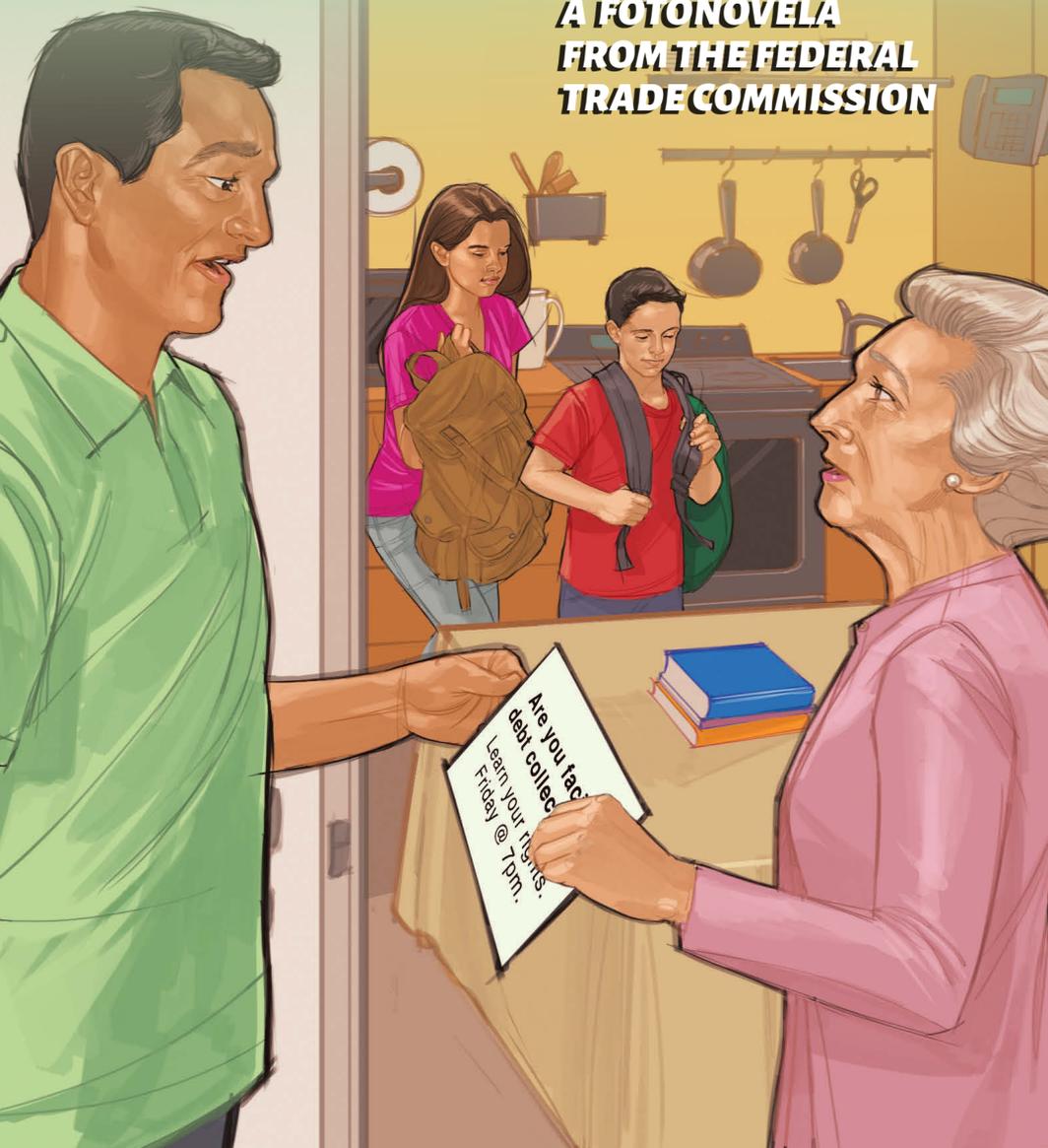


JUAN LEARNS HIS RIGHTS WHEN DEALING WITH DEBT COLLECTORS

**A FOTONOVELA
FROM THE FEDERAL
TRADE COMMISSION**



Are you facing
debt collectors?
Learn your rights.
Friday @ 7pm.

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ABOUT THE FTC

The Federal Trade Commission is the nation's consumer protection agency. Its mission is to protect consumers from fraudulent and deceptive practices.

