

What To Do When Debt Collectors Keep Calling

While calls from debt collectors can be embarrassing, they shouldn't be harassing, but do you know your legal rights?

If it isn't bad enough that you've lost your job or been out of work due to illness and the bills are piling up, now you've got to deal with phone calls from debt collectors who may even impose on you at work.

If you've ever been in this position, you know how hard it is to dig out. Once your debt goes into collection, the only way you may be able to get it out is to pay it in full - something you obviously are not able to do at the moment. While many will let you setup a payment plan, they may still barrage you with calls until the debt is paid off.

Now, not every debt collector is a monster. Many of these people are just doing their jobs but you must understand that they have probably heard every story in the book from the people they phone. Plus many work on a commission and some can get a bit aggressive in their demeanor. It's easy to see how one could become intimidated by these frequent calls.

One thing you can do to take control of the situation is to know what debt collectors are and are not allowed to do. Debt collectors are allowed to contact you, of course. They may phone you, contact you by mail, telegram or fax and they also may even contact you in person. They are also allowed to phone you at work as well as at home, unless they know that your employer does not approve of calls. They cannot contact you before 8 in the morning or after 9 at night, unless you have given them prior permission to do so.

One thing that most people do not know is that you can get the debt collector to stop contacting you simply by writing a letter asking them to stop. Once you do this, they may contact you one more time to advise you of further actions. Of course, you still must make good on the debt. If you feel that the debt charges are in error then you should state as such in the letter.

Contrary to the horror stories you may have heard, debt collectors are not allowed to harass you. They are not allowed to threaten or abuse you or anyone you know in order to get "to you" nor are they allowed to call you repeatedly. They cannot threaten you with legal action or wage garnishment unless they are allowed by law and actually intend to follow through.

If you feel that you have been harassed or want to report an agent, get in contact with the Federal Trade Commission. They set the policies and will know what is allowed and what is not.

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About the Author

Lee Dobbins writes on many subjects including debt and credit repair. Learn how to repair your credit with this free report at <http://credit-repair.freeinfoplace.com/>