

PRINTABLE + FILLABLE PDF KIT

Pennsylvania Credit and Debt Complete Bundle

Pennsylvania 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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PENNSYLVANIA RULES

Pennsylvania: 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 contracts, written or oral	4 years	42 Pa.C.S. § 5525(a)
Notes and similar written promises to pay	4 years	42 Pa.C.S. § 5525(a)(7)

Credit cards, medical bills, and most personal loans fall under the 4 year contract rules. The clock usually starts when you default.

Payments on old debt

This kit does not list a Pennsylvania 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

- Pennsylvania Office of Attorney General, Bureau of Consumer Protection takes complaints about debt collectors: attorneygeneral.gov/submit-a-complaint/consumer-complaint.

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.