This fotonovela is part of the FTC's ongoing efforts to help the Latino community avoid scams and stop fraud. For more information, visit consumer.ftc.gov/fotonovela.

Report fraud by calling 1-877-FTC-HELP or at ftc.gov/complaint.



Juan, I didn't want to say anything, but a debt collector called my house yesterday. He was looking for you.

A debt collector called?
What did he say?

That you took out a loan and haven't paid it back. He said you owe a lot of money. He really scared me.

The next day, a friend visits Juan's mother.

I saw this and remembered what you told me about Juan. Maybe you should tell him about this workshop.

Oh, thank you. Do you think Juan could be in trouble? They won't stop calling here looking for him.

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Juan's mother gives him the flyer about the debt collection workshop.

Thanks for watching the kids. This is a big help.

Juan, the debt collector keeps calling even though I told him you don't live here. Look at this. You should go. Maybe they can help you. You have rights.

Are you facing
debt collec
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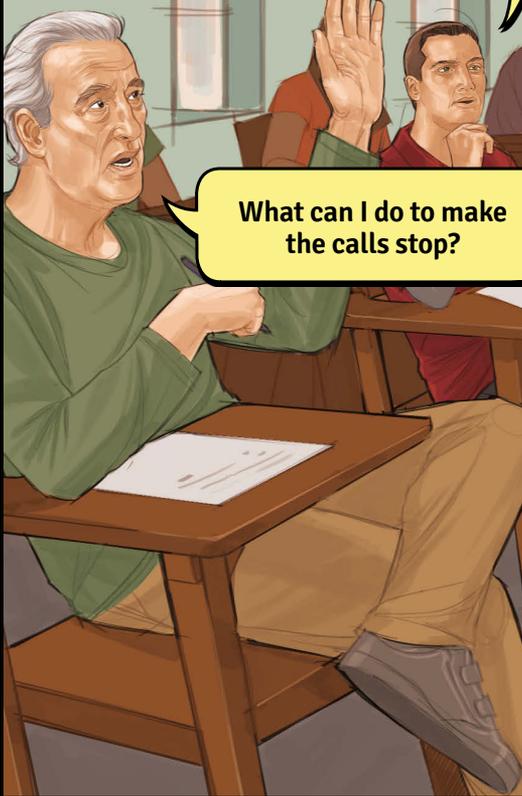
Juan takes his mother's advice and goes to the workshop.



The debt collector said I'll be arrested and deported if I don't pay immediately!



They told my neighbor I owe money!



What can I do to make the calls stop?

