

CREDIT COUNSELING

Counseling services provide assistance to individuals having difficulty learning to budget their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, cooperative extension services, family service centers and religious organizations, offer free or low-cost credit counseling.

The National Foundation for Consumer Credit (NFCC) has members that provide money management techniques, debt payment plans and education programs to help consumers learn to budget and use credit wisely. Many of its members are locally managed, nonprofit agencies operating under the Consumer Credit Counseling Service. To locate the nearest member call 1-800-388-2227 toll free or visit the website at www.nfcc.org.

My vesta.org is the nation's first, nonprofit, internet based debt counseling service. It assists families and individuals with debt, credit, money and financial problems through their website at: www.myvesta.org as well as through one-on-one counseling at: **1-800-680-DEBT.**



CREDIT COUNSELING INFORMATION

Consumer Credit Counseling Service
1-800-388-2227

Or visit their website at:
www.nfcc.org

Internet Based Debt Counseling
1-800-680-3328

Or visit their website at:
www.myvesta.org

WHEN YOUR DEBT IS OUT OF
CONTROL

CREDIT COUNSELING AND DEBT COLLECTION

From the
Office of the District Attorney
Tenth Judicial District



Stephen M. Howe
District Attorney

Johnson County, Kansas
Economic Crime Unit
Consumer Hot Line 913-715-3003
White Collar Crime 913-715-3140

“THE FAIR DEBT COLLECTION PRACTICES ACT”

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family and household debts, including car loans, mortgages, charge accounts and money owed for medical bills. A debt collector is someone hired to collect money owed by you.

A DEBT COLLECTOR MAY NOT

Contact you at unreasonable times or places, for example before 8 A.M. or after 9 P.M. unless you agree.

Contact you at work if you tell the debt collector your employer disapproves.

Contact you after you write a letter to the collection agency telling them to stop contact, except to notify you if the debt collector or creditor intends to take some specific action.

Contact your friends, relatives, employer or others, except to find out where you live and work. They may not disclose to individuals that you owe money.

Harass you by threats of harm to you or your reputation, use of profane language or repeated telephone calls.

Make any false statement, including that you will be arrested, or threaten to have money deducted from your paycheck or to sue you, unless the collection agency or creditor intends to do so and it is legal.

YOUR RIGHTS UNDER THE FAIR DEBT COLLECTION PRACTICES ACT:

IF YOU ARE CONTACTED BY A DEBT COLLECTOR

You have a right to a written notice, sent within 5 days after you are contacted, providing you with the following information:

1. The amount owed,
2. The name of the creditor, and;
3. What action to take if you believe you don't owe the money.

IF YOU BELIEVE YOU DO NOT OWE THE MONEY OR THE AMOUNT CLAIMED

1. Contact the creditor in writing [by certified mail] and send a copy to the debt collection agency with a letter telling them not to contact you.

IF YOU DO OWE THE MONEY OR PART OF IT:

1. Contact the creditor to arrange for payment.
2. Often times a credit will sell your account directly to a debt collection agent/company.

IF YOU ARE BEING HARRASSED BY A DEBT COLLECTOR AND WISH TO FILE A COMPLAINT CONTACT THE FOLLOWING AGENCIES:

FEDERAL TRADE COMMISSION
600 PENNSYLVANIA AVENUE, NW
WASHINGTON, DC 20580
TOLL FREE: 1-877-382-4357 or
www.ftc.gov

OR
JOHNSON COUNTY CONSUMER
HOTLINE

913-715-3003