

# THE DEBT VALIDATION KIT



A debt collector says you owe money. Before you pay a single dollar, **make them prove it** - that right is federal law, and most people never use it.

## WHY THIS WORKS



Under the Fair Debt Collection Practices Act (FDCPA), you can dispute a debt in writing and demand validation - proof the debt is yours, the amount is right, and the collector has the legal right to collect it. If you send that written dispute within 30 days of the collector's first written notice, they must **STOP** collecting until they mail you that proof. No proof, no collection. Collectors count on you not knowing this - or being too stressed to do the paperwork. This kit is the paperwork.

## WHAT'S INSIDE



- The validation letter (page 2). Fill in the blanks, sign it, send it.
- The collector call script (page 3). Exactly what to say - and what to never say.
- Your rights in plain English (page 3), plus a call log to document every contact.

VALIDATION LETTER  
(PAGE 2)

CALL SCRIPT  
(PAGE 3)

YOUR RIGHTS  
(PAGE 3)

CALL LOG  
(PAGE 3)

## BEFORE YOU SEND



- ✓ Send it inside the **30-day window** from the collector's first letter - that is when your protection is strongest.
- ✓ Mail it **Certified Mail with Return Receipt Requested**, and keep the green card when it comes back.
- ✓ **Keep a copy** of your signed letter, the envelope, and every letter the collector sends you.
- ✓ **This kit covers third-party debt collectors and debt buyers.** Original creditors - the company you first owed - play by different rules.
- ✓ **If you have been SUED, stop.** Court papers run on hard deadlines. Talk to an attorney right away.

COURT PAPERS



# YOUR LETTER, READY TO SEND

Complete the blanks. Keep the request clear and professional.  
Make a copy before mailing.



## FORM LETTER / DEBT VALIDATION REQUEST

[YOUR FULL NAME]

[YOUR STREET ADDRESS]

[CITY, STATE ZIP]

[DATE]

[COLLECTOR COMPANY NAME]

[COLLECTOR STREET ADDRESS]

[CITY, STATE ZIP]

Re: Account No. \_\_\_\_\_ Amount claimed: \$ \_\_\_\_\_

Dear Sir or Madam:

I am writing in response to your letter dated \_\_\_\_\_. Under the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692g, I dispute this debt in full and request validation.

### Please provide the following information:

- 1 The amount of the debt, with an itemized breakdown of how it was calculated.
- 2 The name and address of the original creditor.
- 3 Proof that you own this debt or are legally authorized to collect it.
- 4 A copy of the original signed agreement, or any judgment, for this debt.

Until you provide this validation, you must stop all collection efforts on this account, as required by Section 1692g(b). Contact me only in writing at the address above. Do not call my workplace or any other telephone number.

This letter is not an admission that this debt is mine, not a refusal to pay, and not a promise to pay. I am exercising my federal right to proof.

Sincerely,

\_\_\_\_\_  
[YOUR PRINTED NAME]



**AFTER SENDING:** Keep a copy, your mail receipt, delivery confirmation, and any response.



# COLLECTOR CALLS

## YOUR RIGHTS + YOUR RECORDS

Stay calm. Ask for details. Put your request in writing.



### WHAT TO SAY ON THE PHONE

- 1 "What is your full name, company, and mailing address?"
- 2 "I dispute this debt. Please send the validation information in writing."
- 3 "Please communicate with me in writing."
- 4 "I am not discussing payment on this call. Goodbye."



### PROTECT YOUR INFORMATION



- Do not give a caller your Social Security number, banking credentials, or debit card details.
- Do not make an on-the-spot payment before checking the claim.
- Do not admit that you owe a debt over the phone.



### YOUR RIGHTS, IN PLAIN ENGLISH



- Collectors generally cannot call before 8 a.m. or after 9 p.m.
- Harassment, threats, and deceptive claims are prohibited.
- Limits apply to discussing your debt with other people.
- You can request that a collector stop contacting you, though the debt itself may remain.
- A timely written dispute generally pauses collection until verification is sent.



### YOUR CALL LOG

| DATE / TIME | COLLECTOR / COMPANY | WHAT WAS SAID / NEXT STEP |
|-------------|---------------------|---------------------------|
|             |                     |                           |
|             |                     |                           |
|             |                     |                           |



### QUESTIONS ABOUT YOUR CREDIT REPORT?

Start with a free analysis. We identify what deserves a closer look. TCTA is not a law firm.

