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## **FDCPA for Collectors Post Test Questions with correct Answers 2024**

The FDCPA only covers consumer debts that are in default. True or False - answer ☐ False

Collection activities on a portfolio of accounts that includes charge-offs purchased from another creditor, as well as late delinquency accounts owed to your own employer are governed by the FDCPA. True or False - answer ☐ True

A validation notice must include the following: - answer ☐ The amount of the debt owed and the name of the creditor to whom the debt is owed.

One acceptable form of validation or verification of debt is a court order of: - answer ☐ Judgment

It is legal and appropriate to tell a debtor, within the first month after placement of the debt for collection, that the balance of the account is due "immediately. True or False - answer ☐ False

The Mini-Miranda applies only to the first written communication from a debt collector to a consumer. True or False - answer ☐ False

If a consumer asks you in writing to cease communication, you are prohibited from contacting the debtor again. - answer ☐ False

After you receive a written request to cease communication, you may still contact a debtor to advise him or her of collection action you plan to take in the ordinary course of business. - answer ☐ True

You must honor a written request to cease communication with an adult debtor when the request comes from: - answer ☐ The debtor or a debtor's spouse

You must follow a debtor's instructions for application of a payment to multiple accounts when a dispute is involved. - answer ☐ True

If a consumer disputes the accuracy of the balance, but not that the account is owed, you may continue collection effort on... - answer ☐ the undisputed portion

# Fdcpa Test Questions

**DP Hallahan**



## **Fdcpa Test Questions:**

**Answers to Questions/Cases** Miller, Cross, 2003-05      *California Lawyer*, 1998      **Cbdce certified billing & coding specialist exam prep 2025-2026** Elliot Spencer, 2025-07-28

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disclosures within the broader Gricean tradition of pragmatics The book questions the fundamental relationships among Grice's maxims as well as the much circulated notion that violation of some maxims is more deceptive and more immoral than violations of others In addition the book also attempts to show how various other theories and research in discourse linguistics and reading comprehension can be used to support IMT analyses in addressing the discourse processing issues unique to legally required disclosure texts In this way the book contributes to the larger dual mission of the field of forensic linguistics which is both to understand and to improve courts impact on social justice      **Use of Private Collection**

**Agencies to Improve IRS Debt Collection** United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight,2004      *Business Law Today* Miller,1997-02      **Telecourse Student Guide for Dollar\$ and Sense** Rod Davis,2000-08      Workbook for Insurance Handbook for the Medical Office - E-Book Marilyn Fordney,2016-01-12 Gain real world practice in insurance billing and coding with Fordney's Workbook for Insurance Handbook for the Medical Office 14th Edition This user friendly workbook features realistic hands on exercises to help you apply concepts and develop critical thinking skills Study tools include performance objectives key terms abbreviation lists study outlines critical thinking assignments and more Performance objectives are carried throughout the chapter to help users identify what needs to be accomplished for that chapter Critical thinking assignments contains questions in the form of short real world vignettes to assist users in applying theory learned from the textbook Self study exercises include fill in the blank mix and match multiple choice and true false questions Key terms and abbreviations lists at beginning of each chapter help to teach and reinforce new concepts and terminology Study outlines covering the key points for each chapter in the textbook guide effective note taking during classroom lecture NEW Updated content reflects changes in the main text

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