THE GINSBURG LAW INSIDER

September 2026

A DEBT COLLECTOR KEEPS CALLING. NOW WHAT?

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The calls start early. Then they come at work. Then a voicemail hints that something bad will happen if you don't pay by Friday. Whether the debt is real, already paid, or not even yours, the pressure can feel relentless—and a lot of people assume they simply have to put up with it.

You don't. Federal law puts real limits on how, when, and how often debt collectors can contact you, and most states add protections of their own. Knowing where those lines are can change the conversation entirely.

Here is what a collector generally can and cannot do—and what to do when one crosses the line.

What collectors generally cannot do. Under the federal Fair Debt Collection Practices Act, third-party debt collectors generally cannot call before 8 a.m. or after 9 p.m. your time, call you at work once they know your employer doesn't allow it, or keep contacting you directly once they know you have an attorney on the debt.

They cannot threaten arrest, lawsuits they don't intend to file, or consequences that aren't legally available. They cannot lie about who they are, how much you owe, or what happens if you don't pay. And they cannot discuss your debt with neighbors, coworkers, or relatives (other than your spouse) beyond confirming basic contact information.

Repeated calls meant to annoy or harass you are also off-limits. Under current federal rules, more than seven calls in a seven-day period about a single debt is presumed to be too many.

What you can do. You have the right to ask the collector, in writing, to validate the debt—to show who the original creditor was, how much is owed, and that they have the right to collect it. You can tell a collector, in writing, to stop contacting you. And if the debt is yours and you'd rather resolve it, you can negotiate—often for less than the full balance.

Keep a log. Note the date, time, number, and what was said on every call. Save voicemails and letters. Screenshot text messages. If a collector breaks the law, that record is your evidence—and consumers who prove violations may recover statutory damages, actual damages, and attorney's fees paid by the collector.

Pay attention to who is calling. These rules apply to third-party collectors and debt buyers. Original creditors are treated differently under federal law, though many states—including Pennsylvania and California—extend similar protections. And if the calls are automated or prerecorded, or are hitting a cell phone you never agreed to be called on, the Telephone Consumer Protection Act may give you additional claims.

Finally, don't ignore court papers. A collector who can't reach you by phone may simply file a lawsuit. If you're served, respond. The strongest defense you'll ever have is the one you actually raise.

If a collector is crossing the line, we can help you make it stop—and hold them accountable for it.

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FEATURED WEBSITE RESOURCE

🚗 NEW: Lemon Law Research Suite! 🍋

Think your vehicle might be a lemon? Our new online research tool makes it easier to understand your vehicle's history and your potential rights.

One of the biggest problems we see is that consumers often don't realize there may be a Lemon Law or warranty claim. They are told:
"We couldn't duplicate the problem."
"That's normal for this model."
"There's no fix available yet."
"Just bring it back if it happens again."
Meanwhile, the repair orders keep piling up.
Our new Lemon Law Research Suite is intended to give vehicle owners a better starting point for putting the pieces together.

🔎 Research your vehicle
⚠️ Check recalls and common problems
📋 Explore warranty and repair issues
🗺️ Review Lemon Law information by state
⚖️ Learn when repeated repairs may mean you have a claim

👉 Explore the Lemon Law Research Suite:
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Don't Be Like Michael Scott. You Can't Just Declare Bankruptcy.

Michael Scott walked into the middle of the office and shouted "I declare bankruptcy!" as if saying it out loud would make his debts disappear. As Oscar had to explain, that's not how it works.

Real bankruptcy is a court process. It involves a petition, schedules listing everything you own and owe, a trustee, a meeting of creditors, and rules about which debts can be discharged and which can't. Done right, it can stop collection calls, halt lawsuits and garnishments, and give you a clean start. Done wrong, it can cost you assets you could have protected.

So if you're feeling the way Michael was, skip the announcement and talk to a bankruptcy attorney first. Sometimes bankruptcy is the right answer. Sometimes debt defense or settlement is better. Either way, you'll want a plan before you make any declarations.

LEGAL PLAN UPDATE

Collection Calls or a Consumer Lawsuit? Check Your Legal Plan.

Many people think of their employer-sponsored legal plan as something for wills and real estate closings. But most plans go further than that, and one of the most useful benefits is the one people forget about: help with debt problems.

Depending on your plan, coverage often includes consumer protection matters, debt collection defense, responding to a collection lawsuit, and consultation on whether bankruptcy makes sense. That means if a collector is calling nonstop, a debt buyer has sued you over an account you don't recognize, or an error on your credit report is costing you, you may be able to sit down with an attorney at little or no cost to you.

The worst thing you can do with a collection lawsuit is nothing. A default judgment can open the door to wage garnishment and bank levies. Before that happens, find out what your plan covers.

Have a legal plan through work? Contact Ginsburg Law Group and we'll check whether your matter is covered.

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