

# FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

## WHAT IS THE FDCPA?

A federal law that protects U.S. consumers from abusive, unfair, or deceptive debt collection practices by third-party debt collectors

## WHO DOES IT APPLY TO?

Third-party debt collectors, debt collection agencies, debt buyers, and collection attorneys acting as debt collectors

## WHO DOES IT PROTECT?

U.S. consumers with consumer debts like credit card debt, medical bills, personal loans, or student loans



# Michigan Exemption From Debt Collection Law Manual

**K Morrison**



## **Michigan Exemption From Debt Collection Law Manual:**

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