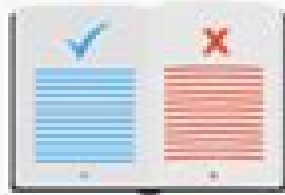


HOW TO DEAL WITH DEBT COLLECTORS



STEP 1

Understand your rights so you know what debt collectors can and can't do. For example, they aren't allowed to contact you before 8 a.m. or after 9 p.m. in your time zone.



STEP 2

Verify your debt by requesting a debt verification letter from the debt collector to determine if the debt is yours.



STEP 3

Assess your payment options, such as debt settlement or repayment plans.



STEP 4

Start negotiating debt repayment options with the creditor, such as pay for delete or partial repayment.

Manual For Debt Collectors

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Manual For Debt Collectors:

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