



# Koj Cov Cai Txog Kev Sau Nuj Nqis Tiv

Your Debt Collection Rights

## Puas muaj kevcai txog kev nuj nqis?

Cov cai tsoomfwv thiab lub xeev tiv thiaiv koj ntawm txoj kev ua phem lossis thab los ntawm cov chaw sau nuj nqis tiv. Txhua cov chaw sau nuj nqis tiv thiab txhua cov neeg ua haujlwm rau lawv tom lub khoos kas sau nuj nqis yuav tsum ua raws tib cov kev cai. Cov kws lijchoj ib txwm sau nuj nqis, nws yuav tsum ua raws cov cai no.

## Tiv Thaiv Koj Tus Kheej!

Yog xav tau tswv yim pab qhia txoj cai txog koj cov nuj nqis, hu tus kws lijchoj lossis koj lub hoobkas legal aid. Xav tau kev pab txog siv nyiaj txiag lossis teem ua hli them nuj nqis, hu rau ib lub chaw pab cuam txog tiv nuj nqis, xws li National Foundation for Credit Counseling (NFCC) ntawm 1(800) 388-2227. Lawv mam pab xa koj rau ib lub hoobkas hauv nroog. Lawv yuav tsub ib tug nqi me. Lawv muaj feem pab koj teem qho kev maj mam them rov qab nrog cov neeg koj tshuav nqi thiab tej zaum hais kom lawv txo tus nqi uas raws li qhov kev npaj them.



**Ceev Faj** rau cov tuam txhab uas tsub nyiaj mus “kho” qhov keebkwm tiv nqi. Ntau cov tuam txhab no dag ntxias nyiaj xwb!

Thaum koj tiv nuj nqis, koj yog ib tug neeg yooj yim rau cov neeg uas xav siv lossis dag ntxias koj. Lub Consumer Finance Protection Bureau muaj [lus zoo ntau qhia](http://lus.zoo.ntau.qhia) kom paub hais tias qhov chaw sau nuj nqis tiv puas raws cai. Mus rau [www.consumerfinance.gov](http://www.consumerfinance.gov). (Ius Askiv xwb)



- Nias rau “Consumer Education Tools” ces “Debt Collection”
- Nias rau “Explore Basics” hauv qab kem “Get started”
- Nrhiav lub thawv “Narrow your results” thiab ntaus “How can I verify whether or not a debt collector is legitimate?”

Yog koj tsis paub tseeb tus neeg koj tham nrog yog leej twg lossis yog leej twg nug koj txog ntaub ntawv nyiaj txiag hauv xov tooj, tej zaum koj yuav tsum xyuas seb lawv puas yog tus neeg lawv hais tias lawv yog.

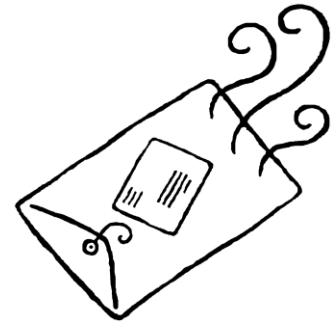
## **Kev sau nuj nqis tiv sau li cas?**

Coob tus neeg sau nuj nqis tiv yuav tsum muaj ib daim ntawv tso cai los ntawm lub xeev sau nuj nqis. Minnesota Department of Commerce tswj hwm lawv. Tsis tas li ntawv, tsoomfwv txoj cai “Fair Debt Collection Practice Act” muaj ntau txoj cai rau cov neeg siv khoom.

- **Sib Cav Txog Cov Nuj Nqis**

Ntawm 5 hnuv tom qab lawv hu xov tooj thawj zaug lossis xa tsab ntawv tuaj rau koj, qhov chaw sau nuj nqis tiv yuav tsum xa ib daim ntawv sau ceeb toom rau koj. Daim ntawv ceeb toom yuav tsum tso tus nqi nyiaj tiv thiab lub npe ntawm qhov chaw koj tshuav nqi rau. Qhov chaw sau nuj nqis yeej xav tias koj tshuav qhov nuj nqis ntawm yog koj tsis xa ib daim ntawv sau tsis pub dhau 30 hnuv mus rau tus neeg koj tshuav nqi hais tias yog vim li cas koj tsis pom zoo.

