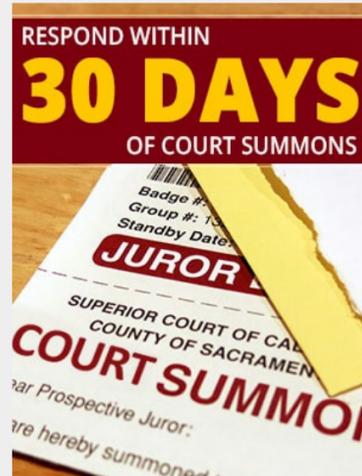


Financial Tips To Enhance Your Daily Life

Tip 1 Respond to the Court Summons Within 30 Days to Avoid Difficulties



If you get a lawsuit against your debt, you need to respond to it immediately. It can be very risky if you delay or ignore it. It can result in wage garnishment, property seizure, or etc. In California, you will get 30 days to respond to the summons and complaint. However, the responding time varies from state to state.

So, if you receive anything, take immediate action and show up for the court proceeding. Otherwise, the judge will rule against you and, you have to pay the full amount claimed by the collector.

Tip 2 Debt Collectors Harass You On Social Platforms

Are debt collectors harassing you on your social platforms? FDCPA has got several complaints regarding debt collector's harassment of the debtors through electronic communications like email, text messages, and social media. To protect the debtors from such a situation, CFPB has issued a significant debt collection final rule amending Regulation F, 12 CFR part 1006 on October 30, 2020. This final rule applies to harassment or abuse, false or misleading representations, and unfair practices.

Tip 3 Withhold Payment Until the Product Dispute Resolved

Have you purchased something using your credit card and found a dispute in the product? Take immediate action and withhold your payment. You have the legal rights under the Fair Credit Billing Act (FCBA) to stop any payment if you find any dispute with the seller or unsatisfied with the purchase. Consumers are protected under the Fair Credit Billing Act (FCBA) from unfair billing practices. So, don't hesitate to take help and lose your hard-earned money.

[View 350+ Tips](#)

FDCPA Violations? **Get help!**

Call Nick: 916-745-8104

- We can help you fight against abusive debt collectors
- We will help you get \$1000 for the damages and recover court costs

