

## Financial Tips To Enhance Your Daily Life

### Tip 1 File a Complaint with the FDCPA if the Debt Collector Deposits a Post-Dated Check without Notifying You



It is also illegal for a collector to take a check that is post-dated by more than 5 days unless the consumer is notified in writing. If the debtor is not notified, then it's a violation of FDCPA. You can get monetary compensation of up to \$1000 along with actual damages including overdraft fees.

Above all, if you don't have enough money in your account, the check will bounce and you may face criminal penalties or civil penalties for that. You will have to pay a charge to the bank as well. So, if you face anything like this, take help from FDCPA. You have legal rights against debt collectors.

### Tip 2 Debt Collectors Without License Are Not Allowed To Collect Unpaid Debts In California

Good news for the debtors. The debt collectors must carry the license to collect unpaid debts in California. Starting from January 1, 2021, the Debt Collection Licensing Act (SB 908) enforces the debt collectors and debt buyers to have a license. They can apply for the license from the California Department of Business Oversight (DBO). This Act will protect consumers from unlawful practices of debt collection and mental harassment. This will also help the debtors to get back their consumer rights and they can feel protected by the laws. So, if any debt collector contacts you without a license, you can ignore that calls or threats.

### Tip 3 Take Legal Action If You Don't Get Payment Receipt within 10 Days of Paying Medical Bill

You are legally entitled to receive a payment receipt within 10 business days of paying the medical bill. If you don't receive it, you can ask the debt collectors or creditors to update the new balance in the payment receipt and to hand it over. Make sure the receipts must show the followings to avoid any further complications;(a) the amount paid; (b) the date of payment; (c) the balance before the latest payment; (d) the new balance after making the payment; (e) the interest rate and interest accrued since the last payment; (f) the exact account number; (g) the name of the consumer; and (h) whether the payment is accepted in full.

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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

