



**Want to write your own letter?** 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.

**Can the bill collector contact your boss, friends, or relatives?** Yes, bill collectors can contact them once to ask for your address or phone number.

**Can the bill collector ever contact them more than once?** Yes, if they give the bill collector the wrong address or phone number.

**Important:** It is against the law for the bill collector to contact people who know you if you have told them to stop.

**Can the bill collector tell your boss, friends, or your relatives about your debt?** A bill collector can only tell other people about your debt if:

- you say they can in writing

**Note:** If you change your mind you can write a letter telling the bill collector that they can no longer contact your friends, relatives, or boss.

- a judge says they can

**What happens when the bill collector gets your letter?** They can only contact you if :

- they plan to take you to court
- they plan to take back (repossess) what you bought.
- they will no longer try to get you to pay.

**Important:** If you think a bill collector has treated you badly or may have broken the law, contact a lawyer.

The bill collector may have to pay you money and for your lawyer. If you cannot afford a lawyer contact Legal Aid Society.

### Who We Are

Legal Aid Society is Tennessee's largest non-profit law firm. Our mission is to enforce, advance, and defend the legal rights of low income and vulnerable people to obtain the basic necessities of life.

### Contact Us

We have offices in Clarksville, Columbia, Cookeville, Gallatin, Murfreesboro, Nashville, Oak Ridge, and Tullahoma.

**Call 1-800-238-1443  
for free assistance**

**In partnership with**



The information provided in this booklet does not and is not intended to constitute legal advice. If you have a legal problem, please call a private attorney or call your local Legal Aid Society of Middle Tennessee and the Cumberland at 1-800-238-1443.

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**Bill Collectors  
Bugging You?  
Learn How You Can Stop It.**



**LEGAL AID SOCIETY**  
OF MIDDLE TENNESSEE AND THE CUMBERLANDS

## What are your rights?

Bill collectors are people who work for collection agencies. Collection agencies:

- Are paid to collect someone else's debt
- Buy debts from creditors and try to collect them for themselves

The Fair Debt Collections Practice Act tells bill collectors what they cannot legally do to collect money from you.

**Important:** If the company you first owed money to is trying to collect from you itself, most of the time, this law cannot help you.

**It is against the law for bill collectors to:**

- lie or mislead you
- threaten or worry you

**This means bill collectors cannot:**



lie about who they are (like a lawyer or a deputy sheriff)



say you will be arrested or put in jail for a debt



tell you they are going to garnish your wages or take your property (unless they have a legal right to do that)



call or visit you if they know you have a lawyer. They must contact your lawyer.



deposit a post-dated check or payment before the date on the check



try to make you pay more than you owe



use money you pay for one debt to pay on a different debt



threaten to hurt you, another person, property, anyone's good name, or use bad or dirty language



call before 8:00 a.m. or after 9:00 p.m., unless you tell them those times are better for you.



call multiple times a day to bother you or anyone else about your debt

## The bill collector must tell you what you owe

**Has a bill collector asked you to pay a debt?**

They have 5 days after they first contacted you to tell you about the debt. They must tell you:

- how much you owe and who you owe.
- the name and address of the company you owe the money to
- **if you ask**, they have 30 days to send you proof of what you owe

**Important:** You can use the letter in this booklet to ask them for proof.

**What if you do not ask for proof of what you owe?** You still have the right to show you do not owe the debt.

In court, you can ask the bill collector to show proof of what you owe. If this is a debt you already paid, show your receipt or cancelled check.

## How to stop bill collectors from bothering you

To stop a bill collector from calling or sending you a letter at work and at home, you must tell them in writing.

You can tell bill collectors not to contact you or your spouse.

**If you are under the age of 18, you can tell them not to contact your:**

- parents
- guardian
- administrator

**Important:** You should not just tell a bill collector to stop calling and sending letters over the phone. You should write to the bill collector.

You can use the letter in this booklet. Fill in the blanks.

When you write your letter:

- put the date on the letter
- keep a copy of the letter for your records
- if you can, send the letter by certified mail

Your name \_\_\_\_\_  
Your Address \_\_\_\_\_  
\_\_\_\_\_

Name of Bill Collector \_\_\_\_\_  
Address of Bill Collector \_\_\_\_\_

Dear Sir/Madam:

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

\_\_\_\_\_  
(Name of creditor and account number)

The Fair Debt Collection Practices Act gives me rights. By that law, I am asking:

- Send me proof of what you say I owe.
- Don't contact me again about this debt, except to send me proof.
- Don't contact any of my family, friends or boss about this debt.
- Don't tell any of my family, friends or boss about this debt.
- Don't call me at work about this debt. My boss will not let me take these calls.
- Don't call me at home about these debts.

Sincerely yours,

\_\_\_\_\_  
(You sign here)

Date: \_\_\_\_\_