

01 / DURING THE CALL

Handle a Debt Collector Call

Get the facts. Keep a record. Give yourself room to make an informed decision instead of reacting to pressure.

01 / Find out who is calling.

Ask for the caller's name, company, mailing address, callback number, creditor, and claimed amount. Verify the company independently. Do not share bank details, card details, or your full Social Security number with an unverified caller. [\[1\]](#)

02 / Use a calm script.

Try: Please give me your company name and mailing address and send the debt information in writing. I will review it before making a payment decision. This is suggested wording, not a substitute for a written dispute.

03 / Write down the conversation.

Record the date, time, number, company, amount claimed, and what was said. Save voicemail and letters. If the caller pressures you to pay immediately, end the conversation and review the written information first.

04 / Know what should arrive.

A covered debt collector generally provides validation information in the first communication or within five days. It includes the creditor, amount, and dispute instructions. The notice should tell you the deadline for disputing. Keep it and the envelope. [\[2\]](#)

02 / AFTER THE CALL**Handle a Debt Collector Call****01 / Use the written dispute deadline.**

If you dispute the debt in writing within the 30-day validation period, the collector must pause collection of the disputed amount until it sends verification. Follow the notice's instructions, identify what you dispute, and keep a copy and delivery proof. An oral request alone does not trigger this written-dispute protection. [3]

02 / Treat old debts carefully.

Before paying or agreeing that an old debt is yours, check the applicable state law and debt type. In some states, a payment or acknowledgment can restart the lawsuit deadline. Credit-reporting time limits are separate. Do not assume an old debt is automatically unenforceable. [4]

03 / Court papers need a response.

Do not ignore a summons, even if you dispute the debt or believe it is too old. Read the papers and respond by the stated deadline. A request for validation or fewer calls does not replace a court response. [5]

04 / Keep evidence if something goes wrong.

Save threats, misleading statements, and harassment details. Use the CFPB debt-collection tools for sample letters and complaint options. Federal FDCPA coverage generally concerns third-party collectors and certain debt buyers; state protections may be broader. [6]

DO THIS TODAY

Your next step: save the call details and locate the dispute deadline on the validation notice.

SOURCES / REVIEWED OCTOBER 1, 2026

1. [CFPB: verify a collector](#)
2. [CFPB: validation information](#)
3. [CFPB: collection after a dispute](#)
4. [CFPB: old debts](#)
5. [CFPB: responding to a lawsuit](#)
6. [CFPB: debt-collection tools](#)

General U.S. consumer education. State rules and individual circumstances can differ.