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Free information about managing debt

Para información
en español visite
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DEBT

An illustration of a man in a blue shirt and dark pants standing next to large, blue, 3D block letters that spell out the word 'DEBT'. The scene is set in front of a green building with a white awning and a window. To the right of the man is a yellow trash can. The background is a solid green color.

Call [1-877-FTC-HELP](tel:1-877-FTC-HELP)

DEBT

When dealing with debt collectors you have rights.

Federal law requires that debt collectors treat you fairly. A debt collector may **NOT**:

- call you before 8 a.m. or after 9 p.m.
- contact you at work if the collector knows your employer does not allow it.
- harass or abuse you or anyone else they contact.
- lie or mislead anyone when collecting a debt.

[ftc.gov/MoneyMatters](https://www.ftc.gov/MoneyMatters)
Federal Trade Commission