Will I Receive Collection Calls?

Likely yes, at least for a period, and it helps to know that in advance rather than be caught off guard by it.

Why calls happen during a program

Since settlement depends on accounts falling behind before negotiation begins, creditors and collection agencies will generally continue attempting to reach you during that window, the same as they would for any account that is not being paid on schedule.

What protections exist

- ✓ **The Fair Debt Collection Practices Act.** This federal law limits when and how collectors can contact you, prohibits harassment, and requires them to stop contacting you directly if you submit a written request, though the debt itself remains owed.
- ✓ **Negotiators handle enrolled accounts.** Once an account is enrolled in a program, your negotiator becomes a point of contact for that specific creditor, which can reduce, though not eliminate, direct contact attempts.
- ✓ **You can request written communication.** Under federal law, you can request that a collector communicate with you in writing only, which some people find easier to manage than ongoing calls.

What tends to change over time

Call volume is often heaviest in the earlier stages of delinquency and tends to decrease once an account is charged off or moves to a collection agency, and again once that account is settled and closed. It is rarely constant throughout the entire length of a program.