

PRINTABLE + FILLABLE PDF KIT

Florida Debt Collector Response Kit

Florida 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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FLORIDA RULES

Florida: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Contracts based on a written document	5 years	Fla. Stat. § 95.11(2)(b)
Contracts not based on a written document, including store accounts	4 years	Fla. Stat. § 95.11(3)(j)
Hospital medical debt	3 years from when the hospital refers it to a third party	HB 7089 (2024)

Which row applies depends on the paperwork behind the debt. Get advice if you are not sure.

Payments on old debt

This kit does not list a Florida rule on whether a payment restarts the clock. Treat any payment or written promise on an old debt as risky, and get advice first.

Collection rules and complaints

- Consumer collection agencies must register with the Florida Office of Financial Regulation, which also takes complaints: flofr.gov, (850) 487-9687 (Florida OFR).

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.