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OFFICE OF THE  
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## Florida Attorney General's Office News Release

### Beware of Phantom Debt Collectors



TALLAHASSEE, Fla.—Attorney General Ashley Moody today issued a new Scams at a Glance resource highlighting phantom debt collection schemes. Phantom debt is debt that doesn't exist or has already been paid. To execute a phantom debt scheme, scammers call targets and claim money is still owed and must be paid immediately. Floridians should be aware of phantom debt scams to avoid falling prey.

Attorney General Ashley Moody said, "Floridians who pay off debt or may have never owed in the first place could still be subjected to ruthless scammers trying to steal money or obtain financial information through phantom debt schemes. To ensure you don't fall prey to a phantom debt scheme, learn the facts by checking out my latest Scams at a Glance resource."

Phantom debt scammers often pose as legitimate creditors or company representatives attempting to collect valid debts. Consumers who suspect they may be dealing with a phantom debt collector should take the following steps to prevent being scammed:

- Avoid providing financial or private information to unknown individuals;
- Ask for a validation letter from the debt collector that includes the collection agency's name, address, current creditor and the amount of the debt owed;
- Send a written request for the original creditor's information and proof of the debt to confirm its validity; and

- Know that debt collectors are required by law to send a written validation notice within five days of making contact.

Scams at a Glance is an outreach program created by Attorney General Moody, complete with a webpage containing information about common and emerging scams. The webpage also provides downloadable brochures designed to equip consumers with knowledge on how to avoid falling victim to fraud. The brochures on the website are available in both English and Spanish.

To download *Scams at a Glance: Phantom Debt* in English, click [here](#).

To download *Scams at a Glance: Phantom Debt* in Spanish, click [here](#).

To access the Scams at a Glance webpage for more content related to common scams, click [here](#).

Consumers who suspect fraudsters are attempting to collect phantom debt should file a complaint with the Florida Attorney General's Office by visiting [MyFloridaLegal.com](http://MyFloridaLegal.com) or calling 1(866) 9NO-SCAM.

Consumers experiencing harassment from a debt collector may file a complaint with the Federal Trade Commission at [ReportFraud.FTC.gov](http://ReportFraud.FTC.gov) and with the Florida Office of Financial Regulation at [FLOFR.com](http://FLOFR.com).