

FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

WHAT IS THE FDCPA?

A federal law that protects U.S. consumers from abusive, unfair, or deceptive debt collection practices by third-party debt collectors

WHO DOES IT APPLY TO?

Third-party debt collectors, debt collection agencies, debt buyers, and collection attorneys acting as debt collectors

WHO DOES IT PROTECT?

U.S. consumers with consumer debts like credit card debt, medical bills, personal loans, or student loans



What Creditors Can Do From The Fair Debt Collection Practices Act

SA Dillow



What Creditors Can Do From The Fair Debt Collection Practices Act:

Oversight Hearing on Fair Debt Collection Practices Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1984 **Fair Debt Collection Practices Act** United States. Congress. Senate. Committee on Banking, Housing and Urban Affairs. Subcommittee on Consumer Affairs,1977 *The Fair Debt Collection Practice Act* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1993 **The American Bar Association Guide to Credit and Bankruptcy** American Bar Association,2009 Shares essential information on how to build and protect one s credit explains how to make informed decisions about debts and bankruptcy and covers the latest changes in bankruptcy law credit card rates and home equity loans **Credit Cards** Alicia Puente Cackley,2010-02 Approx 6 6% of credit cards CC were 30 or more days past due in the first qtr of 2009 the highest rate in 18 years To recover delinquent debt CC issuers may use their own collection dept outside collection agencies collection law firms or sell the debt This report examined 1 fed and state consumer protections and enforcement respon related to CC debt collection 2 the practices involved in collecting and selling delinquent CC debt and 3 issues that may exist related to some of these practices To address these objectives the author interviewed rep from 6 large CC issuers 6 third party debt collection agencies 6 debt buyers two law firms fed and state agencies and attorneys and organizations representing consumers and collectors Illus *Credit & Financial Issues* ,1995

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Kiyosaki The times call for a book that offers hope and education on mastering credit and getting out of debt

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