Don't recognize that debt?

Learn more about dealing with debt collection at:

ftc.gov/debtcollection

Spot a scam? Report it to:

ReportFraud.ftc.gov

FEDERAL TRADE COMMISSION

Did you get a collection call about a debt you don't recognize? Before you pay:

Find out who's calling.

Get the name of the collector, the collection company, its address, and phone number.

Did they refuse to give you this information? That's a red flag.

Get "validation" information about the debt.

Within 5 days of first contacting you, debt collectors have to "validate" or tell you the amount of the debt, the name of the current creditor, and how to get the name of the original creditor.

Did the collector refuse to tell you more about the debt? That's a red flag.

Don't respond to threats.

When scammers threaten to arrest you, suspend your driver's license, or call your employer if you don't pay immediately, hang up and report the collector to the FTC at **ReportFraud.ftc.gov**.

Do your own detective work.

Check with the original creditor. Is the debt yours? Did they sell the debt or hire a company to collect it? If so, is it their collector?

Dispute the debt.

If you think you don't owe some – or all – of the debt, dispute it with the collector by mail or online. Even if you got validation information.