

# Don't let bill collectors scare you

*This is synopsis of an article published in the Free Press on April 2, 2009 by Susan Tompor.*

Tough times bring out the debt collectors and they tend to be bullies. This article points out several ways to respond (or not respond) to them. The author of the article also points to a book by Gerri Detweiler entitled Debt Collection Answers, an online book at [www.DebtCollectionAnswers.com](http://www.DebtCollectionAnswers.com).

There are three things consumers must do when facing debt collection calls:

1. Maintain detailed records of your finances
2. Stay calm – know your rights, and do not volunteer information unnecessarily
3. Do what you can to pay

Tactics such as wage garnishments may be threatened, but there are restrictions on what can be garnisheed, and it usually involves court action before it can occur.

The article points out your rights when bill collectors call you. There are protections available from abusive practices by debt collectors. Also, the Federal Trade Commission says you can actually sue a debt collector who has violated the law.

Please refer to a copy of the article on our CUMC Bulletin Board, or refer to page 2B of the Free Press article mentioned above.