

Get started

Basics of debt collection

We'll cover the important areas, such as verifying if a debt collector is legitimate, responding to a debt collector and recognizing "unfair" practices by a debt collector.

[View Basics of debt collection](#)

Key terms

[Debt collector](#)

[Harassment by a debt collector](#)

[Fair Debt Collection Practices Act \(FDCPA\)](#)

[Statute of limitations](#)

[Judgment](#)

[Original creditor](#)

[Garnishment](#)

[See all Key terms →](#)

Understand your situation

Common issues



XX% of consumers do not owe the debt they're being contacted about.

[Find out what to do if you do not owe a debt](#)

[The debt collector is calling you non-stop](#)

[You are wondering why it's safer to use a credit counselor instead of a debt settlement](#)

Know your rights

[There are laws that limit what debt collectors can say or do](#)

[Only in rare cases can debt collectors take Social Security or VA benefits](#)

[You have the right to tell a debt collector to stop contacting you](#)

[See all Know your rights →](#)

achieve their financial goals.

STILL HAVE A QUESTION?

Call us if you still can't find what you're looking for on CFPB.gov. We can also help you file a complaint about a financial provider over the phone.

(855) 411-2372

TTY/TDD: (855) 729-2372

HOW THE CFPB IS PROTECTING YOU

[CFPB and New York Attorney General File Lawsuit Against Illegal Nationwide Debt Collection Scheme](#)

[CFPB Orders Navy Federal Credit Union to Pay \\$28.5 Million for Improper Debt Collection Actions](#)

PRINT RESOURCES

[Servicemembers: Know your rights when a debt collector calls](#)

REAL STORIES ABOUT DEBT COLLECTION



[See all consumer stories](#)

[Share your experience with debt collection](#)



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Take action

How tos

✓ [How to reply to a debt collector](#)

✓ [How to negotiate a settlement with a debt collector](#)

✓ [What to do if a creditor or debt collector sues you](#)

[See all How tos →](#)

Submit a complaint

If you feel a debt collector is harassing you or is doing something illegal, you can submit a written complaint to the CFPB.

[Submit a complaint](#)



Learn more about debt collection

Looking for more information? We can help you address many other questions you may have about debt collection.

[Get more answers](#)

Everyone has a story: Meet ...

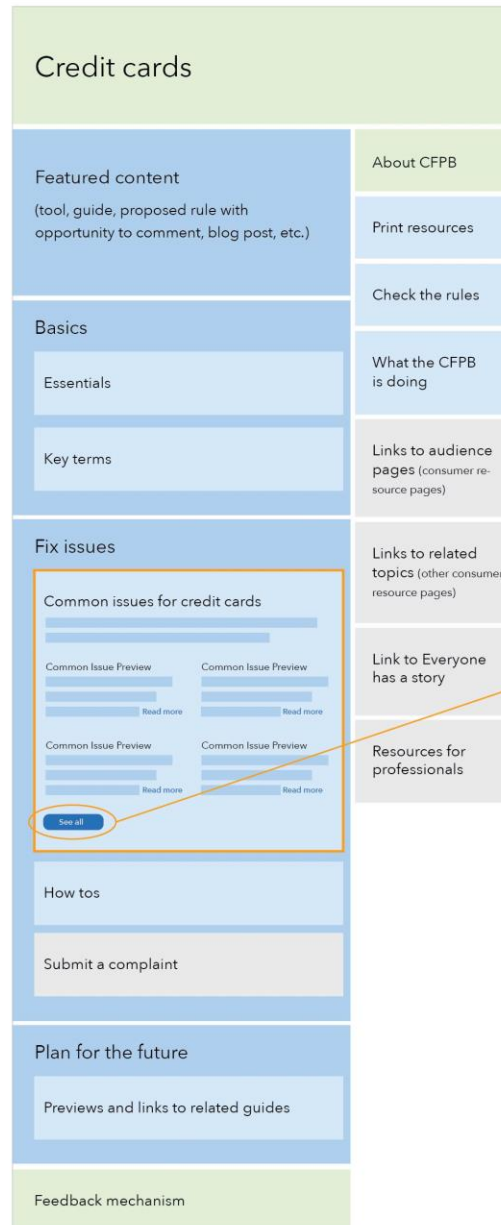


[See all consumer stories](#)

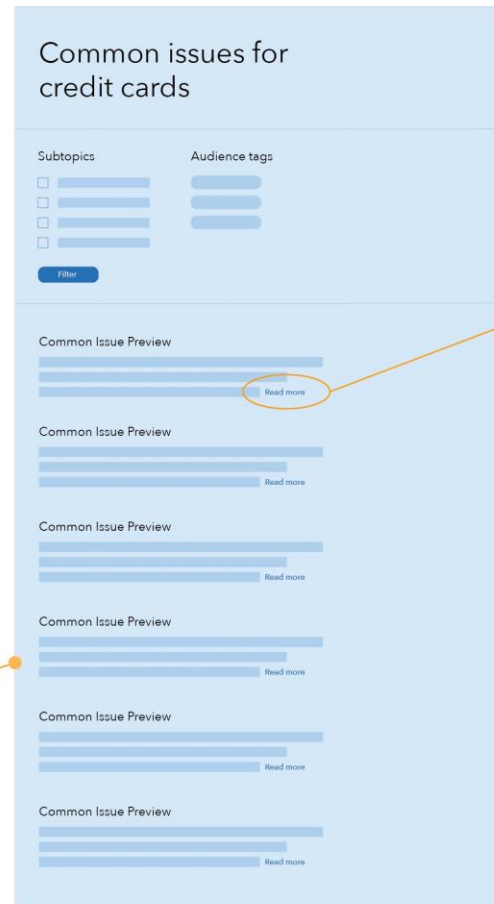
[Share your experience with debt collection](#)

