

Debt Collector Call Log

Write down every call. A written record changes the conversation, and it is the only thing that helps if a collector breaks the rules.

What collectors cannot legally do

- Call before 8:00 a.m. or after 9:00 p.m. your time.
- Keep calling you at work after you tell them to stop.
- Threaten arrest, or claim you will be jailed over a debt.
- Use obscene language, or call repeatedly to harass you.
- Discuss your debt with your family, neighbors, or employer.
- Lie about who they are or how much you owe.

What you are allowed to do

- Ask for written validation of the debt. Do it within 30 days of first contact and they must verify it before collecting further.
- Tell them in writing to stop contacting you. They then may only contact you to say what happens next.
- Ask for everything in writing before you agree to pay anything at all.
- Refuse to give bank account or card numbers over the phone.
- Hang up. You are never required to stay on a call.

Never confirm that a debt is yours or agree to make a payment until you have validation in writing. On old debt especially, a small payment or even an acknowledgment can restart the clock on how long you can be sued.

Date and time	Who called (name)	Company	Their phone number	What they said	What I said

If you are sued over a debt

This is the part that turns a manageable problem into a lasting one, so read it even if it has not happened.

- ☐ Do not ignore a summons. Ignoring it is how a debt becomes a judgment against you, and a judgment can mean wage garnishment.
- ☐ There is a deadline to respond, printed on the paperwork. Find it and write it down the day you receive it.
- ☐ Showing up matters. Many of these cases are won by default simply because nobody appeared.
- ☐ Bring the paperwork to us, or to Legal Aid, before the deadline passes. Do not wait until the week of.

Date I was served

Deadline to respond

Who I contacted for help
