New Jersey
DEBT COLLECTION FACT SHEET

Percentage of New Jerseyans with Debt in Collections

<table>
<thead>
<tr>
<th>Category</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Percent</td>
<td>28%</td>
<td>Any Percent</td>
<td>44%</td>
</tr>
<tr>
<td>Medical Percent</td>
<td>15%</td>
<td>Medical Percent</td>
<td>23%</td>
</tr>
<tr>
<td>Student Loan Percent</td>
<td>2%</td>
<td>Student Loan Percent</td>
<td>3%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in New Jersey

- Any Debt $1,114
- Medical Debt $483
- Student Loans $9,405

Debt Collection Complaints by New Jerseyans

12,051

Debt Collection Law Violations Reported by New Jerseyans

- Calls Repeatedly: 27%
- Calls After Getting ‘Stop Calling’ Notice: 28%
- Makes False Representation about Debt: 26%
- Fails to Identify as Debt Collector: 11%
- Tells Someone Else About Consumer’s Debt: 4%
- Other: 4%

Top Companies Reported by New Jerseyans as Compiled by the Federal Trade Commission

1. Credit One Bank: 334
2. Comenity Bank: 267
3. Portfolio Recovery Associates: 240

General Garnishment Rate for New Jersey

2.4%