# Arm yourself to beat debt scams

**Image:** Included in toolkit.

**Suggested Alt Text:** Circles with a credit report inside and exclamation point, designating an urgent warning.

Have you gotten an email, text, or phone call from a company promising to erase your negative credit reporting, or from someone claiming to be a debt collector trying to collect a debt you owe?

VA wants Veterans, caregivers, and families to be aware of debt-related scams like these and know what to do to protect yourselves.

It’s important you ensure whoever is contacting you is legitimate. Never make payments or give out any personal information until you fully investigate the person or organization asking you for this information.

The [Consumer Financial Protection Bureau (CFPB)](http://www.consumerfinance.gov/servicemembers) is a federal government consumer protection agency that began accepting consumer complaints in July 2011. Since then, servicemembers, Veterans, and their families have submitted more than 400,000 complaints. The two most common complaints are:

* **Credit or consumer reporting scams** – A company tells you it can get rid of negative credit information, even if the information is accurate and current.
* **Debt collection and debt settlement scams** - Threatens you with criminal charges, refuses to give you information about your debt or is trying to collect a debt you don’t recognize, refuses to give you a mailing address or phone number so you can verify, or asks you for your personal financial information.

**How to protect yourself**

Check out these resources:

[How can I tell a credit repair scam from a reputable credit counselor?](https://www.consumerfinance.gov/ask-cfpb/how-can-i-tell-a-credit-repair-scam-from-a-reputable-credit-counselor-en-1343/#:~:text=The%20company%20tells%20you%20it,it%20is%20correct%20and%20timely.)

[Debt Relief and Credit Repair Scams](https://www.ftc.gov/news-events/topics/consumer-finance/debt-relief-credit-repair-scams)

[How do I tell if a debt collector is legitimate or a scam?](https://www.consumerfinance.gov/ask-cfpb/how-do-i-tell-if-a-debt-collector-is-legitimate-or-a-scam-en-1699/)

To confirm legitimate credit counselors, CFPB also advises:

Most credit counselors offer services through local offices, online, or on the telephone. You can find a list of approved credit counselors online.

Once you've developed a list of potential counseling agencies, check them out with your [state attorney general](https://www.naag.org/find-my-ag/), and local consumer protection agency.

To confirm legitimate debt collectors:

You can find out more information about a debt collector through your [state attorney general](https://www.naag.org/find-my-ag/) and [state regulator](https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-my-states-bank-regulator-en-1637/).

Also beware of illegal junk fees:

[Junk fees](https://www.consumerfinance.gov/rules-policy/junk-fees/)

**Filing complaints**

The CFPB accepts all types of consumer complaints, including those for credit repair and debt collection scams.

And the Federal Trade Commission (FTC) has brought scores of law enforcement actions against bogus credit-related services.

If you or a loved one suspect a scammer is targeting you, here’s how to report it:

[Submit a complaint](https://www.consumerfinance.gov/complaint/)

[ReportFraud.ftc.gov](https://reportfraud.ftc.gov/)