Summary

The Definitive FDCPA Treatise and More

For over 40 years, Fair Debt Collection, cited multiple times by the U.S. Supreme Court, is the leading treatise on the Fair Debt Collection Practices Act (FDCPA), providing all the tools a practitioner needs to recover actual and statutory damages and attorney fees for both individual and class action cases. The treatise is fully updated, analyzing new CFPB Regulation F, effective November 30, 2021. NCLC's unique “FDCPA Case Connector” provides instant access to over 15,000 FDCPA case summaries, allowing searches by keyword, topic, court, state, or case name.

Fair Debt Collection Is as Practical as It Is Thorough:

- Preparation of a debt collection harassment case and interview questionnaires
- Sample pleadings and discovery
- Meeting constitutional standing requirements after the Supreme Court’s Ramirez and Spokeo decisions
- Consumer remedies, responding to debt collector's defenses, avoiding arbitration
- Access to all relevant CFPB and FTC guidance

Not Just the FDCPA: All Other Sources of Debt Collection Law

- State debt collection statutes, critical in finding creditor liability, with a 50 state, state-by-state statutory summary
- Common law torts offering punitive damages
- Using state UDAP statutes to enhance remedies, cover creditors, and recover for new forms of abuse
- Eleven other federal statutes offering important remedies and restrictions

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Praise

"The most widely used manual in the field."

"The meticulously organized and well-written chapters are detailed and practical."
— Library Journal

"The NCLC Fair Debt Collection book is utterly indispensable in my practice as a consumer lawyer. I keep the book within arm's reach from my desk."
— Michelle A. Weinberg, Supervisory Attorney, Consumer Practice Group, Chicago, IL

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2. Collection Actions
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