



Is It Legal For Collection Agencies To Harass Me?

Jay S. Fleischman, Esq.

No.

A jury in California recently answered that question emphatically, slamming a collection agency being sued under the [Fair Debt Collection Practices Act](#).

In this case, the debt had been paid off already.

These days, debts are sold in batches of thousands and tens of thousands. Though software makes it easy to "scrub" or clean the records of debts that were paid, settled, discharged in bankruptcy, somehow, that is not always done.

I hear stories like this from consumers in Michigan.

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Even though this California jury awarded \$500,000 for the extreme harassment of multiple phone calls for a paid off debt, do not expect the collection agencies to learn.

There were more than 78,000 complaints about debt collectors filed last year with the Federal Trade Commission.

That is only a fraction of the actual [violations of the Fair Debt Collection Practices Act](#) committed by debt collectors.

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