



## How to dampen debt collectors

So, you get back home from a hard day of work. You check your mailbox and received a letter from a collection agency, as you sit down on the couch your cell phone starts ringing and the caller ID reads "private". This is not a pleasant situation. You have the right to know who is calling you. The easiest and most efficient way to get the name and address of the caller is to **do a reverse phone lookup**. It is secure and confidential. No one will know that you searched or verified a phone number. You may discover the anonymous caller is a debt collection agency.



People who are unable to pay their debts have their names and phone numbers turned over to debt collectors. Debt collectors are super aggressive people who are willing to do whatever it takes to collect a debt. They are used by companies in order to collect past due debts. Companies may either have their own debt collection departments or they can outsource the work to a debt collection agency. They will use your home address, email address and your phone number. The preferred method of contact by a debt collector is by telephone because it is the easiest way to intimidate you.

Many people mistake debt collectors as people who are interested in helping them to resolve their debt problems. However, this is not the case. Their job is to do one thing and that is to collect a debt. A debt collector will call you repeatedly throughout the day. Nowadays they use automated calling systems and it may fill up your voicemail box. The law varies from state to state, but usually a debt collector could contact you at least three or four times before leave a message. Once they leave a message they are not allowed to contact you further. However, debt collectors do not always abide the law.

The Fair Debt Collection Practices Act (FDCPA) was passed by the U.S. Congress in 1978 to eliminate debt harassment in the collection of consumer debt. During hearings, Congress found evidence of abusive, deceptive and unfair debt collection by many debt collectors. They further found evidence that these unjust practices lead to marital instability, loss of employment and the invasion of personal privacy.

**What to do?** First you should contact the company which you owe a debt and try to work out a repayment plan. In the same time you should request in writing that a debt collection agency cease and desist from contacting you by telephone. You should also request that they only contact you by mail. This will stop those annoying phone calls. Some people mistakenly believe if they change their phone number and make it both a private and unlisted number that this will resolve the problem. This doesn't work.

Another way to stop debt collectors from harassing you is by having a recorder hooked up to your answering machine. This way you will be able to record illegal calls from debt collectors and use the recording as a proof of their illegal activity. You can also use the recordings to have the debt collection agency both erase your debt and pay you for the harassment.

There are state and federal debt collection laws created to protect people against illegal debt collection practices. Read the laws and use the methods above to stop debt collectors.