

## Financial Tips To Enhance Your Daily Life

### Tip 1 File a Lawsuit Against The Debt Collector For Publishing Your Name & Debts For Public View



Has a debt collector published your name and debts for public view? If so, then file a lawsuit to win \$1000 as this is against the FDCPA law.

As per the FDCPA law, debt collection agencies are not allowed to publish the list of consumers who refused to pay off debts, except to a consumer reporting agency or persons meeting the requirements of section 603(f) or 604(3) of the FDCPA. If a debt collector publishes your name and debts just because you're not paying back your creditors, then it's the violation of federal law. In that case, you can file a lawsuit against the debt collector for collection abuse and get up to \$1000 as a financial reward from the plaintiff. All you need to do is consult FDCPA attorneys for this matter. Debt collectors can ask you to settle a debt or make bill payments fast but they can't malign you or threaten you. That's against the law.

### Tip 2 Take Legal Steps If The Credit Repair Company Refuse Or Penalize For Cancelling The Contract

Have you just signed up a contract with a credit repair company but not sure whether you should go with it? Or, did your credit repair company refuse to cancel the deal (or asking for a hefty fee) because you have already signed the contract with them? Don't worry! As per the Credit Repair Organizations Act (SEC. 407), the credit repair company must give you a "cooling off" period of 3 days before performing any services for you. You can cancel the contract without any penalty or obligation before midnight of the 3rd business day.

### Tip 3 The Penalty Fee Increased On Exceeding Credit Card Limit

Have you exceeded your credit card limit? Pay it within the time limit or get ready to pay a higher amount. The penalty fee has increased. According to The Truth in Lending Act (TILA), the penalty has increased from \$28 to \$29 for the first offense and \$39 instead of \$38 for the second time. If you think that the difference is only \$1, then you're making a mistake. This \$1 can result in your future. Always try to pay your credit card bills on time and never exceed the card set amount.

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## 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

