

## Debt Collectors Calling? It May Be a Case of Mistaken Identity

It can be scary to get a call from someone trying to collect a debt you don't owe. But there are some things you can do to straighten out the debt collectors if they have the wrong person:

**Don't ignore the debt collector.** Avoiding the debt collector won't make the debt go away or stop the collector from calling you. If you believe you do not owe the debt, or the debt is not yours, you need to communicate that to the debt collector.

**Write a letter to the debt collector and keep a copy for your records.** You have the right to tell a debt collector to stop contacting you. The Consumer Financial Protection Bureau (CFPB) provides sample response letters to a debt collector who is trying to collect a debt from the wrong person, as well as tips on how to use them. Visit [www.consumerfinance.gov](http://www.consumerfinance.gov) or call (855) 411-2372 to access the form letters.

**Send the letter certified mail and purchase a return receipt.** This allows you to confirm that the letter was received, but be sure to keep records of the letter's receipt. If you fax the letter, keep a copy of the fax confirmation receipt.

If you're uncertain as to whether or not you owe the debt, you should ask the debt collector why they think you owe this debt, the amount of the debt, how old the debt is and other details.

You may want to contact the credit reporting bureaus to ensure they have your full name on file. If your credit report includes your middle name, instead of just a middle initial, it might cut down on any erroneous unpaid debts hitting your credit report.

If you believe a debt collector is harassing you, being abusive or otherwise violating the law, you can report them to the CFPB at (855) 411-2372 or the Colorado Department of Law Collection Agency Regulation at (720) 508-6022.

***Recognize, Refuse, Report!***  
**Call us Monday–Friday, 9 a.m.–4 p.m.**

**1-800-222-4444**

Denver Metro Area  
303-222-4444

[www.aarpelderwatch.org](http://www.aarpelderwatch.org)



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