DEBT COLLECTOR CONTACT LOG

Write down every call, letter, email and text. Keep this with copies of every letter you send or get.

BUDGET AND FINANCES

Collector: _____ Original creditor: _____ Account #: _____

Validation notice received on: _____ Amount it says I owe: _____ My 30-day dispute deadline: _____

Date and time	Call, letter, email, text	Name of person	What they said / what I said	Next step

QUESTIONS TO ASK

- What is your company name, mailing address and phone number?
- Who is the original creditor, and what is the account number?
- How much do you say I owe, including interest and fees?
- When was the last payment made on this account?
- Please send me the validation information in writing.

Do not give bank or personal details until you have validation information or know the collector is real.

LIMITS A COLLECTOR MUST RESPECT

- No contact before 8 a.m. or after 9 p.m. unless you agree.
- No calls at work once you say you cannot take them there.
- No more than 7 calls in 7 days about a debt, and no calls for 7 days after a phone conversation about it.
- No threats, profanity, false amounts, or pretending to be a lawyer or the government.
- No lawsuits or threats to sue on time-barred debts.
- Report problems to the CFPB, the FTC (ReportFraud.ftc.gov) and your state attorney general.