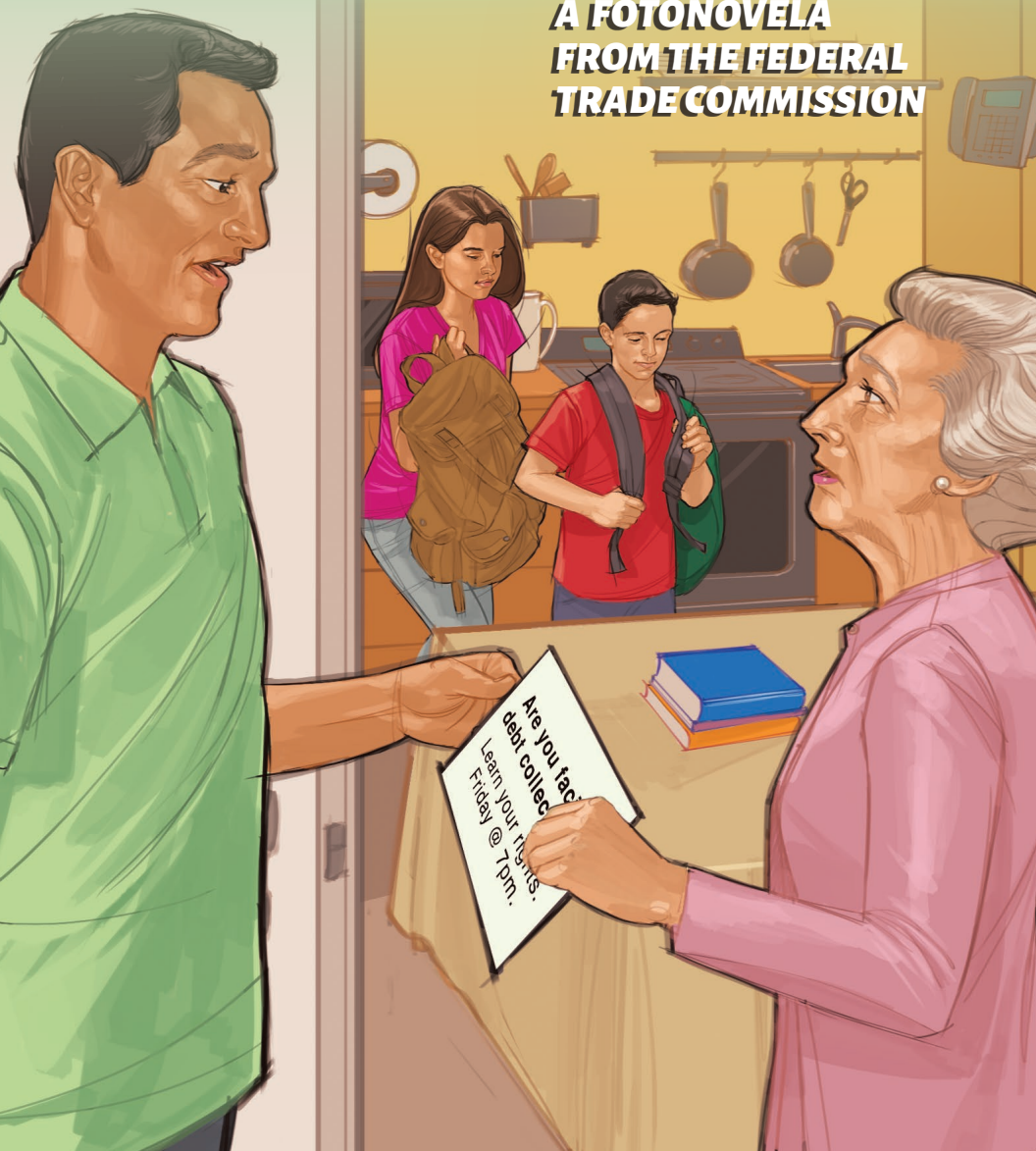


JUAN LEARNS HIS RIGHTS WHEN DEALING WITH DEBT COLLECTORS

**A FOTONOVELA
FROM THE FEDERAL
TRADE COMMISSION**



Are you facing
debt collectors?
Learn your rights.
Friday @ 7pm.


JUAN LEARNS HIS RIGHTS WHEN DEALING WITH DEBT COLLECTORS

ABOUT THE FTC

The Federal Trade Commission is the nation's consumer protection agency. Its mission is to protect consumers from fraudulent and deceptive practices.

This fotonovela is part of the FTC's ongoing efforts to help all communities, including the Latino community, avoid scams and stop fraud. To read all the fotonovelas online and to order print copies in Spanish, visit ftc.gov/graphicnovels.

Report fraud by calling 1-877-FTC-HELP (1-877-382-4357) or at ReportFraud.ftc.gov.



