

PRINTABLE + FILLABLE PDF KIT

Debt Collector Response Kit

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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KNOW THE RULES

Your rights with debt collectors

These come from the Fair Debt Collection Practices Act and the CFPB's debt collection rule, Regulation F.

Your right	What it means	Source
A written notice	A collector must send a written notice within 5 days of first contacting you. It shows the amount, the creditor, and your right to dispute within 30 days.	15 U.S.C. § 1692g(a)
Dispute and pause	Dispute in writing within 30 days and the collector must stop collecting until it mails you verification.	§ 1692g(b)
No admission	Not disputing a debt cannot be treated by a court as admitting you owe it.	§ 1692g(c)
Reasonable hours	Generally no contact before 8 a.m. or after 9 p.m., or at inconvenient times or places.	§ 1692c(a); CFPB
Call limits	More than 7 calls in 7 days about a debt, or a call within 7 days after you talked by phone, is presumed to break the rule.	12 C.F.R. § 1006.14; CFPB
Stop contact	Tell a collector in writing to stop, and it must, with a few exceptions.	§ 1692c(c)
No lies or threats	No false statements about the amount, who they are, or what will happen to you.	§ 1692e
No suing on old debt	A collector must not sue, or threaten to sue, on a debt past your state's time limit.	12 C.F.R. § 1006.26(b)
Benefits protected	Two months of federal benefits paid by direct deposit, such as Social Security, are protected in your bank account.	CFPB

Who counts as a debt collector?

This federal law mainly covers collection agencies, debt buyers, and lawyers who collect debts for others. It usually does not cover the original lender collecting its own debt (15 U.S.C. § 1692a). Some state laws cover original lenders too.