



*Legal Hotline for Michigan Seniors
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A program of Elder Law of Michigan, Inc.*

HOW TO TALK TO BILL COLLECTORS

The most important thing to remember in dealing with bill collectors is that you do not have to talk to them. Federal law says you can tell collection agencies not to contact you – see the attached government brochure.

However, bill collectors do not always follow the law and they may continue to call you. They can be very aggressive and hard to deal with. **You should not worry about being rude to them – they are in the wrong to continue contacting you.**

Sometimes it is easier to get rid of such callers if you have a written script to follow. Some sample language is set out on the back of this page. If you are called by a collection agency choose one or more of these sample statements to read and then hang up. If they call back, repeat as necessary.

Keep this flyer by your phone and use each time you are called. Do not get dragged into any other conversation with bill collectors. Otherwise they may trick you into giving out personal information to be used against you.

Another tactic they use is to simply keep you on the phone to berate and shame you for not paying, hoping to either upset you or make you feel guilty so you might pay them. Do not fall for this and by all means don't be afraid to quickly terminate the conversation even if hanging up is required.

SAMPLE LANGUAGE:

I sent you a do-not-contact letter. You are violating the law by calling me. Do not call again. Good-bye.

I told you not to contact me. I am keeping a record of your calls because you are violating the law. Good-bye.

I am living on Social Security and can not afford to pay this bill. You are wasting your time contacting me. Good-bye.

I do not owe this bill and do not intend to pay you anything. Do not contact me again. Good-bye.

I told you not to contact me again. This is illegal harassment and I will not stand for it. I am going to report you to the proper authorities. Good-bye.

The Legal Hotline is a program of Elder Law of Michigan, Inc., a non-profit organization. If you would like to support our work, please consider sending a tax deductible donation to the Legal Hotline, 3815 W. St. Joseph, Suite C-200, Lansing, MI 48917. Thank You.