Juan, a debt collector called my house yesterday looking for you.

A debt collector? What did he say?

That you took out a loan and didn't pay it back. He said you owe a lot of money. He really scared me.

The next day, a friend of Juan's mother pays her a visit.

I saw this and thought about what you told me about Juan. Maybe you should tell him about this seminar.

Thank you. Do you think he's in trouble? They won't stop calling here and asking for him.

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Juan's mother gives him the flyer about the debt collection seminar.

Thanks for watching the kids. This is a big help.

Juan, the debt collector keeps calling here even though I told him you don't live here. Look at this. You should go. Maybe they can help you. You have rights.

Are you facing
debt collec
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Juan takes his mother's advice and goes to the seminar.



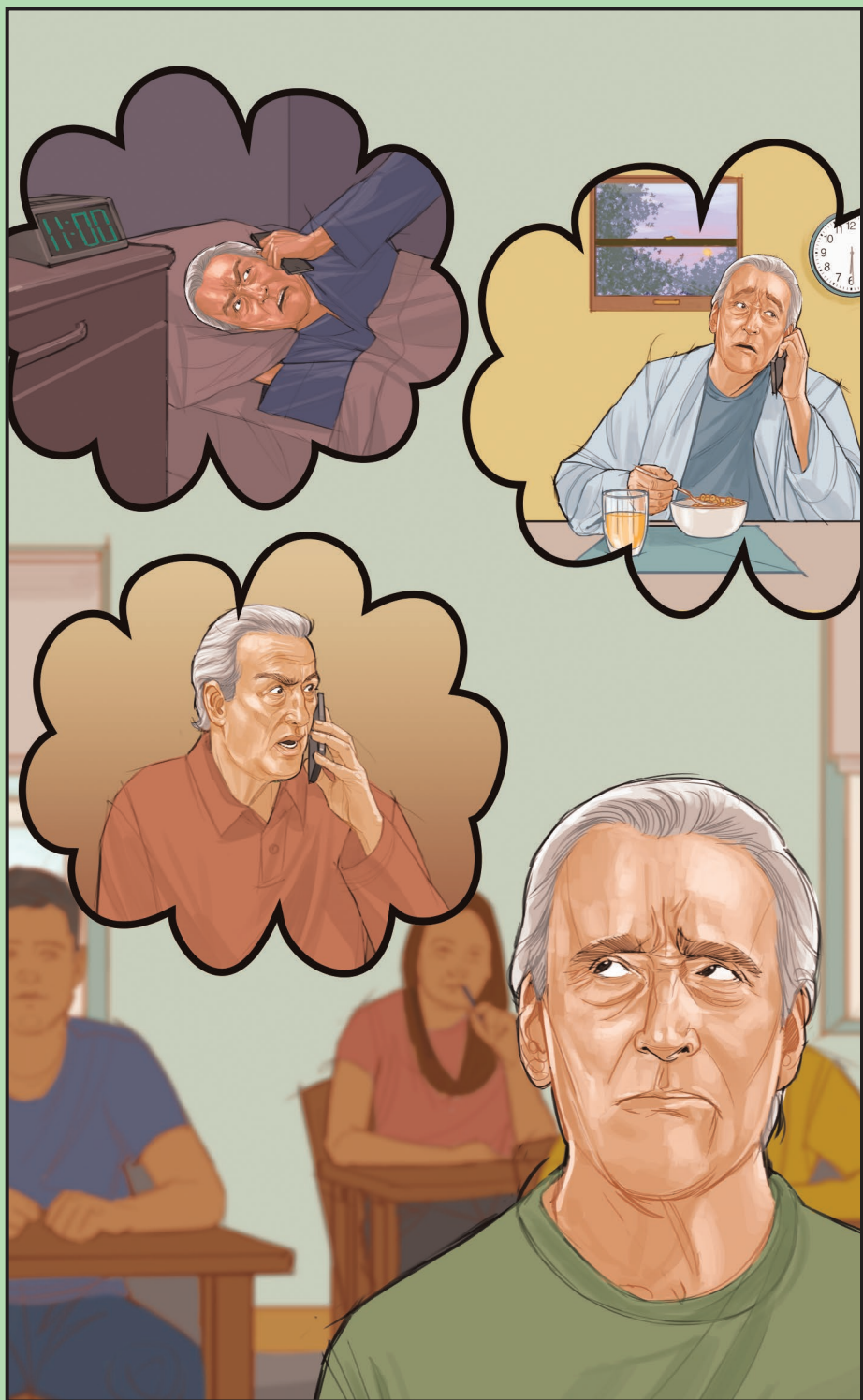
Let's learn what
the law says...

