



SALT LAKE CITY

Consumer Protection

Debt Collection

Know what you owe.

Debt Collection

When a debt collector calls, what do you do?

You may want to ignore their call. You may be afraid of what they might have to say, or what you might owe.

Your best response is to take a deep breath and calmly confront the situation head-on.

"Always get it in writing."



When a debt collector contacts you, you may want to take these steps:

1. Insist that the debt collector contact you only in writing. Always save copies of what you send to them.
2. Verify that the debt collector is legit.
3. Ask for them to give you a written statement including:
 - a. The total amount of debt, including fees and interest
 - b. The identity of the debt collector, including phone, email, and address
 - c. What the debt is owed for and when it was created
 - d. The name of the original creditor
4. If you do not think the debt is yours ask them for proof. They are required to provide you with verification or a court issued judgement.
5. If the debt is yours, ask them to provide you with payment plan options. **ALWAYS GET YOUR PLAN IN WRITING BEFORE MAKING ANY PAYMENT!**

SEEK LEGAL ASSISTANCE

There are a number of free legal clinics in Salt Lake that can help you with the debt collection process. It is **always a good idea** to get input from a legal professional. You can find more information at:

[SLC.gov/ConsumerProtection/Resources](https://slc.gov/ConsumerProtection/Resources)

You Have Rights

- **GET IT IN WRITING!** The moment a debt collector contacts you ask them to only communicate with you in writing. Provide them with an email or address you can be reached at. Save all written communications.
- You can request a debt collector no longer contact you. They must comply. **Beware, they may try other methods for collection like filing a lawsuit.**
- Do not ignore a lawsuit notice! **Even if the debt is not yours.** If you do not show up to dispute it the judge may side with the debt collector and garnish your wages.
- **Your employer CANNOT fire you because your wages are being garnished.**
- Debt collectors are not allowed to tell anyone about your debt. They can contact those you know to find you, but they are not allowed to disclose that it is for debt collection purposes. If they do tell your friends, family member, or employer contact an attorney immediately.

Harassment

Never tolerate harassment. Federal law prohibits debt collectors from:

- Constantly contacting you with an intent to annoy or harass you
- Using bad language
- Threatening you with violence
- Threatening to tell others about your debt
- Contacting you without telling you who they are

If you think you are being the target of harassment, make a record of calls and take notes on what was said. File a complaint with your Consumer Protection Agencies. They will be able to help you figure out what to do next and how to move forward.



WATCH OUT!

Debt collection scams are common

1. Always check that the debt collector is legit. If they are not legit, stop communicating immediately!
 - a. Search online for their business name, address, and phone number. If you can't find anything, then it's probably a scam.
 - b. Even if the debt collector is legit, always double check that the debt is yours. They may have the wrong person.
2. Never pay via wire transfer
 - a. Legitimate debt collectors will let you pay with a card, check, or through an online portal. Don't use untraceable wire transfers.
3. Report Debt Collection Scams
 - a. Salt Lake City Consumer Protection
 - i. www.SLC.gov/ConsumerProtection
 - b. Federal Trade Commission
 - i. www.ftccomplaintassistant.gov



What is SLCCP?

Salt Lake City Consumer Protection is a local government program dedicated to the idea that Salt Lake City consumers have the right to a sense of security about the products and services they spend their hard earned money on. SLCCP is here to deter unfair, deceptive, and fraudulent business practices by exercising the municipal authorities of Salt Lake City. By doing so we hope to maintain a fair marketplace and empower consumers and businesses to support a local culture of ethical business practices.



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File a report at:

[SLC.gov/ConsumerProtection](https://slc.gov/ConsumerProtection)

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