DEBT DEFENSE SERIES

CASE FILE DS-005 · MINI KIT

Debt Collector Call Scripts

“Pick up the phone like you own it.”

The phone rings. Your stomach drops. The caller is counting on that.
This 5-page mini kit gives you the exact words for every collector call —
so you never freeze, never ramble, and never hand them ammunition.

WHAT'S INSIDE THIS KIT

1. Your rights in one page — plain language: what collectors can and cannot do
2. Exactly what to SAY — 4 word-for-word scripts: first call, “send it in writing,” too-many-calls, and threats
3. What NEVER to say — the phrases that become their evidence against you
4. Collector call log — track every call, caller, and what was said
5. Excel call tracker included — demo rows pre-filled so you see it working in 60 seconds

READ THIS FIRST

- This kit is general information, NOT legal advice. Consult an attorney for your situation.
- Rules described here are general. Federal and state laws vary — if you are being sued or garnished, talk to a lawyer now, not later.

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Your Rights in One Page

Plain language. What collectors legally can and cannot do.

WHAT COLLECTORS CAN DO

1. Contact you about a debt they claim you owe — by phone, letter, or (in some cases) other channels.
2. Give you the name of the company they represent and, when you ask, a mailing address.
3. Sue you in court over a debt — that is how legitimate disputes get settled, not phone threats.

WHAT COLLECTORS CANNOT DO

1. Harass you — repeated calls meant to annoy, wear you down, or intimidate you.
2. Threaten you — with violence, harm, or action they do not actually intend to take.
3. Lie to you — about who they are, how much you owe, or what will happen next.
4. Call at times or places they know are inconvenient for you.
5. Discuss your debt with other people — not your family, not your employer, not your neighbors.

THE ~30-DAY WRITTEN-DISPUTE WINDOW

- Federal debt-collection law gives you a window of about 30 days after a collector's first contact
- to dispute the debt IN WRITING and demand proof. A phone argument does not start this protection —
- a written dispute does. If a collector calls, page 3 tells you exactly what to say. Then write.

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Exactly What to SAY

Word-for-word scripts. Read them. Keep this page by the phone.

SCRIPT 1 — THE FIRST CALL

“Hello. I need you to send me written information about this debt, including the name of the original creditor and the full amount claimed. Please give me your full name, your company's name, and its mailing address.

“From now on, communicate with me only in writing. Goodbye.

SCRIPT 2 — THE “SEND IT IN WRITING” DEMAND

“I dispute this debt. Send me written proof of the amount and the original creditor. Until I receive it in writing, do not contact me by phone. Mail everything to the address on my file.

“That is all I am saying on the phone. Goodbye.

SCRIPT 3 — TOO MANY CALLS (REFUSING PHONE HARASSMENT)

“You are calling too often, and I have told you to contact me only in writing. Stop calling my phone. I am logging every call.

“Then hang up. Then write the call down on page 5 — date, time, name, what they said.

SCRIPT 4 — WHEN THEY THREATEN

“Are you threatening me? I am writing down your exact words.

“I dispute this debt. Put your claim in writing.

“Then hang up. Write down exactly what they said, word for word — threats meant to scare you may violate the law. Talk to an attorney about what you wrote down.

THE RULE OF EVERY CALL

- Say your script. Say it once. Say nothing else. Then hang up and log the call.
- Every extra minute on the phone is a minute they can use against you.

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What NEVER to Say

Your words become their evidence. Guard every syllable.

NEVER SAY THESE

1. “Yes, that's my debt” — an admission. Say instead: “I dispute this. Send proof in writing.”
2. “I'll pay something now to make this stop” — any payment talk on a call can be used against you. Say nothing about paying on the phone. Ever.
3. “Here's my bank account / card number” — never give payment details by phone. Not once. Not to “settle.”
4. “I know I owe it, but I can't afford it” — that is an admission with a bow on it. Say: “All communication must be in writing.”
5. “Let me give you my new number / work number / address” — never hand a collector fresh ways to reach you. You are building THEIR file.
6. Any promise of money or dates — “I'll pay Friday,” “I'll send a check.” Promises on a recorded line become leverage.
7. Anything angry, sarcastic, or threatening back — collectors record calls. Calm silence wins; venting loses.

THE ONE SENTENCE THAT ENDS EVERY CALL

- “I dispute this debt. Put it in writing and mail it to my address. Goodbye.”
- Then hang up. Then log the call on page 5. That is the entire phone strategy.

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Collector Call Log

Log every call the moment it ends. Memory fades — paper doesn't.

Date	Time	Company	Caller name	What they said	What I said

DISCLAIMER

- This kit is general information, NOT legal advice.
- Laws vary by state and by situation. Consult a licensed attorney for your situation —
- especially if a collector is threatening you, suing you, or garnishing your wages.

You picked up the phone like you own it. Now the paper trail works for you.

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