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Who likes to fall prey to nightmarish circumstances? One of them is encountering tough economic conditions and getting unpleasant calls from debt collection agencies. Whether you have failed to pay your premiums in time or unable to clear your bills, a debt collector can call you numerous times throughout the entire day and make your life similar to hell. Now, itâ€™s quite obvious for you to get frustrated in receiving continuous calls especially after handling a hectic work schedule. Well, here comes some good news for debtors.

Prior to receiving nonstop calls from your debt collectors, you should know something that rather gives you the right to stop all probable harassments. The FDCPA or Federal Debt Collection Practices Act brings a set of stringent rules and regulations for debt collectors. If any of the debt collectors dares to violate even a single rule, he will be heavily penalized and punished according to law. So, here are some instructions that can help you stay away from uninvited behaviors of debt collectors:

* Once your debt collector calls you, pick it up and get going with your investigations before he starts asking questions. While investigating, ask his name as well as that of the debt collection agency to where he belongs. Jot down everything including the contact details and fax numbers of the agency. Donâ€™t forget to note your outstanding amount as well as the total amount taking the fees charged by the debt collection agency.

* Once your turn is over, give them a chance to say whatever they want to. If you find that they are threatening and making use of unpleasant languages, report immediately to The Federal Trade Commission. Debt collectors are strictly prohibited from using any deceptive means to obtain debts from people. According to the commission, if any debt collection agency is found to have harassed anyone regarding collection of debts, the institution will be charged heavy penalties.

* If you are not prepared financially to repay your debts and therefore want to stay away from repeated phone calls of debt collectors, you can always request the debt collection agency to stop contacting you by phone. Rather, you can instruct them to communicate solely through written documents.

* Debt collectors will not be allowed to call at inappropriate hours of the day. In fact, they cannot visit the work place of their respective debtors and harass them. In other words, if any of them goes against the FDCPA, they will be terminated from their profession.

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