

# Jail Time for Unpaid Debt

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Once upon a time, there was a debtor's prison. If you couldn't pay your debts, you were sent to jail. However, in 1833 the United States government abolished debtor's prisons. Yet, even today debt collectors still threaten that you will be arrested if you do not pay your debt.

The [Fair Debt Collection Practices Act](#) ("FDCPA") prohibits debt collectors from making this kind of false threat. If a debt collector attempts to tell you that you will be arrested if you do not pay your debts, you should seek the assistance of a consumer attorney.

There are many other protections under the FDCPA. For a more complete list, visit the [Arizona Foundation for Legal Services and Education](#), but below are a few actions that debt collectors cannot take:

- Unless the debtor gives permission otherwise, they must call you between 8:00 a.m. and 9:00 p.m. at your local time.
- If they know you have a lawyer representing you regarding the debt they are collecting, they must contact your lawyer and not contact you directly.
- They must not call you at work if they know or have reason to know that your employer does not allow this.
- They must not communicate with you by postcard.
- They cannot make any false statements or false threats (say they are going to take an action against you that they cannot take or do not intend to pursue) to you
- They cannot use any written materials which falsely appear to be issued or approved by a court or governmental entity, or which in any way create a false impression of the source, authorization and approval of the written materials.

**If any of the above has occurred with a debt collector contacting you, it is time to seek the assistance of a qualified attorney to discuss the possible FDCPA violations.**

*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.*

