

When a debt collector calls

A calm, one-page checklist. You have more rights than they'll mention.

A collection call can feel like an ambush. It isn't. You're allowed to slow it down, ask questions, and decide nothing on the spot. Here is exactly how.

- **FIRST, BEFORE YOU AGREE TO ANYTHING**

- **Commit to nothing.** You can say, "I'm not discussing this today."
- **Don't confirm the debt is yours,** and don't promise a payment. On older debts, even acknowledging it can restart the clock.
- **Find out who you're talking to** before you share anything.

- **ASK THESE QUESTIONS (GET ANSWERS IN WRITING)**

- Your name, and what company are you with?
- Who is the **original creditor**, and the exact amount?
- Will you **send written validation** of this debt?

- **YOUR MOVES THIS WEEK**

- Request validation in writing within 30 days.** Until they validate, they should pause collection.
- Keep a log:** date, time, company, and what was said.
- Pull your free credit reports** at annualcreditreport.com (free; no score hit).
- If the debt is **old**, learn your **state's statute of limitations** before paying or promising anything.

- **5 THINGS A COLLECTOR LEGALLY CANNOT DO**

- 1 Call at unusual times – generally not before **8am** or **after 9pm** your time.
- 2 Keep calling you **at work** once you tell them it isn't allowed.
- 3 **Threaten or harass** you – no abuse, nuisance calls, or false threats.
- 4 **Pretend to be** a lawyer, the government, or law enforcement.
- 5 **Ignore a written "stop contacting me"** once they receive it.

- **RED FLAGS IT MAY BE A SCAM**

- Refuses to identify the company or original creditor.
- Demands **gift cards, wire, or crypto.**
- Threatens **immediate arrest** or "pay right now."
- Pressures you to act before you can verify.

- **WHERE TO VERIFY OR REPORT**

- **CFPB** – consumerfinance.gov
- **FTC** – reportfraud.ftc.gov

Want the calm, step-by-step way to resolve debt yourself – and keep what you save?

[Join the waitlist –
detta.us](https://detta.us)

This checklist is general education, **not legal advice** about your situation; for that, talk to a licensed attorney. **Detta is self-help software – not a law firm, and not a debt-settlement, debt-relief, or credit-counseling service.** We never contact your creditors and never hold your money.

Reviewed by a consumer-protection attorney.