Be an informed consumer:

Debt Collection

When attempting to collect a debt, a debt collector MUST:
- Be able to sue you to collect debt
- Stop contacting if cease and desist letter is sent to debt collector
- Treat you with respect

What a debt collector CAN tell you when attempting to collect a debt:
- How much money you owe and to whom you owe it
- What to do if you think you don’t owe the amount the collector claims you do
- Who the collector is and the company he/she works for
- Whether the papers they send are legal documents
- That the collector plans to take legal action against you (ONLY if he/she is able to and intends to)
- That the collector plans to take seize your property or wages (ONLY if he/she is able to and intends to)

What a debt collector CANNOT do when attempting to collect a debt:
- Harass you or intimidate you
- Contact you by postcard
- Contact you before 8am or after 9pm
- Contact you at work unless they have your permission
- Threaten violence or harm
- Use foul language or obscene remarks
- Threaten arrest for not paying off debt
- Falsely claim any government affiliation
- Threaten to seize, garnish, or sell property without a legal basis
- Falsely imply they are attorneys when they are not
- Threaten legal action without intending to do so
- Misrepresent the amount or legal status of your debt
- Claim payment notices are legal documents when they are not
- Send fake legal documents
- Give out false information

Contact the Pennsylvania Office of the Attorney General for more information:
Strawberry Square, Harrisburg, PA 17120 | (717)787-3391 | www.attorneygeneral.gov
Penn CASE is a student organization at the University of Pennsylvania | www.penncase.org
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If you believe a debt collector has acted illegally or made illegal statements regarding your debt, you should save all documents sent by the collector and/or write down notes about any phone conversation or personal encounter with the collector.

Report any debt collection violations to:

The Pennsylvania Attorney General’s Office: (800) 441-2555 or www.attorneygeneral.gov

The Federal Trade Commission: (877) 382-4357 or www.ftc.gov

The Consumer Financial Protection Bureau: (855) 411-2372 or www.consumerfinance.gov

If you are able to prove the debt collector violated the law, a judge may award you compensation for any damages you suffered as a result. Even if you can’t prove that you suffered damages, a judge can still reward you up to $1,000 if the law was indeed violated.

Disclaimer: If a debt collector violates the law, it does NOT mean that you no longer owe your debt.

Please note the tips provided here are for informational purposes only and are NOT legal advice. Seek counsel if you believe you have a case.