The Fair Debt
Collection
Practices Act
gives you rights.

The law says that debt collectors:

- Can't call you before 8 in the morning
- Can't call you after 9 in the evening
- Can't harass or insult you, ever





Debt collectors:

- Can't make up consequences of what will happen to you if you if you don't pay
 - Can't have you arrested just because you owe money
 - Can't lie



Debt collectors:


Do you know your neighbor?
She owes money. I'm going
to call her at work.



- Can't talk to anyone about your debt
- Can't call you at work if they know these calls are not allowed

OFFICE

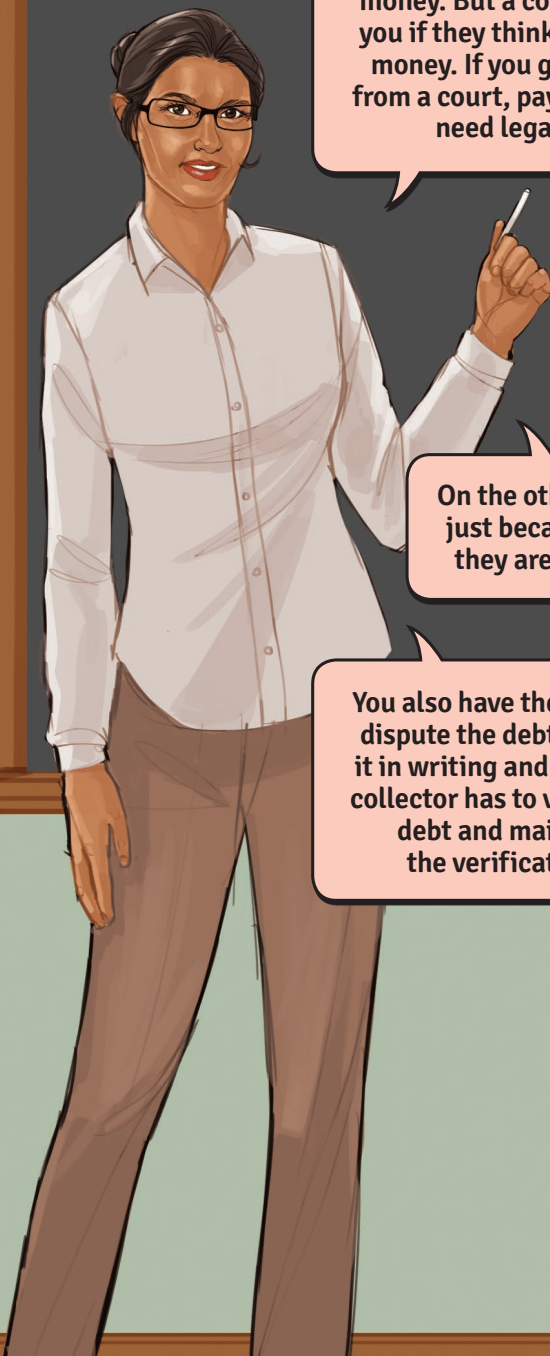




They call me over and over. What can I do to make them stop?

Send them a letter asking them to stop contacting you. This won't get rid of the debt, but it should stop the phone calls.


If they keep calling or you feel like they're harassing you, report them to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) or by phone at 1-877-FTC-HELP (1-877-382-4357).



You won't be arrested for owing money. But a company can sue you if they think you owe them money. If you get documents from a court, pay attention. You need legal advice.

On the other hand, don't pay just because someone says they are going to sue you.

You also have the right to dispute the debt. But do it in writing and the debt collector has to verify the debt and mail you the verification.



I learned a lot at the financial seminar. The letter I sent to the debt collector stopped the calls. Now I have to figure out what's going on with this debt.



YOUR RIGHTS WHEN DEALING WITH DEBT COLLECTORS

Federal law says debt collectors:

- can't call before 8 in the morning or after 9 in the evening
- can't harass you – for example, they can't curse at you or threaten you
- can't lie to you or make up consequences for not paying your debt
- can't tell anyone else about your debt, only your spouse and your attorney
- can't call you at work if they know your employer doesn't allow these calls

The law also gives you the right to dispute the debt.

Find out more about your rights when dealing with debt collectors and advice on managing your debt at [consumer.gov](https://www.consumer.gov).

Report fraud, scams, and bad business practices to the FTC at [ReportFraud.ftc.gov](https://www.ReportFraud.ftc.gov) or by calling 1-877-FTC-HELP (1-877-382-4357). Share your experience and give as much or as little information as you want. Your report helps the FTC investigate, stop fraud, and alert the community.

Order free copies of this fotonovela and other
FTC educational materials in Spanish at
[ftc.gov/fotonovelas](https://www.ftc.gov/fotonovelas).

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