

Debt Collector Phone Call Checklist

Use this checklist to keep a written record of all communication that you have with a debt collector. If you think the debt collector broke the law, talk to a lawyer.

Date and Time of the Call: _____

Did the Debt Collector Call You? _____

Name of the Debt Collection Company: _____

Name and/or Employee Number of Who You Talked To: _____

Account Number of Debt: _____

Did you ask debt collector validate the debt in writing? (circle one)

No

Yes (Date they validated): _____

Did you ask the debt collector to verify in writing that you owe the debt and the correct amount after sending a Debt Dispute Letter?

No

Yes (Date they validated): _____

Promises Made by Debt Collector:

1. _____
2. _____
3. _____

Agreements Made During Phone Call:

1. _____
2. _____
3. _____

Any Threats Made by Debt Collector:

1. _____
2. _____
3. _____

Anything that Debt Collector Did that Might be Illegal:

1. _____
2. _____
3. _____

After this Phone Call I Need To:

1. _____
2. _____
3. _____

Debt Collector Phone Call Checklist

What should I do when a debt collector contacts me?

When you are working with a debt collector it is a good idea to:

1. Send a Debt Validation Letter if the debt collector did not give you all of the information they are required to by law
2. Send a Debt Dispute Letter
3. Get everything in writing
4. Take notes for yourself

Debt Validation

Within five days of contacting you, a debt collector must tell you in writing:

- How much they think you owe,
- The name of the original creditor,
- That you have the right to dispute the debt within 30 days, and
- That if you dispute the debt, the creditor will give written verification of the debt.

If the debt collector does not give you all of this information in writing, you can send them a “Debt Validation Letter.” The Debt Validation Letter says that the debt collector did not give you all of the information they are supposed to, and that may be against federal law. The letter also asks the debt collector to not contact you again unless they send you all information required by federal law. You can download our Debt Validation Letter and send it to a debt collector.

Disputing a Debt

You have the right to dispute a debt within 30 days after the debt collector contacts you. If you do not agree with the debt, or even the amount, you can send the debt collector a Debt Dispute Letter. The Debt Dispute Letter asks the debt collector to:

1. Send the original creditor’s name and address
2. Send verification of the debt
3. Send a complete accounting of the original debt
4. And, notify all Consumer Reporting Agencies to whom the debt collector has reported the debt that you are disputing it.

If you send a Debt Dispute Letter within 30 days after the debt collector has contacted you, or has validated the debt, they must stop contacting you until they verify the debt. The debt collector can verify the debt by sending you proof of the debt, like a copy of the original bill.

More Help

Visit MontanaLawHelp.org for more help. Or, contact Montana Legal Services Association (MLSA) at mtlsa.org or 1-800-666-6899.