

PRINTABLE + FILLABLE PDF KIT

Michigan Debt Collector Response Kit

Michigan 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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MICHIGAN RULES

Michigan: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Breach of contract, including most consumer debts	6 years	Mich. Comp. Laws § 600.5807(9)

The clock runs from when the claim first accrued, usually when you defaulted (Mich. Comp. Laws § 600.5807).

Payments on old debt

This kit does not list a Michigan 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

- Collection agencies in Michigan are licensed by the Department of Licensing and Regulatory Affairs (LARA). Use LARA's licensing website to verify a license or make a complaint (LARA).
- Complaints: Michigan Attorney General, 877-765-8388 or mi.gov/agcomplaints (Michigan Attorney General).

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.