The circumstances of every case are different and need to be dealt with on a case-by-case basis. This is not a substitute for the advice of a lawyer. Also, the law may change and may be different from county to county.



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You do have rights!

The law gives you rights when a bill Collector tries to make you pay a debt.

This law is called the Fair Debt Collection Practices Act. It tells bill collection agencies what they **cannot** legally do to collect money from you.

Does this law help you?

Has a debt you owe been turned over to a collection agency? Then this law does help you. What if the company you owe money to tries to collect from you themselves? Then usually this law **cannot** help you.

It's against the law for bill collectors to lie or mislead you

It's against the law for bill collectors to do any of these things:

- Make you think they are someone else (like a lawyer or a deputy sheriff).
- Say you will be arrested or put in jail for a debt
- Lie to you when collecting a debt
- Tell you they are going to garnish your wages or take your property (unless they have a legal right to do that).
- Tell you they are going to garnish your Social Security check

It's against the law for bill collectors to threaten or pester you.

The law says bill collectors **cannot**:

- Threaten to hurt a person,
- Use dirty or bad language,
- Call many times a day
- Call before 8:00 a.m. or after 9:00 p.m. This is against the law unless they know those times are better for you.
- Call over and over to bother you or anyone else about your debt.
- Threaten or abuse anyone else about your debt.



How to stop bill collectors from bothering you



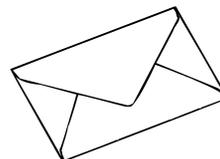
You can stop all calls and letters.

You can tell bill collectors not to contact you, your boss, your relatives or anyone else.

To do this, you must write to the bill collectors. You can't just tell them over the phone.

You can **use the letter in this booklet**. Just fill in the blanks. Be sure to put the date on it. Keep a copy of the letter. If you can, it's a good idea to send the letter by certified mail.

Want to write your own letter instead of using ours? Tell the bill collector to stop contacting you or anyone



else about this debt. Say this is your right under the Fair Debt Collection Practices Act. Does anyone in your home have health problems? Do the phone calls or letters make them worse? Then say that in the letter, too.

What happens when the bill collector gets your letter?

They can contact you again only to say if they plan to take you to court.

What if a bill collector bothers you after getting your letter?

Write down the dates they call and what they say. Also save any papers they send you and take them to a lawyer.



Or, you can stop just their calls to you at work.

You must tell them **in writing** not to call you at work. Your letter must say your boss doesn't let you take these phone calls at work.



Or, you can stop just their calls to your home with Caller ID.

Bill collectors set up their phones so you will not know who is calling. If your phone has Caller ID, press *77. This stops calls from phone numbers that don't show up on your Caller ID.