A logo with a moose and text

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Next Steps – Maine Stop Collections Letter

Pine Tree Legal Forms Project

Prepared on {{ format\_date(today()) }}

Next Steps

1. Now that you have your letter, **read it over to understand what it is saying and asking for**. Very basically, it is telling the debt collector that all your income is exempt from collections under Maine law, and that they should stop trying to collect the debt from you.
2. Send your letter to the debt collector! Make sure you keep a copy for your own records – either in print or digitally.
3. Wait for a response from the debt collector. Read anything they send you carefully – and go from there. Depending on your situation, we may have other tools and resources that can help you figure out what to do next!

More resources

Many times a letter reminding a debt collector of their legal responsibilities is enough to solve a problem – but not always.

Learn More

* We have a few articles about debt collection that might be helpful:
  + [Debt collection in the Maine Courts](https://www.ptla.org/debt)
  + [Debt collectors are calling me. What can I do?](https://www.ptla.org/debt-collectors-are-calling-me-what-can-i-do)
  + [What happens if I am sued for a debt in Maine District Court?](https://www.ptla.org/what-happens-if-i-am-sued-debt-maine-district-court)
* We also offer other tools like the one that drafted this letter to help you deal with other kinds of debt collection situations.
  + [Debt Validation Request Letter](https://apps-dev.ptla.org/start/debtvalidation/) (if you have recently been contacted by a debt collector for the first time and need more information about the debt and if you really owe it)
  + [Debt Collection Hearing Helper](https://apps-dev.ptla.org/start/debthelper/) (if you are being sued for a debt or need to go to a 'disclosure hearing’ after losing a debt collection case)

Get Legal Help

* Pine Tree Legal Assistance offers free help with many civil legal issues like rental housing problems, debt collection, problems with public benefits, and more – if you need legal help you can [contact PTLA](https://ptla.org/contact-us).