Credit cards	
(Consumer resource page)	
Featured content (tool, guide, proposed rule with opportunity to comment, blog post, etc.)	About CFPB
	Print resources
	Check the rules
Basics	What the CFPB is doing
	Essentials
	Key terms
Fix issues	Links to audience pages (consumer resource pages)
	Links to related topics (other consumer resource pages)
	Link to Everyone has a story
Submit a complaint	Resources for professionals
Plan for the future	
Previews and links to related guides	
Feedback mechanism	

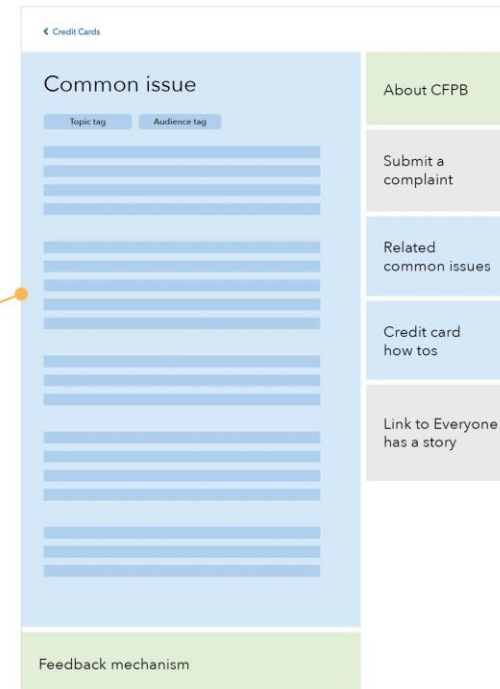
Resource portal page



Filter

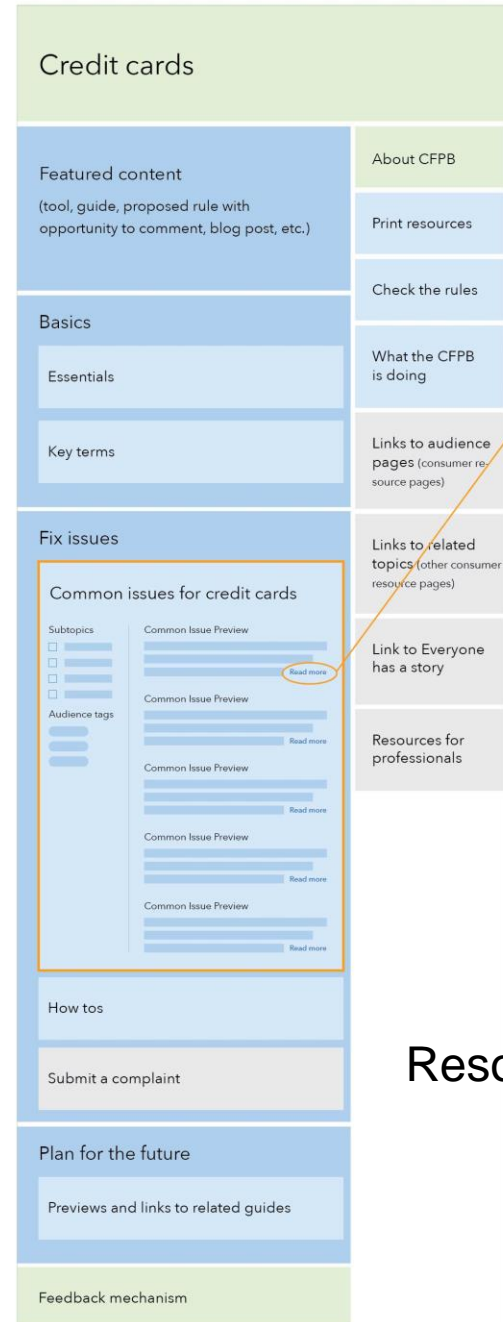


Common issue detail page

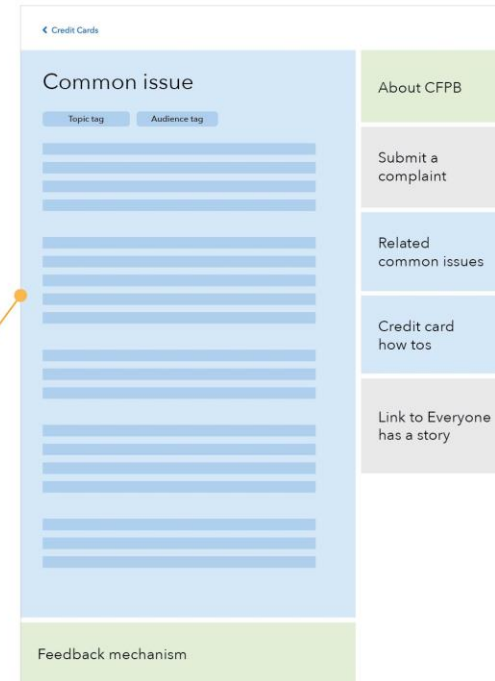


Resource portal design option 1

Resource portal page



Common issue detail page



Resource portal design option 2