

# You can talk to a *free* lawyer about your debt collection case

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## How can I talk to a lawyer?

- Tell the judge you want a lawyer; or
- Call the DC Debt Collection Hotline at (202) 851-3387.



## Why would I want to talk to a lawyer?

There are lots of reasons. Some examples:

- You want to know more about your debt collection case or your case is causing you stress.
- You don't think you owe the money. Or you don't recognize the account.
- You want to pay but can't pay it all now.
- Your money comes from benefits such as:
  - Retirement (like Social Security)
  - Disability (like SSI or SSDI)
  - TANF
  - Child Support
  - Workers' comp
  - Unemployment
- Your case involves a car accident, and it was the other driver's fault. Or you had insurance.
- You missed a hearing. Or there was a judgment against you.
- Your case is scheduled for mediation. *More information about mediation is on the next page.*

# **If you have mediation scheduled: Know your rights and what to expect.**

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## **What is mediation?**

1. Mediation is a meeting between you, the company suing you, and a mediator. The mediator doesn't work for either side.



## **What happens at mediation?**

1. You can make an agreement to resolve your case without a trial. But you don't have to agree to anything.
2. You have the right to ask the other side for information during mediation. If you need more time, tell the mediator you want another mediation instead of a trial.
3. If you want a payment plan, you can negotiate the terms. For example:
  - The total amount you agree to pay
  - How much you pay each month
  - When your payments are due



## **What should I know about payment plans?**

1. Make sure you can afford any payments you agree to make. Be sure you can pay on time.
2. If you agree to a payment plan and don't pay as agreed, the court can issue a judgment against you. That could let the other side take money out of your paycheck or bank account.
3. If you get government benefits, talk to a lawyer before agreeing to pay. The law protects most benefits from debt collectors.

**Talk to a *free* lawyer before mediation. Call (202) 851-3387.**

*This information is for people who have been sued in a debt collection case in DC Superior Court. This information is not legal advice.*