

Talking to Collectors

Once folks fall behind on bills, it doesn't take long for the collectors to start calling and sending letters. This usually raises a lot of questions in our client's minds. The best way to get answers is just ask the collectors. Here are some of the more common questions:

1. Who are you collecting for?
2. How much do I owe?
3. Is this the only account you are collecting?
 - ❖ *If you don't believe you owe the debt, or the amount they are collecting...say so. But be able to tell them why.*
4. Are interest or fees being added to the account?
 - ❖ *If you can't pay the total, don't hesitate to say so.*
5. Has this been reported to my credit?
6. If I pay it off, will it be removed from my credit?
7. If I can start making monthly payments, will that show up on my credit?
 - ❖ *Are you being called while at work? Or some other time that is inconvenient? Don't forget...You have a right to **not** receive calls if you are at work or if certain times are inconvenient. Just ask the collector not to call between the hours when you work or when it is inconvenient, **and they have to stop.***
 - ❖ *If you know you cannot begin making payments, or pay it off, until some future date...tell them. Many collectors will stop calling until then.*

Make notes as to what the collector says. They are not allowed to be abusive or mislead you. If you have questions, call our office at 404-235-3328.

Feel free to print this list and to add any other questions you have about the debt being collected.