## **Fair Debt Collection Practices Act**

Learn about how the FDCPA protects consumers like you

- + What communication practices are prohibited by the FDCPA?
- + Can debt collectors contact me at any time of day under the FDCPA?
- + Does the FDCPA restrict how debt collectors can communicate with me?
- + What actions qualify as harassment or abuse under the FDCPA?
- + Can debt collectors contact my family, friends, or loved ones about my debt?
- + Are debt collectors required to validate the debt if I dispute it under the FDCPA?
- + Can I sue a debt collector for FDCPA violations? What remedies are available?
- + How can I, or you as my attorney, report a debt collector for violating FDCPA?
- + What are my rights if I believe a debt collector has violated the FDCPA?
- + Can collectors threaten legal action or wage garnishment under the FDCPA?
- + What is the statute of limitations for pursuing legal action under the FDCPA?
- + Are there rules about how debt collectors report information to credit bureaus?
- + Are there limitations on how debt collectors can represent themselves or the amount owed?



Life's looking up