

PRINTABLE + FILLABLE PDF KIT

# Pennsylvania Debt Collector Response Kit

Pennsylvania 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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## 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](https://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.