

# Avoid dubious debt collectors

Have you ever received a call from a debt collector that did not seem quite right? Perhaps it was for a debt you already paid or for one you did not recognize. Either way, the call may have given you a moment's hesitation, wondering if they had the right person or if the call was legitimate. Scams like this are on the rise across the nation, and it is important for you to protect yourself from any debt collection scam.



## ASK WHO IS CALLING

Ask for the collector's name, the company's name, its address and phone number. If they cannot answer any of that information, hang up.



## KEEP PERSONAL INFORMATION TO YOURSELF

If the collector asks for you to confirm personal information, do not correct them if they give out wrong information. Do not volunteer any additional personal information.



## DEMAND A VALIDATION NOTICE

Collectors must provide a validation notice and tell them you will not discuss the debt until you have received it. This notice will tell you how much money you owe, the name of the creditor and what to do if you don't think you owe the money. The debt should also appear on a free, annual credit report.



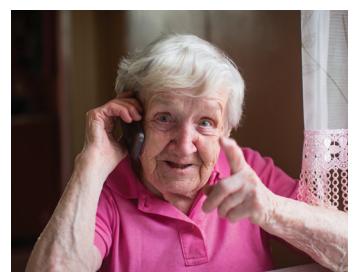
## DO NOT RESPOND TO THREATS

If the collector threatens to have you arrested or take away your driver's license, hang up and report the collector to the FTC at [ftc.gov/complaint](http://ftc.gov/complaint).



## DO DETECTIVE WORK

Contact the original creditor yourself to get to the bottom of it. They should be able to confirm whether the debt is legitimate.



## DISPUTE THE DEBT

If you do not think you should owe anything, even if you got validation information, dispute it with the collector by mail or online.

Source: Federal Trade Commission