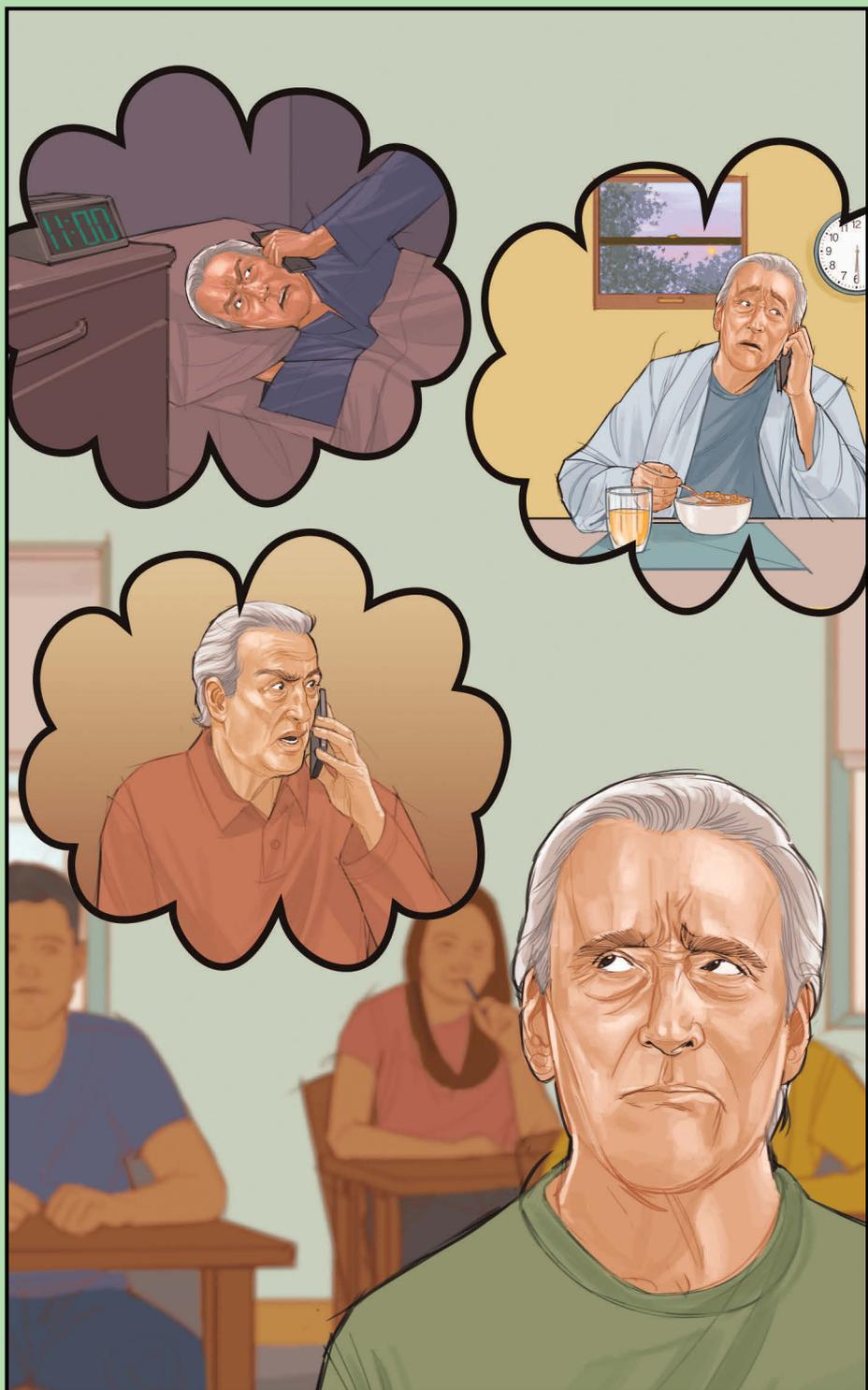
Let's learn what
the law says...

The Fair Debt
Collection
Practices Act
gives you rights.

The law says that debt collectors:

- can't call you before 8 in the morning
- can't call you after 9 in the evening
- can't harass or insult you, ever





Debt collectors:

- can't make up consequences about what will happen if you if you don't pay
 - can't have you arrested just because you owe money
 - can't lie



Debt collectors:

Do you know your neighbor?
She owes money. I'm going
to call her at work.



- can't talk to anyone about your debt
- can't call you at work if they know those calls are not allowed

