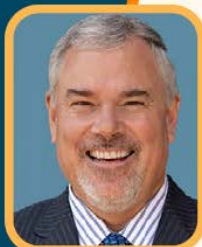




Know My Debt was created by the members of ACA International as a valuable resource for consumer education and financial literacy.

Dealing with debt and credit issues can be an emotional journey for consumers and their families. As debt collection professionals, we believe having resources on legal rights, financial planning and the importance of communication with debt collectors will help consumers understand their debts so they can make informed decisions on payments. ACA International members help consumers understand the debt collection process and work toward financial freedom through Know My Debt, <https://www.knowmydebt.com/>.

- ACA International provides answers to common questions about consumer financial protection laws associated with debt collection in communication with consumers and through Know My Debt.
- These include questions on what a consumer should do if they receive a notice from a debt collector, how to verify a debt collector is legitimate and requesting debt verification.
- Collection professionals can help consumers navigate communications and decisions involved with collections.
- This includes navigating payment plans, credit reporting, student loans and liability for debts of dependents.
- When a consumer's debt is settled, ACA International members in the accounts receivable management industry also have resources on future financial planning. By providing information to make these decisions, debt collection professionals can help consumers. This information includes improving credit scores, credit freeze options and credit report alerts.



ACA CEO INSIGHT

"We believe our industry's ability to communicate with consumers is imperative for both consumers and ACA members. ARM industry professionals provide consumers with valuable, pertinent information that helps them maintain their financial health leading to favorable outcomes. Our goal every day, whether it be in our work on Capitol Hill with Congress, at the federal regulatory agencies, or in the states, is to ensure that ACA members can run their businesses successfully without facing unnecessary regulatory burdens or frivolous litigation based on unclear requirements."

- ACA CEO Scott Purcell



INTRODUCTION TO THE ARM INDUSTRY

ACA International's [Policymakers website](https://www.policy-makers.org/) features resources on the industry, an overview of our important issues and a library of our advocacy materials.

www.policy-makers.org

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