

PRINTABLE + FILLABLE PDF KIT

Texas Debt Collector Response Kit

Texas 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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TEXAS RULES

Texas: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Debts, including credit cards and loans	4 years	Tex. Civ. Prac. & Rem. Code § 16.004

After 4 years the debt is time barred. It still exists, but it cannot be collected through a lawsuit (Texas State Law Library).

Payments on old debt

Good news in Texas: a payment, a new promise to pay, or other activity does not restart the 4 year clock. Debt buyers cannot sue after it expires, even if you made a payment, and they must give you written notice when they collect on a time barred debt (Tex. Fin. Code § 392.307; Texas State Law Library).

Collection rules and complaints

- The Texas Debt Collection Act bars abusive and deceptive collection tactics (Texas Attorney General).
- You can look up third party debt collectors on the Texas Secretary of State's debt collector search.
- Complaints: Texas Attorney General, texasattorneygeneral.gov/consumer-protection/file-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.