OFFICE

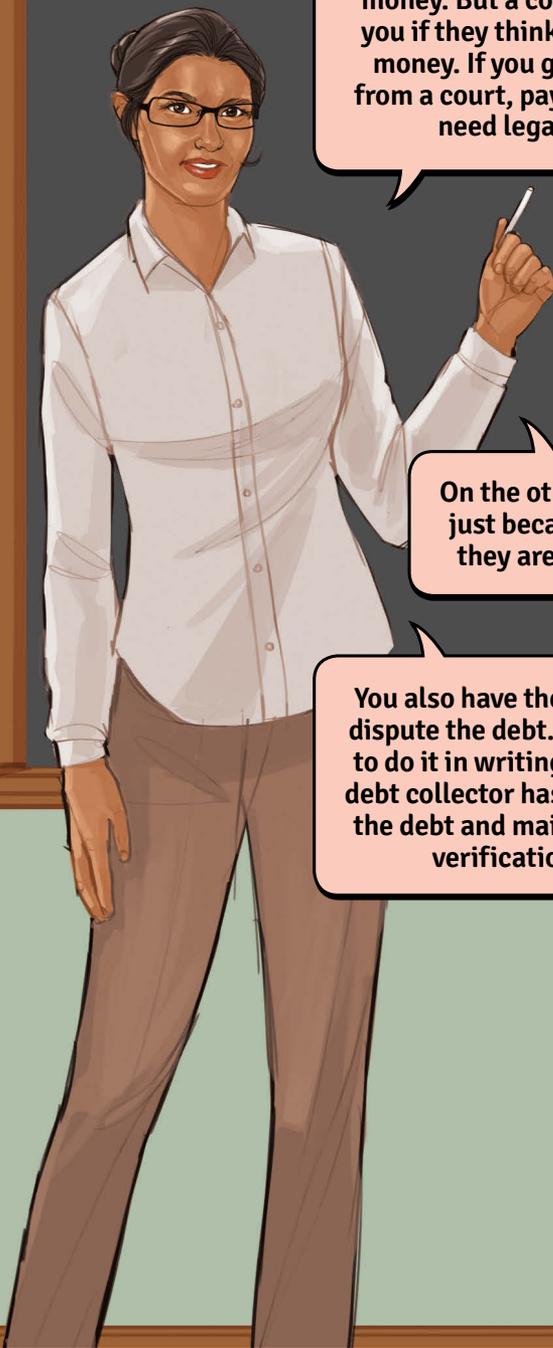




They call me over and over. What can I do to make them stop?

You have to send them a letter asking them to stop contacting you. This won't get rid of the debt, but it should stop the calls.

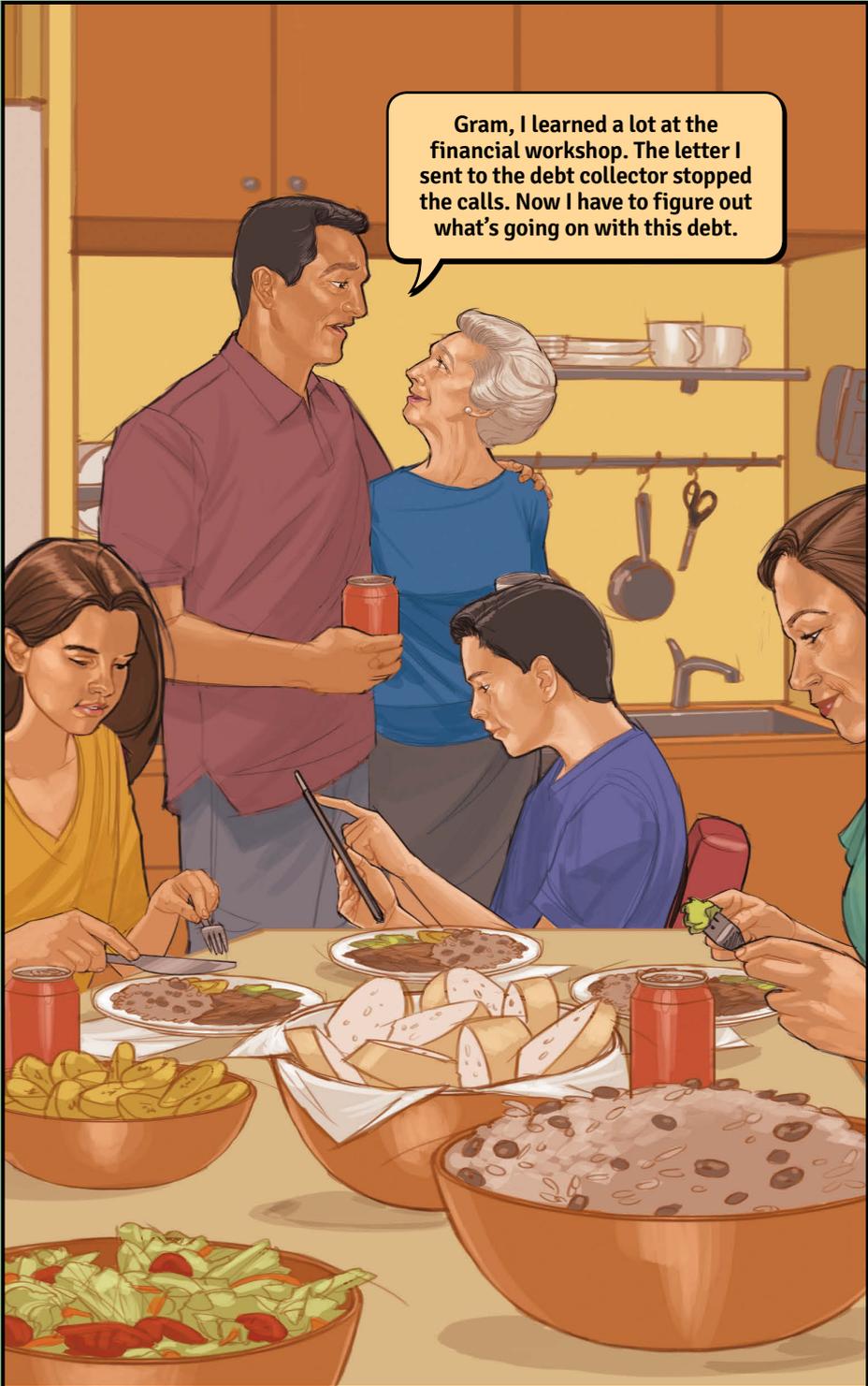
If they keep calling or you feel like they're harassing you, report them at [ftc.gov/complaint](https://www.ftc.gov/complaint) or by phone at 1-877-FTC-HELP.

