

# **Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors**

We write to support your bill, the Stop Debt Collection Abuse Act. This bill is an important step on the road to limiting abusive debt collection of debts owed the federal government. The bill will ensure that third party collectors are covered under the Fair Debt Collection Practices Act (FDCPA) when they are collecting overpayments, fines, penalties, fees or other money owed to federal agencies. These are important additions to the existing coverage of IRS debts and consumer debts already included by federal regulation in the FDCPA. Additionally, the bill will require federal agencies to wait at least 180 days before referring their debts to collectors and will limit the fees that can be charged in these collection efforts to amounts that are reasonable, authorized by the contract, and no more than 10% of the amount collected. [Read More >>>](#)