Nco ntsoov xyuas kom koj daim ntawv yuav tsum qhia yog vim li cas koj xav tias tus nuj nqis tsis yog. Qhov chaw sau nuj nqis tiv puas tau tus neeg tsis yog lawm? Tus nqi puas yog? Qhia lus kom txaus rau lawv mus tshawb xyuas txog qhov kev sib cav. Kos npe thiab tso hnuv tim rau hauv daim ntawv thiab khaws ib daim luam cia rau koj tus kheej.



Thaum koj xa daim ntawv no, qhov chaw sau cov nuj nqis tiv yuav tsum nres tsis txhob sau nuj nqis txog thaum lawv tshawb fawb tau tias koj tiv nuj nqis lossis tsis tiv.

Koj tseem xa tau daim ntawv sib cav tom qab 30 hnuv - qhov txawv yog tus sau nuj nqis tsis tas yuav tsum teb. Lawv tsis tas yuav tshawb fawb lossis nres txoj kev sau nuj nqis.

- **Kev Maj Mam Them Rov Qab**

Ua ntej koj them nyiaj lossis teem ib qho kev maj mam them rov qab, nrhiav seb koj cov nyiaj tau los tom haujlwm puas raug yuam muab mus them cov nuj nqis tiv. Saib peb daim ntawv tseeb [Tuav Nyiaj Thiab Koj Cov Cai](#). Yog tag nrho koj cov nyiaj tiv thaiv, qhov chaw koj tshuav nqi yuam tsis tau kom koj them dab tsi.

Yog koj cov nyiaj tsis tiv thaiv, tej zaum koj yuav teem tau kev maj mam them qhov nuj nqi koj tiv. Tej zaum ib cov chaw koj tiv nqi yuav txaus siab kam koj them nyiaj tsawg dua qhov koj tiv tag nrho. Coob qhov chaw koj tiv nuj nqis kam koj them ib zaug me me, tsuas yog cov nyiaj them txhua lub zaus. Ib cov chaw koj tiv nqi rau muab cov paj ncuu lossis txo yog koj pib them mus.

Yog koj muaj kev cog lus li cas, sim muab sau cia. Yog lawv tsis kam kos npe rau daim ntawv pom zoo, sau cov lus rau hauv ib daim ntawv thiab xa mua rau lub khoos kas lossis qhov chaw koj tiv nqi. Kos npe thiab tso hnuv tim rau daim ntawv thiab khaws ib daim luam cia rau koj tus kheej.

### **Yog koj xav tau kev maj mam them, koj yuav tsum nug rau qhov ntawm.**

Cov chaw koj tiv nqi thiab cov chaw sau nuj nqis tiv yuav sim sau kom tau nyiaj tag nrho ib zaug. Koj yuav tsum nug thiaj li tau qho kev maj mam them me ntsis rov qab. Mus muab kev pab los ntawm National Foundation for Credit Counseling (NFCC) 1 (800) 388-2227.

- **Tso Cai Rho Nyiaj Los Ntawm Koj Tus Askhauj Hauv Tuam Txhab Ceev Nyiaj**

Yog koj ua qhov kev pom zoo maj mam them, tej zaum qhov chaw koj tiv nqi yuav nug kom koj tso cai lawv mus rho nyiaj tom koj tus askhauj hauv tuam txhab ceev nyiaj. Ua zoo saib thaum twg koj muab kev tso cai rau leej twg hauv xov tooj. Tsis tas li ntawd, nco ntsoov qhov chaw koj tiv nqi muaj feem mus rho nyiaj los them txog thaum koj qhia kom lub tuam txhab ceev nyiaj txwv tsis pub lawv tuaj rho ntxiv lawm.

- **Them rau ntau tug nqi**

Tej zaum ib qhov chaw sau nuj nqis sau ntau tshaj ib tug nqi ntawm koj. Thaum koj them tus nqi, koj xaiv tau seb koj yuav them tus nqi twg. Tabsis, koj xaiv tsis tau ib tug nqi uas koj tab tom cav. Nyob rau hauv koj daim tshev lossis money order, sau hais tias koj them rau tus nqi twg. Khaws ib daim.

- **Tshev sau muaj Hnub Tim Tom Ntej**

Tsis txhob muab ib daim tshev sau muaj hnub tim tom ntej rau leej twg li. Ntawm nov yog daim tshev uas koj sau ib hnub, tabsis muaj hnub tim tom ntej rau ntawm. Yog hais tias lawv koj mus tom tsev ceev nyiaj es koj tsis muaj nyiaj txaus ces yuav tsub ib tug nqi ntxiv rau koj them.



