

# [Debt Collection](#)



## **Fair Debt Collection**

The leading treatise on the FDCPA, the statute that dramatically alters how collection agencies, debt buyers and attorneys collect consumer debts.

[Subscribe Now!](#)

[Model Statutes](#) || [Policy Analysis](#) || [Webinars](#) || [Consumer Resources](#)

### ***HOT TOPICS***

- [Debt Collection Fact Sheets](#)
- [Top items for CFPB Debt Collection Rule.](#)
- [More resources on CFPB debt collection rulemaking.](#)
- [Report: Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC, February 2019](#) [National, State, and D.C. fact sheets](#), [Press Release](#)
- Report: [No Fresh Start: How States Allow Debt Collectors to Push Families into Poverty](#), October 2013
- [Henson v. Santander Consumer USA Inc.](#)

Nearly all families who are behind on their bills paid until they faced a financial catastrophe. Recognizing this, federal and many states' laws require that financially distressed consumers not be abused, deceived, lose their privacy, or be treated unfairly. Many [resources](#) exist to help consumers understand their rights or find an attorney.

NCLC is recognized nationally as an expert in fair debt collection issues, including the Fair Debt Collection Act. NCLC provides information, legal research, policy analysis, and technical and legal support to federal and state legislatures, government consumer protection officials, administrative agencies, the courts, reporters, community groups, and consumer attorneys.

## **Model Statutes**

- [Model Medical Debt Protection Act](#), August 2017
- [Model Consumer Amendments to Uniform Wage Garnishment Act](#), January 2017
- [Model Family Financial Protection Act](#), November 2015
- [Statute of Limitations Reform Act](#), November 2015
- [NCLC/Consumers Union model state law for debt settlement](#), January 2011

## **Policy Analysis**

### **Policy Briefs, Reports & Press Releases**

- [Debt Collection Fact Sheets](#)
- [Report: Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC](#), February 2019 [National, State, and D.C. fact sheets](#), [Press Release](#)
- Press Release: [American Bar Association's Consumer Financial Services Committee Fellows Protest ABA's Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill](#), November 26, 2018
- Memo: The Effect of ACA International: What Does it Vacate, What Does it Undermine, What Rules Remain?, April 2, 2018 [PDF](#) || [MS Word](#)
- Issue Brief: [U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits](#), March 2018
- Press release: [Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers](#), Feb. 26, 2018
- Issue Brief: [Consumer Debt Collection Facts](#), Feb. 2018
- Press release: [Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports](#), Sept. 7, 2017
- Issue Brief: [The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners](#), April 2017
- Press Release: [New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses](#), Jan. 12, 2017
- Press Release: [Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts](#), Sept. 29, 2016
- Press Release: [Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are Needed](#), July 28, 2016
- Report: [Defusing Debt: A Survey of Debt-Related Civil Legal Aid Programs in the United States](#), June 2016
- [Group Letter](#) & [Press Release](#) Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
- Report and [Press Release: Debt Collection Communications: Protecting Consumers in the Digital Age](#), June 2015
- [Report](#) and [Press Release](#): Why the CFPB Should Ban Zombie Debt, January 2015

[More Policy Briefs, Reports & Press Releases >>>](#)

## **Debt Collection Comments and Testimony**

- [Written Testimony by April Kuehnhoff and Oral Testimony by Andrew Pizor before the Washington, DC Committee on the Judiciary & Public Safety in support of Bill 22-0572, The "Wage Garnishment Fairness Amendment Act of 2017"](#), June 7, 2018
- [Testimony of NCLC attorney April Kuehnhoff for the Vermont House Committee on Commerce and Economic Development re: H.482, an act relating to consumer protection](#), February 22, 2018
- [Testimony of NCLC attorney April Kuehnhoff before Joint Financial Services Committee In support of S.120/H.2811, An act relative to fairness in debt collection](#), Sept. 25, 2017
- [Testimony responding to the proposed amendments to the Massachusetts Rules of Civil Procedure regarding credit card debts](#), Feb. 28, 2017
- [Testimony of NCLC, NACA, and MLRI to the Mass. Division of Banks and the Mass. Attorney General re: debt collection and regulation in Mass. \(licensing of debt buyers and law firms\)](#), Oct. 18, 2016

[More Comments and Testimony >>>](#)

## Letters

- [ABA Fellows Letter to ABA Opposing Support to H.R. 5082](#), Nov. 26, 2018; [press release](#)
- [Letter to Rep. Gonzalez from Texas attorneys and law professors opposing HR 4055](#), Feb. 26, 2018
- [Consumer opposition letter](#) to H.R. 4550 (Gonzalez-Mooney) (previously filed as H.R. 1849 (Trott)), Practice of Law Technical Clarification Act of 2017, Jan. 12, 2018
- [Group letter opposing H.R. 1849 - Practice of Law Technical Clarification Act of 2017](#), May 5, 2017 || Issue Brief: [U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits](#), Sept. 2017
- [Letter supporting H.R. 5664 \(Cummings\), Wage and Garnishment Equity Act](#), July 6, 2016
- [Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls \(HANGUP\) bill](#), Nov. 2, 2015

[More Letters >>>](#)

## Webinars

- [“Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt”](#) by Angela Ciolfi (Legal Aid Justice Center), Daniel Bowes (North Carolina Justice Center), Dennis Gaddy (Community Success Initiative), Moderated by Samuel Brooke (Southern Poverty Law Center)
- [“Student Loan Debt and Older Adults”](#) by Joanna Darcus (NCLC), January 29, 2019
- [“Legal Basics - Debt Collection Protections for Older Consumers”](#) by April Kuehnhoff (NCLC), February 13, 2018
- [“Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits”](#), Sept. 12, 2017
- [“Medical Debt Strategies for Older Adults”](#) by Jenifer Bosco (NCLC), October 18, 2017
- [“The Color of Debt: Racial Disparity in Debt Collection Lawsuits”](#) by Paul Kiel (Pro Publica), April Kuehnhoff (NCLC), December 1, 2015
- [“Debt Relief Services Aren’t Just for Kids Anymore”](#) by Andrew Pizor (NCLC), May 21, 2015
- [“Medical Debt: Overview of New IRS Regulations and Industry Best Practices”](#) by Jessica Curtis (Senior Advisor, Hospital Accountability Project, Community Catalyst); Mark Rukavina (Principal, Community Health Advisors, LLC); Chad Mulvany (Director of Healthcare Finance Policy, Strategy and Development, Healthcare Financial Management Association), March 4, 2015
- [“Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson”](#) by Karin Martin, Ph.D. (Assistant Professor at John Jay College of Criminal Justice at CUNY), Thomas Harvey (Executive Director, Arch City); Odette Williamson (Staff Attorney, National Consumer Law Center), January 29, 2015

[More webinars >>>](#)

## Consumer Resources

- [Submit a debt collection complaint](#) to the Consumer Financial Protection Bureau.
- Articles in [NCLC’s Consumer Debt Advice](#) series
- [Read sample letters](#) for responding to debt collectors.
- Read consumer information on dealing with debt from the [Consumer Financial Protection Bureau](#) or [the Federal Trade Commission](#).

- [Find an attorney](#) through the National Association of Consumer Advocates.