

Please circle the rights that you believe consumers have during the debt collection process.

1. If I dispute a debt in writing within the first 30 days, the collector must stop collection activity for that debt until he or she verifies the debt is valid. (true)
2. Collectors can't contact me about a debt unless they have a copy of my latest bill or periodic statement. (false)
3. The collector must stop contacting me if I make a request in writing. (true)
4. Collectors can't contact me before 8am or after 9pm. (true)
5. Collectors must always identify themselves as a debt collector in each communication with me. (true)
6. In the first communication, the collector must warn me that anything I say can be used for the purpose of collecting the debt. (true)
7. Collectors can't contact my employer or relatives, even to determine my contact information. (false)
8. Collectors can't use email or text messaging to contact me. (false)
9. The collector can't reveal the details of my debt to anyone other than me. (true)
10. I can tell collectors that certain times or places are inconvenient, and they must stop contacting me at those times and places. (true)
11. A collector can't call me more than once per day. (false)
12. Collectors can't use profanity or obscenity when communicating with me. (true)
13. The collector can't try to put the debt on my credit report without first contacting me. (false)
14. If a collector knows I'm represented by an attorney, the collector must contact the attorney about the debt and cannot contact me. (true)
15. After 10 years, collectors must usually forgive my debts. (false)
16. After 5 years of nonpayment, I often can't be sued on a debt. (true)
17. After 7 years, debts usually can't be listed on my credit report. (true)
18. The collector can't ask me to pay any debt that's older than 7 years. (false)