

# **Idaho Legal Aid Services, Inc.**

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## **Federal Trade Commission's Debt Collection FAQs** <sup>[1]</sup>

The Federal Trade Commission, the government body that enforces the Fair Debt Collection Practices Act (FDCPA), has compiled a list of Frequently Asked Questions (FAQs) regarding Debt Collection. Some of the questions answered include:

- What types of debts are covered?
- Can debt collectors contact me any time or any place?
- How can a debt collector contact me?
- How can I stop a debt collector from contacting me?
- Can a debt collector contact anyone else about my debt?
- What does the debt collector have to tell me about the debt?
- What if I don't think I owe the debt?
- What are debt collectors not allowed to do?
- Can I control which debts my payments apply to?
- What should I do if a debt collector sues me?
- Can a debt collector take money from my paycheck?
- Can my federal benefits be garnished?
- What if my debt is old?
- Can a debt collector contact me about a time-barred debt?
- What if I'm not sure whether my debt is time-barred?
- Does a time-barred debt stay on my credit report?
- Do I have to pay a debt that's considered time-barred?
- What should I do if I'm sued for a time-barred debt?
- Where do I report a debt collector for an alleged violation?
- What else can I do if I think a debt collector has broken the law?

For answers to these questions and more information, please visit the FTC's FAQs about Debt Collection: <https://www.consumer.ftc.gov/articles/debt-collection-faqs> <sup>[2]</sup>.

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<http://www.idaholegalaid.org/node/2699/federal-trade-commissions-debt-collection-faqs>

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