

PRINTABLE + FILLABLE PDF KIT

Ohio Credit and Debt Complete Bundle

Ohio 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



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OHIO RULES

Ohio: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Consumer debts for personal, family, or household use, written or not	6 years	Ohio Rev. Code § 2305.07(C)
Other written contracts	6 years	Ohio Rev. Code § 2305.06
Other contracts not in writing	4 years	Ohio Rev. Code § 2305.07(A)

For consumer debts, the 6 years start 30 days after your last charge or payment, whichever is later (Ohio Rev. Code § 2305.07(C)). If the lender is in another state, that state's shorter limit may apply: the Supreme Court of Ohio applied Delaware's 3 year limit to a credit card debt in *Taylor v. First Resolution* (2016).

Payments on old debt

In Ohio, the consumer debt clock runs from 30 days after your last charge or payment. That means a new payment can restart it and give a creditor more time to sue (Ohio Rev. Code § 2305.07(C)).

Collection rules and complaints

- Suing on a debt that is too old can violate the federal Fair Debt Collection Practices Act and the Ohio Consumer Sales Practices Act (Supreme Court of Ohio, *Taylor v. First Resolution*, 2016).
- Complaints: Ohio Attorney General, (800) 282-0515, or online at [OhioAttorneyGeneral.gov](https://ohioattorneygeneral.gov) (Ohio 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.