

Debt Collection Training Schedule Outline

This three-day training program covers the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), state-specific debt collection laws, and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP/UDAP). Each day includes in-depth lessons, case examples, compliance strategies, and Q&A sessions.



Day 1: Fair Debt Collection Practices Act (FDCPA) – In Depth

 **Objective:** Understand the FDCPA's purpose, key rules, and prohibited practices to ensure compliance and avoid penalties.



Total Time: 1 Hour


- ◆ 1. Introduction to FDCPA (10 min)
 - ✓ Purpose of FDCPA (consumer protection, fair debt collection)
 - ✓ Who is covered under FDCPA (third-party collectors vs. original creditors)
 - ✓ Types of debts covered under FDCPA
- ◆ 2. Key Rules & Prohibited Practices (25 min)
 - ✓ Communication restrictions (times, workplace contact, third-party disclosure)
 - ✓ Validation of debts & dispute rights
 - ✓ Prohibited practices (misrepresentations, harassment, unauthorized fees)
- ◆ 3. Understanding Penalties (15 min)
 - ✓ Legal consequences for violating FDCPA
 - ✓ Case examples of FDCPA violations and enforcement actions
- ◆ 4. Q&A & Discussion (10 min)
 - ✓ Real-world examples and practical application
 - ✓ I am also willing to review some of the homework or address any additional questions that are not part of the structured review.



Homework: Drafting a complaint based on an FDCPA violation fact pattern



Day 2: Fair Credit Reporting Act (FCRA) & State Laws

 **Objective:** Learn about FCRA regulations in credit reporting and explore state-specific debt collection laws that go beyond FDCPA.



Total Time: 1 Hour

- ◆ **1. Fair Credit Reporting Act (FCRA) & Debt Collection (15 min)**
 - ✓ **Who is covered under FCRA (consumers, CRAs, third-party collectors)**
 - ✓ **Permissible vs. impermissible uses of consumer reports**
 - ✓ **Responsibilities of credit bureaus & debt collectors in reporting debts**

- ◆ **2. State Debt Collection Laws That Go Beyond FDCPA (25 min)**
 - ✓ **Overview of how state laws impose additional restrictions**
 - ✓ **New York, Florida, and California laws vs. FDCPA**
 - ✓ **Examples of stricter state laws (e.g., additional validation requirements, extended consumer protections)**

- ◆ **3. Best Practices & Compliance (10 min)**
 - ✓ **Avoiding FCRA & state law violations**
 - ✓ **Case examples of enforcement actions**

- ◆ **4. Q&A & Discussion (10 min)**
 - ✓ **How state laws enhance consumer protection**
 - ✓ **I am also willing to review some of the homework or address any additional questions that are not part of the structured review.**



Homework: Identify FCRA violations and compare state law protections



Day 3: UDAAP & Debt Collection

 **Objective:** Understand how UDAP/UDAAP laws provide additional protections against abusive debt collection practices.



Total Time: 1 Hour

- ◆ 1. Introduction to UDAP & UDAAP (5 min)
 - ✓ Key differences between UDAP (state) & UDAAP (federal)
 - ✓ How these laws apply to debt collection
- ◆ 2. What Qualifies as Unfair, Deceptive, or Abusive? (10 min)
 - ✓ Definition & examples of unfair, deceptive, and abusive collection practices
 - ✓ Case examples of UDAP/UDAAP enforcement actions
- ◆ 3. Burden of Proof & Waiver in UDAP Cases (5 min)
 - ✓ Legal standards for proving a UDAP violation
 - ✓ How debt collectors defend against UDAP claims
- ◆ 4. Key UDAP Violations in Debt Collection Lawsuits (15 min)
 - ✓ Bad Service, Bad Affidavit, Bad Complaint, No Legal Standing
 - ✓ Expired SOL lawsuits & misleading settlement offers
 - ✓ Case study on how UDAP laws protect consumers in litigation
- ◆ 5. How UDAP Strengthens Consumer Defenses (5 min)
 - ✓ Using UDAP to counter wrongful collection lawsuits
 - ✓ How UDAP claims lead to dismissals & financial damages for consumers
- ◆ 6. Q&A & Discussion (15 min)
 - ✓ Real-world scenarios for attendees to analyze
 - ✓ I am also willing to review some of the homework or address any additional questions that are not part of the structured review.



Homework: Draft a complaint based on a UDAP violation fact pattern