



What Can I Do if I Am Being Harassed by a Collection Agency?

Do I have to talk with the collection agency?

If you are getting phone calls from a collection agency about a debt, you do not have to talk with them. You cannot go to jail for not paying the debt.

How can I get the collection agency to stop calling me?

If you want to get the debt collector to stop calling you, you should mail a “Do Not Contact” letter to the collection agency. A [sample letter](#) is available at the Consumer Financial Protection Bureau’s website. You should send the letter through certified mail, return receipt. Before you mail the letter, make a copy of the letter and the envelope.

If the creditor contacts you after receiving this letter, you should mark down the date and time the call and contact an attorney to see if you can take additional action against the creditor.

Are my income and belongings exempt from collection?

Ohio law protects some income and belongings from collection. Here are the most common items that are protected and the amount that is protected:

| Asset | Amount Protected |
|---|--|
| Personal residence | \$136,925 |
| Personal Earnings | \$217.50 per week or 75% of disposable earnings |
| Vehicle | \$3,775 |
| Money (cash on hand or in bank account) | \$475 |
| Jewelry (one piece) | \$1,600 |
| Items of personal property | \$12,625 (no item exceeding \$575) |
| Property for business purpose | \$2,400 |
| Damages from a personal injury lawsuit (not including pain and suffering) | \$23,700 |
| Benefits from accidents or health insurance | Anything reasonably necessary to support the debtor and any dependents |
| Social Security, SSI, Disability, Child Support, Ohio Works First, or Unemployment Compensation | All protected |
| Pension, annuity, or retirement | Anything reasonably necessary to support the debtor and any dependents |

What should I do if the collection agency keeps calling me?

If you send a "Do Not Contact" letter and the collection agency keeps calling you, you should talk to an attorney

Contact us:**The Legal Aid Society of Columbus**

Franklin and Madison counties: 614-241-2001 or toll-free 1-888-246-4420

Delaware and Union counties: 740-383-2161 or toll-free 1-888-301-2411

Visit: www.columbuslegalaid.org

Southeastern Ohio Legal Services

Call toll-free 1-888-302-1800

Visit: www.seols.org

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