

Be an informed consumer:

Debt Collection

Penn
CASE

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



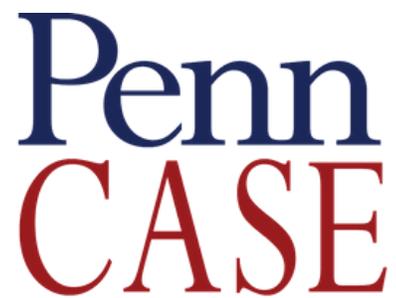
Contact the Pennsylvania Office of the Attorney General for more information:

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

Be an informed consumer:

Debt Collection



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.