

5 Things You Can Do When a Debt Collector Calls

1. Ask the Collector to Stop Calling You.

If you do not want to get any more calls from a debt collector, you can tell the collector to stop calling you. This request must be sent by mail. You cannot tell them over the phone. If you can, send the request by certified mail and pay for a return receipt, so you can prove the collector received it. Also, keep a copy of the letter for your own records.

Once the collector receives your request, the collector cannot contact you again, except to tell you if they plan to take legal action against you. Click [here](#) to download a letter you can fill out and send to collectors to stop collection calls.

2. Keep a Log of the Number of Calls You Get from Collectors.

The [Fair Debt Collection Practices Act \(FDCPA\)](#) places restrictions on what debt collectors can and cannot do while collecting debts. This includes setting limits on when they can call and how much they can call, as well as what they can say and do when they call you.

For this reason, it is important to keep a log of the times and dates they call you, a brief description of what they said, and who you spoke to. Also, record the dates you get any mail from the collection agency, and keep those letters with your records.

3. Request Proof.

You can ask the collection agency to verify the amount you owe and where the debt originally came from. Collectors are required to send a validation notice no later than five (5) days after first contacting you. However, it is still important to verify that the debt is legitimate. If you are suspicious that it might be a scam, ask the collector for the name, address, and telephone number of their agency, and ask them to provide you with additional information they may have about your debt.

4. Decide Which Debts Your Payments Apply to.

If you have more than one debt with the same debt collector, you can choose which debt to apply the payment to. The debt collector must apply the payment to the debt you requested and cannot apply a payment to a debt you claim not to owe or any debt you dispute.

5. Report Bad Debt Collectors.

If you have a problem with a collector or believe a collector has violated the FDCPA, you should report this problem to:

- [Tennessee Attorney General's Office](#);
- [Federal Trade Commission](#); or
- [Consumer Financial Protection Bureau](#)

Under the FDCPA, you also have the right to sue debt collectors for any unfair practices or harassment. If you believe a debt collector has broken the law and you want to sue, speak with an attorney to discuss your legal remedies.

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[Table of Contents](#)

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