



Debt Validation Letter Checklist

Steps to take before paying any collector who contacts you about a debt.

Debt Validation Letter Checklist

Under the Fair Debt Collection Practices Act (FDCPA), you have the right to request written validation of any debt before paying a collector.

- ☐ Request validation in writing within 30 days of first contact from the collector
- ☐ Ask the collector to confirm the exact amount owed
- ☐ Ask the collector to confirm they have the legal right to collect this specific debt
- ☐ Ask for the name and address of the original creditor
- ☐ Send your validation request by certified mail with return receipt requested
- ☐ Keep a copy of your letter and the mailing receipt for your records
- ☐ Do not make any payment until you receive written validation

ReliefGuardian is an independent educational resource and comparison site. This worksheet is provided for general educational purposes only and is not financial, legal, or tax advice. Consult a licensed professional before making financial decisions specific to your situation.