



## Afraid to Pick Up the Phone? Here's How to Deal with Debt Collectors

*National nonprofit credit counseling agency Take Charge America explains consumers' rights, offers tips to combat harassment*

**PHOENIX – (Aug. 01, 2022)** – With Americans struggling with decades-high inflation and other economic uncertainties, millions have turned to debt to make ends meet. Adding to the stress of many are seemingly endless calls from aggressive debt collectors.

“Nobody should be afraid to pick up their phone or be on the receiving end of bullying or threatening language. But relief is much closer than many people may think,” said Amy Maliga, a financial educator with Take Charge America, a [nonprofit credit counseling and debt management agency](#). “When you understand how debt collection works, you can leverage that knowledge to find peace of mind as you work to become debt-free.”

The Fair Debt Collection Practices Act (FDCPA) protects individuals from debt collector harassment and dictates how collection agencies can interact with people. To help individuals regain control of debt collector calls, Maliga shares five key actions to take:

- **Check their facts.** Ask for written verification of the debt amount and additional details, including the name of the original creditor and instructions on how to dispute the debt if you question its validity. By law, collection agencies must provide this information within five days of your request. Never provide sensitive financial details over the phone.
- **Keep detailed records.** Keep track of every letter, email and phone call you have with debt collectors. These will come in handy if you must file a complaint or prove you paid the debt if another agency tries to collect on it in the future.
- **Take control of communication.** You have the right to dictate how debt collectors can communicate with you. You can make the request via email or letter. The Consumer Financial Protection Bureau (CFPB) offers [letter templates to help communicate with debt](#) collectors in writing.
- **File a complaint.** If a collection agency remains aggressive or blatantly violates the FDCPA, you can [file a complaint online with the CFPB](#) or by phone at 855-411-2372. You will receive email updates and can check the status of your complaint on the CFPB website.
- **Explore credit counseling.** If you're overwhelmed by collection calls, you may find relief with nonprofit credit counseling. After going through a [free credit counseling session online](#) or over the phone, you'll receive a free action plan with customized solutions, possibly including a debt management plan.

### About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 2 million consumers nationwide manage their personal finances and debts. To learn more, visit [takechargeamerica.org](https://takechargeamerica.org) or call (888) 822-9193.

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**Contact:**

Tim Gallen

Aker Ink

(480) 335-6619

[tim.gallen@akerink.com](mailto:tim.gallen@akerink.com)