KNOW YOUR DEBT RIGHTS

FDCPA Rights Cheat Sheet

10 things debt collectors are legally prohibited from doing

Based on the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq.

A DEBT COLLECTOR CANNOT…

1. **Call you before 8 a.m. or after 9 p.m.**
   Measured in your local time zone, or at any other time they know is inconvenient for you.
   § 1692c(a)(1)

2. **Contact you at work if your employer prohibits it**
   Once they know or have reason to know your employer doesn't allow these calls, they must stop.
   § 1692c(a)(3)

3. **Use obscene, profane, or abusive language**
   Language meant to abuse the listener is harassment under federal law.
   § 1692d(2)

4. **Threaten arrest or jail over a debt**
   Not paying a consumer debt is not a crime. Threatening arrest to scare you into paying is illegal.
   § 1692e(4)

5. **Threaten action they can't take or don't intend to take**
   Including lawsuits or garnishment they have no real plan, or legal right, to pursue.
   § 1692e(5)

6. **Misrepresent the amount you owe**
   They cannot lie about the amount, character, or legal status of the debt.
   § 1692e(2)(A)

7. **Keep contacting you after a written request to stop**
   Only exceptions: confirming they're stopping, or notifying you of a specific action (like a lawsuit).
   § 1692c(c)

8. **Contact you directly once you have an attorney**
   If they know a lawyer represents you on the debt, they must deal with the lawyer instead.
   § 1692c(a)(2)

9. **Skip your written validation notice**
   Within 5 days of first contact, they must send the amount, the creditor's name, and your 30-day dispute rights.
   § 1692g(a)

10. **Publish a “shame list” of people who haven't paid**
    Publicly listing consumers who allegedly refuse to pay is prohibited (reporting to credit bureaus is allowed).
    § 1692d(3)

KNOW YOUR DEBT RIGHTS

Know the rules. Use them.

Who these rules cover, what happens when they're broken, and what to do.

Who has to follow these rules

Third-party debt collectors and debt buyers collecting **personal, family, or household** debts (credit cards, medical bills, auto loans). The FDCPA generally does **not** cover original creditors collecting their own accounts. Some states fill that gap: California's Rosenthal Act (Cal. Civ. Code § 1788 et seq.) covers original creditors too.

Newer limits under Regulation F

- A collector is presumed to be harassing you if it places **more than 7 calls in 7 days** about a debt, or calls within **7 days after a phone conversation** with you about that debt. (12 C.F.R. § 1006.14(b))
- Every email and text from a collector must include a clear, simple way to **opt out** of those messages. (12 C.F.R. § 1006.6(e))

If a collector breaks these rules

Actual
damages you can prove

$1,000
in additional statutory damages in an individual suit

1 year
from the violation to file suit (15 U.S.C. § 1692k(d))

You can sue in federal or state court. If you win, the collector can also be ordered to pay your **attorney's fees and court costs** (§ 1692k(a)). Because the collector pays fees when you win, many consumer attorneys take FDCPA cases with no upfront cost.

Protect yourself, starting today

1. **Log every contact.** Date, time, phone number, the caller's name and company, and exactly what was said.
2. **Keep everything.** Save voicemails, letters, envelopes, emails, and texts. Screenshot call logs.
3. **Dispute in writing within 30 days** of the validation notice. The collector must stop collecting until it mails you verification (§ 1692g(b)).
4. **Send letters by certified mail,** return receipt requested, to prove when they arrived.
5. **File a complaint** with the Consumer Financial Protection Bureau at consumerfinance.gov/complaint. It's free.

Think a collector crossed the line?

If any of the 10 rules on page 1 were broken, you may have grounds to sue under the FDCPA. Start documenting now, and watch our free step-by-step guides on YouTube at **@KnowYourDebtRights**.

Disclaimer. The information provided by Know Your Debt Rights is for educational purposes only and is based on publicly available federal law. It does not constitute legal advice, and no attorney-client relationship is created. Consult a qualified consumer rights attorney for advice specific to your situation. Individual results vary. Sources: FDCPA (15 U.S.C. § 1692 et seq.), CFPB Regulation F (12 C.F.R. Part 1006), consumerfinance.gov, and ftc.gov.