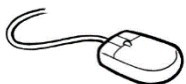
**CIM CIA:** yog koj ua li no rau ib qhov chaw sau nuj nqi lawv tsis muaj cai koj daim tshev mus rau tom tsev ceev nyiaj lossis hawv hais tias yuav muab daim tshev sau hnub tim tom ntej mus tso tom tsev ceev nyiaj ua ntej hnub tim koj sau rau hauv daim tshev.

- **Nres qhov Hu thiab Sau Ntawv**

Koj muaj feem kom qhov chaw sau nuj nqi nres tsis txhob hu lossis sau ntawv tuaj rau koj. Xa ib daim ntawv sau rau lawv hais tias, “Nres tsis txhob tiv tauj kuv txog qhov nqi no lawm.” Sau lub npe ntawm tus nqi ntawm thiab tus askhauj naj npawb rau hauv koj daim ntawv, hnub tim thiab kos koj lub npe. Khaws ib daim rau koj.

[Tsim ib daim ntawv Nres Tsis Tiv Tuaj online](#). Mus rau ntawm [www.LawHelpMN.org/forms](http://www.LawHelpMN.org/forms)

(lus Askiv xwb)



→ Saib hauv qab *Debts, Fees & Deposits*

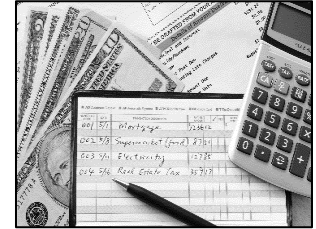
→ Nias ntawm *Stop Contacting Me About This Debt – Letter to Creditors*

Tom qab lawv txais tau koj daim ntawv tsis txhob-tiv tuaj, qhov chaw sau nuj nqi tsuas hu lossis sau ntawv tuaj qhia rau koj hais tias lawv lub homphiaj siv kevcai lij choj yog dabtsi. **Nco ntsoov, xa daim ntawv tsis txhob-tiv tuaj tsis muab cai rau koj tsis xyuas cov ntaub ntawv tsev hais plaub xa tuaj.** Piv txwv, yog koj txais tau daim ntawv hu uas Order for Disclosure, hais kom koj qhia seb koj tau nyiaj thiab muaj cuab tam li cas, koj yuav tsum xa daim ntawv qhia txog kom cov nyiaj thiab cuab tam mus rau qhov chaw sau nuj nqi lossis tej zaum yuav raug npluas lossis raug kaw vim koj yuam cai ntawm tsev hais plaub. Saib peb daim ntawv tseeb, [Kuv Puas Raug Mus Kaw Nkuaj Yog Kuv Tsis Them Kuv Cov Nuj Nqis?](#)

**CIM CIA:**

Yog koj tsis them ib daim nqe, qhov chaw koj tshuav nqi lossis qhov chaw sau nuj nqis muaj feem foob koj rau hauv tsev hais plaub thiab tau kev txiav txim los ntawm rooj plaub. Saib peb daim ntawv tseeb [Yuav Ua Li Cas Yog Koj Raug Foob](#).

Yog koj tsis teb rooj plaub foob lossis yog qhov chaw koj tshuav nqi tau qhov txiav txim yeej koj, lawv muaj cai mus sau (rho nyiaj tawm) koj cov nyiaj tom hauj lwm lossis tus askhauj hauv tuam txhab ceev nyiaj lossis yuam kom koj muag koj vajtse/ khoom.



● **Txiav nyiaj tiv tawm**

Saib peb daim ntawv tseeb [Tuav Nyiaj Thiab Koj Cov Cai](#).

Txoj cai tiv thaiv tau koj ib co nyiaj thiab khoom ntiag tug:

- Koj muaj kev tiv thaiv rau Social Security, nyiaj laus, lossis ua qub tub rog. Tsis tas li koj muaj kev tiv thaiv rau SSI, MFIP, GA, lossis lwm yam nyiaj koj tau los ntawm ib lub kev pab cuam raws kev tsim nyog tau.
- Yog koj ua haujlwm, koj cov nyiaj tau los tom haujlwm raug tiv thaiv mus txog 40 npaug ntawm lub xeev cov nyiaj tsawg kawg nkaus lossis txog \$1,520 txhua hli (\$380 txhua lim tiam).
- Tag nrho koj cov nyiaj tiv thaiv tau yog koj tau kev pab los ntawm SSI, MFIP, GA, MA (Medical Assistance), "Earned Income Tax Credit" (EITC), lossis lwm yam tsoom fwv koom haum pab raws txoj kev toob kas.

