

## TEN TIPS FOR COMMUNICATING WITH DEBT COLLECTORS

1. Save every letter and envelope you receive from a debt collector.
2. Save all messages (especially voice mail) from the collectors.
3. Document every phone call or message from the collectors.
4. Take notes during every call.
5. Get as much information as possible from the collector regarding the debt and repayment options.
6. Don't lie to the collectors when speaking with them.
7. Send request for validation of the debt within 30 days of receipt of the first letter (**Certified mail return receipt requested**).
8. Request documentation of any settlement agreements to be sent to you prior to making a payment to them.
9. Don't give post-dated checks, debit card numbers or checking account information.
10. Seek legal help!