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Sample Letter to Stop Calls from a Debt Collector

For more information about what property and income is exempt, see this page on our website: <https://www.vtlawhelp.org/protect-your-property-and-income-debt-collectors>

See the sample letter on the next page. Include the company name and address at the top. At the bottom, sign it and include your name and address.

Date:

To:

Regarding account number:

To Whom It May Concern:

Please stop contacting me regarding the above account. The Fair Debt Collection Practices Act, 15 U.S.C. §1692 et. seq., requires that you stop contacting me as soon as you receive this letter.

Under the Fair Debt Collection Practices Act, once I have asked you to stop contacting me, you may only communicate with me to:

- advise me that your further efforts are being terminated or
- notify me that you intend to invoke a specific remedy.

Until advised otherwise, you should consider this debt to be disputed.

Under federal and state law, a court cannot order a person to pay a debt with income from Social Security, VA, or pension benefits, and other public benefits. See 42 U.S.C. §407; 38 U.S.C. §5301; 33 V.S.A. §124; 29 U.S.C. §1056(d).

Thank you for your cooperation.

Sincerely,

[Check box if this applies.] My sole source of income is exempt from garnishment for this type of debt. I also wish to inform you that I do not own any attachable property. I have no non-exempt assets.