

/ Debt Collection

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# What laws limit what debt collectors can say or do?

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The Fair Debt Collection Practices Act (FDCPA) is a federal law that limits what debt collectors can do when attempting to collect certain types of debt. The federal Fair Credit Reporting Act (FCRA) covers how debts are reported in credit reports. In addition, there are state laws that provide protections against unfair and deceptive practices.

## The Fair Debt Collection Practices Act (FDCPA)

The [Fair Debt Collection Practices Act \(FDCPA\)](#) is the main federal law that governs debt collection practices. The FDCPA prohibits debt collection companies from using abusive, unfair, or deceptive practices to collect debts from you.

The FDCPA covers the collection of debts that are primarily for personal, family, or household purposes. It doesn't cover business debts, and it also doesn't generally cover collection by the original creditor or business you owed money to.

Under the FDCPA, debt collectors can include collection agencies, debt buyers, and lawyers. Any FDCPA-covered debt collector who contacts you about a debt is [required to tell you certain information about it](#).

### Limits on how debt collectors can communicate with you about a debt

- **Time and place.** Generally, [debt collectors may not contact you at an unusual time](#) or place, or at a time or place they know or should know is inconvenient to you. They are generally prohibited from contacting you before 8 a.m. or after 9 p.m. Also, if a debt collector knows or has reason to know that you're not allowed to receive personal communications at work, they're not allowed to contact you there. If they call you when it's inconvenient for you to speak with them, you can tell them that and they're required to terminate the call.
- **Social media and other electronic communications.** A debt collector [may not use social media](#) to publicly post about a debt that they claim you owe. However, they can contact you privately on social media, [unless you request that they not contact you that way](#). If the debt collector communicates with you using an email address, telephone text number or other electronic medium, they must offer you a reasonable and simple method for you to opt out.
- **Harassment.** Debt collectors [may not harass you](#) or anyone else over the phone or through any other form of contact, including text or email.
- **Representation by attorney.** If a debt collector knows that an [attorney is representing you](#) about the debt, the debt collector generally must stop contacting you and must contact the attorney instead. This is only true if the debt collector knows, or can easily find out, the name and contact information of your attorney. If an attorney is representing you and a debt collector calls, give them your attorney's name and contact information and tell them that they should contact your attorney directly, instead of you. It's also a good idea to keep all documents sent by a debt collector and write down dates and times of conversations, along with notes about what you discussed. These records can help you if you meet with a lawyer or go to court.

[Learn how to get a debt collector to stop contacting you.](#)

## The Fair Credit Reporting Act

The federal [Fair Credit Reporting Act](#) covers how financial matters, including debts, can be reported in your credit report.

For example, if a debt collector provides or furnishes information to a consumer reporting companies that you believe is inaccurate, you have the right to dispute that information and the credit reporting companies must:

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- Note on your credit report that you are disputing the information
- Investigate your dispute
- Forward all documents you provide in support of your dispute to the company that provided that information
- Report the results back to you

[Learn how to dispute an error on your credit report](#)

## State debt collector regulations

Most states have laws about debt collection practices, many of which are similar to the FDCPA. Some of those state laws cover the original creditor, while others don't. States also have unfair and deceptive acts and practices laws that may apply to debt collection. [Contact your state attorney general's office](#) <sup>↗</sup> to learn more about the laws in your state.

If you're having an issue with debt collection, you can [submit a complaint](#) with the CFPB.

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
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