

[Due September 18: Urge the CFPB to Protect Consumers, Not Abusive Debt Collectors](#)

The Consumer Financial Protection Bureau has proposed a [debt collection rule](#) that does more to protect abusive collectors than consumers. [Submit public comments by September 18, 2019.](#)

Urge the CFPB to strengthen the rule to protect consumers from harassment, abuse and deception by debt collectors, including collection attorneys, and to ensure that consumers receive important information about their rights.

[Submit a Comment](#) || [Other Actions You Can Take](#)

The proposed rule would allow collectors to:

- **Ring you 7 times per week, per debt.** A consumer with 8 medical debts could hear the phone ringing up to 56 times a week!;
- **Contact you by text, email, or direct message without your permission, and send important information through hyperlinks;**
- **Sue you without the collector's attorneys reviewing original account documents** to make sure you are the right person and the debt is the right amount and;
- **Collect debt that is so old that the deadline for a lawsuit has passed** and records of who owes the debt and for how much may be lost.

See our [issue brief](#) for more on what the proposed rule does and our recommendations for strengthening it.

How You Can Comment

- Email directly to 2019-NPRM-DebtCollection@cfpb.gov via our [convenient portal](#).
- Be sure to include **Docket No. CFPB-2019-0022**.
- Submit comments to [Regulations.gov](#) via our [convenient portal](#).
- By mail to Comment Intake-CFPB, 1700 G Street, NW, Washington, DC 20552

Other Actions You Can Take

- [Tell us your story](#). Have you been harassed by debt collectors calling? Are you getting email, text, or direct messages from debt collectors? Have you been sued in a collection lawsuit where you didn't owe the debt or the amount claimed was incorrect? Have you been contacted by a collector asking you to pay a very old debt? Then tell us your story.
- [Find an attorney](#) to help stop abusive debt collection practices.
- See our [CFPB debt collection rulemaking resources](#) (including issue briefs and fact sheets) for more on what the proposed rule does, our recommendations for strengthening it, [and how it impacts employers and businesses as well as consumers](#).
- LEARN MORE about the [CFPB's debt collection rule](#) and NCLC's [work to promote fair debt collection](#).