

Understand how the CFPB's Debt Collection Rule impacts you

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If you have a debt in collection, it's often a challenging time. You may be having a difficult time financially and that can be frightening. And if a debt collector contacts you about your debts, you may have concerns about whether the debt collector is legitimate, whether the debt is yours, or if the amount the collector is seeking to collect is accurate.

The Fair Debt Collection Practices Act makes it illegal for debt collectors to harass or threaten you when trying to collect on a debt. In addition, on November 30, 2021, the CFPB's new Debt Collection Rule became effective. This rule clarifies how debt collectors can communicate with you, including what information they're required to provide at the outset of collection about the debt, your rights in debt collection, and how you can exercise those rights.

Here are five key things to know about the new debt collection rule.

What is a debt collection validation notice?

When a debt collector first communicates with you, or shortly thereafter, they're generally required to provide certain information about the debt. When the information is provided in writing or electronically, it is called a validation notice, and it will generally include information like:

- Name and mailing information of the debt collector
- Name of the creditor to whom the debt is owed
- Account number (if any) associated with the debt
- An itemization of the current amount of the debt that reflects interest, fees, payments, and credits since a particular date that you may be able to recognize or verify with records
- The current amount of the debt as of when the validation notice is provided
- Information about your debt collection rights including how to dispute the debt

This notice is meant to help you identify whether you owe the debt and whether the collector's information about the debt is accurate. The notice **must** include a "tear-off" form that you can send back to the debt collector to dispute the debt or take other actions.

[Learn more about a debt collection validation notice \(cfpb.gov/askcfpb/2109\)](https://www.consumerfinance.gov/askcfpb/2109)

How often can a debt collector call me?

The Fair Debt Collection Practices Act (FDCPA) prohibits debt collectors from repeatedly or continuously calling you with the intent to harass, oppress, or abuse you.

Under the [Debt Collection Rule](https://www.consumerfinance.gov/consumer-tools/debt-collection/answers/key-terms/#debt-collection-rule) (<https://www.consumerfinance.gov/consumer-tools/debt-collection/answers/key-terms/#debt-collection-rule>), collectors are presumed to violate the law if they place a telephone call to you about a particular debt:

- More than seven times within a seven-day period, or
- Within seven days after engaging in a phone conversation with you about a particular debt

These call frequency presumptions only apply to calls placed by the collector to you. They don't apply to text messages, emails, and other types of media.

[Those media have other limitations \(cfpb.gov/askcfpb/2112\)](https://www.consumerfinance.gov/askcfpb/2112).

[Learn more about the rules for how often a debt collector can call you \(cfpb.gov/askcfpb/2110\)](https://www.consumerfinance.gov/askcfpb/2110)

When can a debt collector report my debt to a credit reporting company?

There are certain steps debt collectors must take before they can report a debt to a credit reporting company. They must do any of the following:

- Speak to you by telephone or in person about the debt
- Mail a letter or send an electronic communication about the debt and wait for a reasonable amount of time, generally 14 days, in case it is returned as undeliverable

If the debt collector sends you a validation notice, it means that they've satisfied their requirement to contact you and, in general, can begin reporting the debt to credit reporting companies, provided they follow other laws about credit reporting.

[Learn more about the rule for reporting a debt in collection \(cfpb.gov/askcfpb/2111\)](https://cfpb.gov/askcfpb/2111)

Can a debt collector contact me on social media about a debt?

Debt collectors must follow certain rules if they contact you through social media, including:

- **Keeping the messages private** – Their messages to you must be private and not viewable by the general public or by your friends, contacts, or followers.
- **Identifying themselves as a debt collector** – If a debt collector attempts to send you a private message requesting to add you as a friend or contact, the debt collector must identify themselves as a debt collector.
- **Providing a way for you to opt out of their communications** – They must also provide you, in each message, a simple way to opt out of receiving further communications from them on that social media platform.

[Learn more about restrictions around social media outreach \(cfpb.gov/askcfpb/2112\)](https://cfpb.gov/askcfpb/2112)

What is a “limited-content message?”

A “limited-content message” is a type of voicemail that a debt collector may leave for you that must include specific information. Limited-content messages must include:

- A business name that does not indicate the caller is a debt collector
- Telephone number(s) you can use to return the call
- A request that you reply and the name(s) of who you can contact to reply

There’s also some optional information they can include, including suggested dates and time for you to reply. Voicemails that don’t follow these rules are not considered limited-content messages.

[Learn more about limited-content messages \(cfpb.gov/askcfpb/2113\)](https://cfpb.gov/askcfpb/2113)

If you're having an issue with debt collection, you can submit a complaint with the CFPB online or by calling [855\) 411-CFPB \(2372\)](tel:855411CFPB). [You can also learn more about your debt collection rights \(https://www.consumerfinance.gov/consumer-tools/debt-collection/\)](https://www.consumerfinance.gov/consumer-tools/debt-collection/).