



Dealing With Debt Collectors? Here's What You Need to Know About Your Rights

National nonprofit credit counseling agency Take Charge America outlines five considerations before speaking with debt collectors

PHOENIX – (Oct. 11, 2023) – Debt collectors are often a huge source of anxiety for consumers behind on payments, underscoring the need to keep thorough records of all communications. Doing so can have drastic impacts on one's overall credit and financial stability.

“With so many horror stories floating around about collectors harassing those in debt, you may be wondering if there's any protection” said Amy Maliga, financial educator with Take Charge America, a [nonprofit credit counseling and debt management agency](#). “Knowing your rights can help you navigate the process and prevent potential legal hassle down the road.”

Maliga shares five rights you need to know when dealing with debt collectors:

- **Right to dispute incorrect debt:** If you don't think you owe the debt being collected, or the amount owed is incorrect, you have 30 days from your initial communication with the collector to dispute all or part of the debt. Then, the debt will need to be verified by the collector. They will be unable to contact you until this is complete.
- **Right to privacy of personal information:** Your private information, including your address, phone number and place of employment, is protected and typically limited only to spouses, parents, guardians or attorneys (if involved).
- **Right not to be harassed:** Under the [Fair Debt Collection Practices Act \(FDCPA\)](#), collectors are not allowed to harass, oppress, abuse or deceive you. This includes yelling, swearing, threatening, repeated calls before 8 a.m. or after 9 p.m., or sharing your information publicly.
- **Right to argue the collector is barred from starting a lawsuit:** If the debt is several years old, find out what the statute of limitations is for filing a collections lawsuit. Consulting an attorney prior to making payments or agreeing to a payment plan can save you from legal hassle.
- **Right to ensure the debt is legitimate:** Before giving any personal information, ask the collector's name, debt collection company, company address and phone number. You should also ask them how much you owe, the name of the organization or person money is owed to and how to dispute or verify the debt. If they don't tell you, ask for it in writing prior to paying or negotiating.

If you believe a debt collector is violating the FDCPA, you can [file a complaint online](#) or call (855) 411-2372.

For additional financial resources, visit [Take Charge America's Budget Tools](#).

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, 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 or call (888) 822-9193.

###

Contact:

Alayna Dagleish

Aker Ink

(360) 703-8602

alayna.dagleish@akerink.com