

PRINTABLE + FILLABLE PDF KIT

California Debt Collector Response Kit

California Edition

Answer debt collectors in writing, protect your rights, and keep a record of every contact. 10 fillable letters.

10 fillable letters

Call log and tracker

Fill on your phone or print

- Debt validation, stop contact, settlement, and more
- Your federal rights at a glance
- What to do if you are sued or garnished



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CALIFORNIA RULES

California: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Written contracts	4 years	Cal. Code Civ. Proc. § 337
Oral contracts	2 years	Cal. Code Civ. Proc. § 339

The deadline runs from the date the contract was broken. Tolling and other rules can extend it (California Courts Self Help).

Payments on old debt

California's financial regulator warns that making new payments can restart the time limit. Get advice before paying anything on an old debt (DFPI).

Collection rules and complaints

- Debt collectors in California must be licensed under the Debt Collection Licensing Act. You can check a license through NMLS Consumer Access (DFPI).
- California's Rosenthal Act gives you rights beyond the federal law (DFPI).
- Complaints: the Department of Financial Protection and Innovation (dfpi.ca.gov) or the California Attorney General (oag.ca.gov/report).

Check before you rely on it

State laws change. Each fact on these pages lists its source, and the full links are on the Sources page. Last checked October 2026.