

PRINTABLE + FILLABLE PDF KIT

New York Debt Collector Response Kit

New York 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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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.