A woman with dark hair pulled back, wearing glasses and a white button-down shirt, stands in a room. She is holding a white pen in her right hand and pointing it towards the top-right speech bubble. The background is a simple room with a light green wall and a brown door frame.

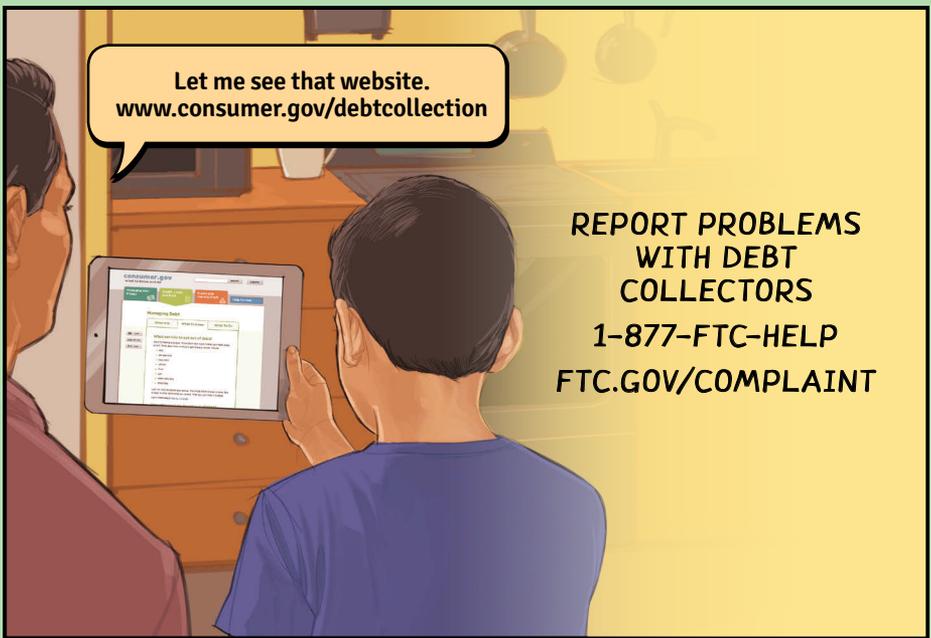
You won't be arrested for owing money. But a company can sue you if they think you owe them money. If you get documents from a court, pay attention. You need legal advice.

On the other hand, don't pay just because someone says they are going to sue you.

You also have the right to dispute the debt. You have to do it in writing and the debt collector has to verify the debt and mail you the verification.



Gram, I learned a lot at the financial workshop. The letter I sent to the debt collector stopped the calls. Now I have to figure out what's going on with this debt.



YOUR RIGHTS WHEN DEALING WITH DEBT COLLECTORS

When you're dealing with debt collectors, you have rights. The law says debt collectors:

- can't call before 8 a.m. or after 9 p.m.
- can't harass you – for example, they can't curse at you or threaten you
- can't lie to you or make up consequences for not paying your debt
- can't tell anyone else about your debt, except for your spouse and your attorney
- can't call you at work if they know your employer doesn't allow these calls

The law also gives you the right to dispute the debt. To do that, you must send the debt collector a letter saying you dispute the debt or part of it. The debt collector has to obtain verification of the debt and mail it to you.

Learn your rights when dealing with debt collectors. Find out more information and tips on managing your debt at consumer.gov/debtcollection.

This fotonovela is part of the Federal Trade Commission's ongoing efforts to raise awareness about scams targeting the Latino community. The story offers information about dealing with debt collectors.

See all of the FTC's fotonovelas at www.consumer.ftc.gov/fotonovela.

Order free educational materials from the Federal Trade Commission at bulkorder.ftc.gov.

Sign up to get free scam alerts and other news at ftc.gov/stay-connected.



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