
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

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Cross



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Answers to Questions/Cases Miller, Cross, 2003-05

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