LEGAL PREPARATION
ReliefGuardian

Debt Lawsuit Response Checklist

What to do — and what to gather — if you've been served with a debt collection lawsuit.

7 Steps to Respond to a Debt Lawsuit

If you've been served with a debt lawsuit, act quickly. Missing your deadline typically results in a default judgment against you.

- ☐ Confirm you've actually been served — a phone call or letter is not the same as a real summons
- ☐ Note your response deadline (typically 20-30 days, varies by state)
- ☐ Verify the plaintiff's claim — is it the original creditor or a debt buyer?
- ☐ Check your state's statute of limitations for this type of debt
- ☐ File a written Answer with the court before the deadline — never ignore it
- ☐ Consider your resolution options: negotiate a settlement, contest the claim, or consult an attorney
- ☐ Get help if you need it — many consumer law attorneys offer free consultations

Documents to Gather Before You Respond

- ☐ The summons and complaint documents themselves
- ☐ Any correspondence from the creditor or collector
- ☐ Your account statements or records of the original debt
- ☐ Proof of any prior payments or settlement communications