

Arizona Collection Agencies & What You Need to Know

<http://doddsbankruptcylaw.com/>

[Collection agencies](#) are professional debt collectors. Many small to mid-sized businesses hire collection agencies to take over the collection of their unpaid debt, especially if it is money they do not expect to ever recover. Collection agents are often a more efficient and convenient means for collecting money. Of course, these debt collectors often charge 20¢ – 35¢ for every dollar collected, which is still better than getting nothing back!

Over time the debt collection industry has become a booming business. Debt collectors have certain tactics they use in order to convince consumers to pay what they owe. As a result, the collectors have gotten a bad reputation. In fact, the [Fair Debt Collection Practices Act \(FDCPA\)](#) was passed in order to govern how collectors must behave when attempting to collect money. For examples on what the FDCPA requires, please read my blog titled [“Prohibited Acts by Debt Collectors.”](#)

If you are contacted by a collection agency, you have the right to be treated fairly. It is important that you understand that the debt collector has the ability to negotiate with you. In fact, it is rare that they actually get paid 100% of what is owed. The collector gets a percentage of what is collected, so any amount is better than nothing. Just remember, if you do reach an agreement with a collector, do not pay anything until you receive a letter from the collection agency outlining the terms of the agreement.

If you are being harassed by debt collectors, it may be time to seek the assistance of a lawyer. **A fair debt attorney can help you seek relief against a collection agency that is in violation of the FDCPA and a bankruptcy attorney can give you advice on how to eliminate your debt. Dan Dodds is experienced in both of the areas!**

*If you would like to discuss your problems with debt collectors, call **The Dodds Law Firm, PLC**, at [623-209-8923](tel:623-209-8923). [The Dodds Law Firm, PLC](#), serves clients primarily in the areas of Fair Debt Collection Practices Act violations, Chapter 7 and 13 bankruptcies, and issues of Unfair or Deceptive Business Practices. Our firm is committed to protecting the rights and benefits afforded to all individuals under state and federal law, as well as the U.S. Constitution.*