

Community Legal Aid

A non-profit law firm serving the legal needs of low-income individuals and families in central northeast Ohio

www.communitylegalaid.org

Can I make creditors

Can I make creditors stop calling me?

We know it can be stressful hearing from the same creditors day-in and day-out. You can feel a lot of pressure to pay something, even though you can't afford it. The threat of a lawsuit sounds scary and it can seem overwhelming when your phone never seems to stop ringing.

You can make those calls stop. All you need to do is send the creditor a "cease contact" letter, asking them to stop calling you about the debt. Many creditors are required to stop calling you after getting a letter like this. It is important to note, however, that this does not apply to original creditors. You may still send a cease contact letter to an original creditor, and the collection calls may stop, but there is nothing you can do legally if they don't. You can find more information about the different types of creditors here.

You can find an example of this type of letter here. You can also find other resources at www.OhioLegalHelp.org

Printed: October 24, 2020

<http://www.communitylegalaid.org/node/1360/can-i-make-creditors-stop-calling-me>

©Community Legal Aid