



How to handle debt collection calls after someone dies

By CreditCards.com

After someone [dies owing credit card debt](#), creditors may come calling. If you get a collections call, here's the drill. First, don't give any information (especially your Social Security number). Instead, you need to ask some questions, log the answers, then do a little research.

WHEN THE CALL COMES

What to ask	Write the answer
Who was the original creditor?	
What company are you with (the card company itself or collections agency)?	
What is your name?	
What's the company's contact number and address?	
When was the debt acquired?	
If it's a credit account, when was it opened? Closed?	
What name or names are on the account?	
Are they joint account holders or authorized users?	
What is the total owed?	
Why am I being contacted about the debt?	
Can the company furnish proof of the debt? (Con artists read the obituaries, too.)	

AFTER THE CALL

If the company has paperwork for you, have it mailed to the executor, your attorney, or the address on file (if that's still accessible). Don't give out your address or other information. In a pinch, have it faxed.

if you believe the debt is real:

- See if it may have already been settled. (Call it paperwork error: Collections companies have been known to try to collect debts that have already been paid, are past the expiration date, or have already been dismissed in bankruptcy.) Talk with the executor to see if the debt was paid or dismissed during probate. (Especially if some time has elapsed since the death.)
- Is your name on the debt? If the collector is alleging that you are a joint account holder (rather than an authorized user), he should furnish proof in writing. (Just FYI: You would have had to sign the application.)
- Check the clock. Find out if the decedent's state has a statute of limitations for the debt or the amount of time the creditor has to collect (before or after the death).
- Call a lawyer. Think you might be responsible? Before you agree to anything, double-check what you're hearing from the card or collections company by talking with an attorney.

See related story: ["What happens to credit card debt after someone dies"](#)