

Bill Collectors Bugging You?



You do have rights!

The law gives you rights when a **bill collector** tries to make you pay a debt.

This law is called the Fair Debt Collection Practices Act. It tells bill collection agencies what they **cannot** legally do to collect money from you.

Does this law help you?

Has a debt you owe been turned over to a collection agency? Then this law does help you. What if the company you owe money to tries to collect from you themselves? Then usually this law cannot help you.

It's against the law for bill collectors to lie or mislead you

It's against the law for bill collectors to do any of these things:

- Make you think they are some-one else (like a lawyer or a deputy sheriff)
- Say you will be arrested or put in jail for a debt
- Lie to you when collecting a debt
- Tell you they are going to garnish your wages or take your property (unless they have a legal right to do that).

It's against the law for bill collectors to threaten or pester you.

The law says bill collectors **cannot**:

- Threaten to hurt a person, property, or anyone's good name
- Use dirty or bad language
- Call many times a day
- Call before 8:00 a.m. or after 9:00 p.m. This is against the law unless they know those times are better for you.
- Call over and over to bother you or anyone else about your debt.
- Threaten or abuse anyone else about your debt.



How to stop bill collectors from bothering you



You can stop all their calls and letters.

You can tell bill collectors not to contact you, your boss, your relatives or anyone else.

To do this, you must write to the bill collectors. You can't just tell them over the phone.

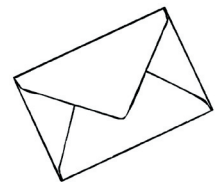
You can **use the letter in this booklet.**

Just fill in the blanks. Be sure to put the date on it. Keep a copy of the letter. If you can, it's a good idea to send the letter by certified mail.

Want to write your own letter instead of using ours? Tell the bill collector to stop contacting you or anyone else about this debt. Say this is your right under the Fair Debt Collection Practices Act. Does anyone in your home have health problems? Do the phone calls or letters make them worse? Then say that in the letter, too.

What happens when the bill collector gets your letter?

They can contact you again only to say if they plan to take you to court.



What if a bill collector bothers you after getting your letter?

Write down the dates they call and what they say. Also save any papers they send you and take them to a lawyer.

Or, you can stop just their calls to you at work.

You must tell them **in writing** not to call you at work. Your letter must say your boss doesn't let you take these phone calls at work.

Or, you can stop just their calls to your home with **Caller ID.**



Bill collectors set up their phones so you will not know who is calling. If your phone has Caller ID, press *77. This stops calls from phone numbers that don't show up on your Caller ID.

You may be able to sue the bill collector for money.



The Fair Debt Collection Practices Act gives you many other rights. It says bill collectors must treat you fairly and tell the truth. Do you think a bill collector has treated you badly? He or she may have broken the law. The bill collector may have to pay you money. He or she may also have to pay for your lawyer.

If you think the bill collector broke the law, see a lawyer.



If you cannot afford to pay a lawyer, call your local Legal Aid office. They may be able to help.

This information cannot take the place of advice from a lawyer. Each case is different and needs individual legal advice.

LEGAL AID SOCIETY
OF MIDDLE TENNESSEE AND THE CUMBERLANDS

1-800-238-1443

It's a free call.

Tennessee Legal Aid/Legal Services Offices

Legal Aid Society
of Middle Tennessee and the Cumberland

1-800-238-1443

Offices in Clarksville, Columbia, Cookeville, Gallatin, Murfreesboro, Nashville, Oak Ridge, and Tullahoma

West Tennessee Legal Services

Jackson Office 1-800-372-8346

Dyersburg Office (731) 285-8181

Huntingdon Office (731) 986-8975

Selmer Office (731) 645-7961

Memphis Area Legal Services

Memphis Office 1-888-207-6386

Covington Office (901) 476-1808

Legal Aid of East Tennessee

Knoxville Office (865) 637-0484

Johnson City Office 1-800-321-5561

Kingsport Office 1-800-821-1309

Chattanooga Office 1-800-572-7457

Cleveland Office 1-800-445-3219

Your name _____

Your Address _____

Name of Bill Collector _____

Address of Bill Collector _____

Dear Sir/Madam:

You have contacted me concerning the following debt which you say I owe:

(name of creditor and account number)

Pursuant to the Fair Debt Collection Practices Act you are hereby instructed not to contact me or anyone else again regarding this debt.

Sincerely yours,

(your signature)

Date: _____