

PRINTABLE + FILLABLE PDF KIT

Virginia Debt Collector Response Kit

Virginia 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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VIRGINIA RULES

Virginia: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Written contracts you signed	5 years	Va. Code § 8.01-246(A)(2)
Unwritten contracts, or written but not signed by you	3 years	Va. Code § 8.01-246(A)(4)
Certain medical debts	3 years from the due date of the final invoice	Va. Code § 8.01-246(B)

A medical payment plan can allow a longer period (Va. Code § 8.01-246(B)).

Payments on old debt

This kit does not list a Virginia 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

- Complaints: Virginia Attorney General, Consumer Protection Section, 1-800-552-9963 (or (804) 786-2042 from Richmond or outside Virginia), or the online complaint form at oag.state.va.us (Virginia 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.