

**COUNTY OF LOS ANGELES  
DEPARTMENT OF CONSUMER  
AND BUSINESS AFFAIRS**  
500 W. Temple St., Room B-96  
Los Angeles, CA 90012

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# Collection Agencies

What to do  
if they contact you



***Facts for Consumers***

## Handling Collection Agencies

Do not ignore collection agencies.

You have rights under the law, but if they contact you, respond immediately to protect yourself.

Contact the collection agency right away to find out the problem. You may not owe the money if you:

- Were billed for goods or services you never received.
- Have already paid the amount they want to collect.
- Returned the items you bought because they were defective.
- Are a victim of fraud.

If you don't owe the money tell them why, then follow up with a letter explaining your reasons. Include copies of documents such as receipts, notices of cancellation, or police reports that support what you've told them.

If you believe you don't owe the money, do not promise to pay them.

### What if I cannot afford to pay?

Depending on your situation, you might have some choices:

- Work directly with the collection agency to pay the debt. Sometimes the collection agency will let you make payments or will accept a lower amount.

- Call our Mediation division at (800) 593-8222, for free help to negotiate with the collection agency.
- If it's an old debt, call us for help, or get legal advice. Some debts are so old you don't have to pay them.
- Tell the collection agency you're not paying. Keep in mind that they may damage your credit rating and sue you if you refuse to pay a valid debt.

### Can they take my paycheck or property?

- Usually they cannot take your wages or property unless they sue you and win.
- Some debts don't require a judgment for collection, such as student loans and child support payments. If a collection agency is threatening to take your paycheck or property, call us for help.

### What collection agencies cannot do

By law, collection agencies cannot:

- Call you before 8 a.m. or after 9 p.m.
- Repeatedly call to harass you.
- Use foul language when talking to you.
- Threaten to sue you if they don't intend to do it.

- Tell you they are an attorney, a police officer, or someone else they are not.
- Threaten to have you arrested, put you in jail, or physically harm you.

### Can they contact my employer or other people I know?

They can only contact them to find out where you live and where you work. They cannot discuss the debt with them.

They cannot call you at work if you have told them that your employer does not allow such calls.

### Can I stop them from contacting me?

Yes. Send them a letter by certified and regular mail telling them not to contact you. Keep a copy for your records.

After they get your letter, they can contact you only one more time to tell you what they are going to do. If they contact you more than once, you can sue them and you may get up to \$1,000 for each violation.

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