

PRINTABLE + FILLABLE PDF KIT

New York Credit and Debt Complete Bundle

New York Edition

All three kits in one file: fix credit report mistakes, answer debt collectors, and recover from identity theft. 32 fillable letters.

32 fillable letters

3 kits in 1

Fill on your phone or print

- Credit Report Dispute Kit
- Debt Collector Response Kit
- Identity Theft Recovery Kit



CONTENTS

What's inside

Tap any line to jump to that page.

Start here	2
Fill this in once	2
How this bundle works	4
Part 1: Credit Report Dispute Kit	5
How a dispute works	6
Get your reports and find the mistakes	7
Which letter do I need? (17 letters)	8
Dispute tracker	46
Part 2: Debt Collector Response Kit	48
Your rights with debt collectors	49
Old debt: check this before you pay	51
If you are sued or garnished	52
New York rules	53
Which letter do I need? (10 letters)	55
Call log	77
Part 3: Identity Theft Recovery Kit	79
First 24 hours checklist	80
Freeze or fraud alert?	81
Which letter do I need? (5 letters)	83
Accounts affected	95
Sources	97

NEW YORK RULES

New York: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Most consumer credit debts, such as credit cards	3 years	N.Y. CPLR § 214-i

New York cut this time limit from six years to three years for most consumer debts, starting April 7, 2022 (New York Attorney General).

Payments on old debt

Good news in New York: a payment made after the 3 years have passed cannot revive the debt (New York Attorney General).

Collection rules and complaints

- New York limits collectors to 7 calls in 7 days, no calls between 9 p.m. and 8 a.m., and requires them to stop contact if you ask (New York Attorney General).
- Complaints: New York Attorney General, 1-800-771-7755 (New York 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.