FormFriendlyKits

PRINTABLE + FILLABLE PDF KIT

Ohio Debt Collector Response Kit

Ohio 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

Updated October 2026 · Plain English · Official sources listed

Free sample · The full kit has every page, letter, and tracker.

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Free sample · The full kit has every page, letter, and tracker.

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 (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.