

The First Steps to Take if You Receive a Collection Notice

Letters from collection agencies can be frightening and angering all at the same time. Here are the first steps to take if you receive a notice.

- 1. Open it, DO NOT ignore the letter.** It is astounding the number of people who throw these letters in the trash because they do not recognize the collection agency or primary creditor. If they sent it to you by mistake, you still have to deal with the agency, and while it is a nuisance, these letters can also indicate that you be a victim of identity theft.
- 2. If you DO recognize the original creditor.** Write to request a validation of the debt. You **MUST** put your request in writing. You can send it by delivery confirmation to ensure they received your letter. They must respond to you in writing, within 30 days. They cannot just tell you over the phone. You need it in writing. Sometimes the collection letters are sent, but there is a pending resolution. If it is a medical debt, for example, the insurance claim may not have settled yet, and the bill was merely passed off to the agency from the doctor's office. Get it validated that **YOU** owe the debt.
- 3. If you DON'T recognize the original creditor.** As above, write to get validation of the debt. Then check your credit report. You may be a victim of identity theft, or the collector may have you mistaken for another person. It happens. If you do discover identity theft, immediately take the steps outlined on www.identitytheft.gov, a website of the Federal Trade Commission. Once you receive the validation notice, it must include the steps you can take to dispute it. You can dispute any or all of the debt *in writing*, within 30 days. Dispute it with the collector.
- 4. Know your rights** You may owe money to someone, but you cannot be harassed or threatened by a collector. It's a violation of federal law. Learn your rights as a consumer by visiting the Federal Trade Commission Website <https://www.consumer.ftc.gov/articles/debt-collection-faqs> or the National Association of Consumer Advocates (NACA) for website resources on debt collection <https://www.consumeradvocates.org/for-consumers/debt-collection>



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Considering a financial coach? Have questions?
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