

If a debt collector is writing or calling you about a debt you owe, it is a good idea to talk to them at least one time. You may find a way to agree on how to handle the debt.

Can I stop a debt collector from contacting me?

Yes. If you do not want them to contact you or others you know, write them a letter that looks like this:

[Date]

RE: CEASE & DESIST

To: [Debt collector's name & address]

This letter is to tell you to stop contacting me, my family, or other people I know about any debt that you think I owe.

Federal law says you must stop contacting me (CEASE & DESIST) immediately.

If you do not stop trying to collect from me, I will file a complaint with the Federal Trade Commission and the Attorney General for my state. I may also file civil or criminal suits.

[Your signature]

[Your full name]

[Your address]

After they get your letter, they are allowed to contact you one more time to let you know what action they will take.

If they stop contacting me, do I still owe money?

Yes. You still owe the debt.

Can a debt collector take money from my bank account or my wages?

If you don't pay a debt, debt collectors are usually allowed to sue you.

What if the debt collector sues me?

You must answer the lawsuit by the deadline. If you do not, you may lose important legal rights. If you need help, talk to a lawyer.

If they win, the court will enter a judgment against you, which allows the debt collector to take money from your bank account.

If the debt collector gets a court order for it, they may also be able to take money from your wages.

Can a debt collector take money from my federal benefits?

Probably not. Most federal benefits are protected from debt collectors, including:

- Social Security and SSI Benefits
- Veterans' Benefits
- Service Members' Pay, Military Annuities, and Survivors' Benefits

Can the debt collector contact other people about my debt?

Yes. If you have not sent them a "Cease and Desist" letter, they can contact:

- Other people you know – but only once, and only to find out your phone number, home address, and work address.
- Your lawyer, if you have one.

In most cases, they must not talk to anyone about your debt, except your spouse or lawyer.

What can I do if a debt collector does not stop contacting me?

You can:

- Contact your state Attorney General's office. Find their contact information at: www.naag.org
- File a complaint and get free information from the Federal Trade Commission.
1-877-382-4357 – it's a free call!
TTY: 1-866-653-4261
www.ftc.gov

Where can I get help if I need it?

These web sites have more information:

- www.MyMoney.gov
- www.ftc.gov/credit

Your local court may have a self-help center in the courthouse or online.

You may also qualify for free or low-cost help from your local legal services agency.