

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.

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.



LAET's offices are open from 8:30 a.m. to 5:00 p.m. Monday through Friday.

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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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BILL COLLECTORS BUGGING YOU

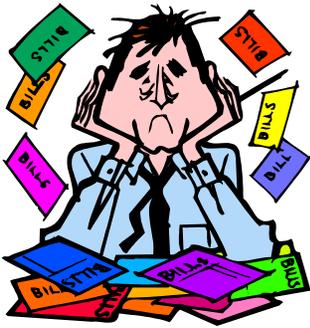


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You do have rights!

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 **may not** 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 helps 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 **may not**:

- 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.

The following is a form letter you can write to the bill collectors:

Debt Collector Name: _____

Address: _____

Account No.: _____

Dear Sir/Madam:

Pursuant to the Fair Debt Collection Practices Act, I am requesting that you cease all further communication with me, in any form about this alleged debt. Also, do not contact any other person about this alleged debt.

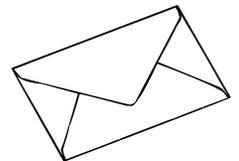
Sincerely,

Name _____

Date _____

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.