

# FDCPA Test Study Guide | 50 Questions with 100% Correct Answers | Verified | Latest Update 2024

In what year did the Fair Debt Collection Practices Act ("FDCPA") become law?

- a) 1977
- b) 1990
- c) 2006 - ✓✓ a) 1977

The FDCPA applies to:

- a) Debt collectors
- b) Creditors
- c) Both
- d) Neither - ✓✓ a) debt collectors

Debt collectors are prohibited from contacting debtors by which of the following means?

- a) Email
- b) Fax
- c) Postcard
- d) Social Media Messaging - ✓✓ c) Postcard

The FDCPA is a strict construction statute, which means there is no room for speculation or interpretation as to its terms. TRUE FALSE - ✓✓ TRUE

When is the earliest a debt collector may contact a debtor? a) 7:00 AM in the debtor's time zone b) 8:00 AM in the debtor's time zone c) 8:00 AM in the debt collector's time zone d) Anytime - ✓✓ a) 8) 8:00 AM in the debtor's time zone

# Fdcpa Test Questions And Answers

**AW Rasmussen**



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