Tag nrho koj cov nyiaj raug tiv thaiv yog koj nyob cov koom haum pab cuam no 6 lub hlis dhau los. TABSIS, tej zaum koj cov nyiaj tau los tsuas tiv thaiv rau 60 hnuv yog cov nyiaj nyob hauv koj tus askhauj hauv tuam txhab ceev nyiaj.

- Feem ntau lawv tsuas txiav tau 25% ntawm cov nyiaj tom qab txiav se tawm

Yog tag nrho koj cov nyiaj tiv thaiv tau, xws li yog koj cov nyiaj tau los tsuas yog SSI, qhia tus koj tshuav nqi lossis qhov chaw sau nuj nqis tiv thiab tej zaum lawv yuav tso tseg cov kev sau nyiaj.

**Muab paus tau kuv lub tsev lossis lub tshab koj mus them nuj nqis?**

**Cov Tsev**

- Koj lub tsev muaj feem koj mus them cov nyiaj qiv los yuav tsev (muab kaw) tabsis tiv thaiv tau ntawm tej co nuj nqis. Qhov no yog vim koj lub tsev muaj Homestead Exemption Kev Zam Lub Tsev Koj Nyob. Qhov no txhais tau tias nws tiv thaiv tau yog koj muaj peev tsawg tshaj \$450,000. Equity yog tus peev ntawm koj lub tsev tom qab rho cov nyiaj koj tshuav nqi rau lub tsev.

- Qhov Kev Zam Lub Tsev Koj Nyob tsis nres yog lub tsev raug kaw rau tej yam nuj nqis tshuav nyob rau koj lub tsev, xws li cov nyiaj qiv los yuav tsev, nuj nqis se, tus nqi koj them rau cov chav tsev txuas ua ke lossis tsev kem yuav, thiab nuj nqis them rau cov neeg ua vaj thiab kho tsev.
- Yog leej twg muaj tsab ntawv los ntawm tsev hais plaub tso cai tuaj kev nuj nqis ntawm koj, koj lub tsev tiv thaiv tau tshwj tias koj muab muag lossis muab rau ib tug neeg tom qab koj tas sim neej.
- Yog tsuas siv tau qhov kev zam lub tsev koj nyob txaus yog rau lub tsev koj nyob xwb.
- Koj khaws tau rooj tog thiab khoom siv hluav taws xob muaj nqi txog \$11,250.



### Cov Tsheb

- Koj khaws tau koj lub tsheb yog tus peev muaj txog \$5,000. Equity yog tus peev ntawm koj lub tsheb tom qab rho tus nqi nyiaj koj tiv.
- Tabsis koj lub tsheb muaj feem raug muab coj rov qab yog koj tsis them rau qhov nyiaj koj qiv yuav tsheb. Saib peb daim ntawv tseeb [Koj Cov Cai thaum Lawv Tuaj Coj Rov Qab](#).
- Yog koj lub tsheb muab hloov kom haum koj qhov xiam oob qhab, ces koj khaws tau yog tias tus peev tsawg tshaj \$50,000.

### Kev ua phem thiab thab yog dab tsi?

Cov chaw sau nuj nqis tiv tsis muaj feem tiv tauj lwm cov neeg mus qhia txog koj cov nuj nqis, xws li koj qhov chaw ua haujlwm, cov neeg koj ua haujlwm nrog, cov neeg nyob ze koj, cov txheeb ze, lossis phoojywg.

Lawv muaj feem hu tib neeg kom tau koj chaw nyob ntawm koj lub tsev lossis chaw ua haujlwm, lossis tu xov tooj, tabsis lawv tsis pub lawv hais tias koj tiv nqi.

Lawv qhia tsis tau lwm cov neeg tias lawv yog qhov chaw sau nuj nqis tshwj tias lawv nug. Yog koj muaj ib tug kws lijchoj, lawv tsis muaj feem tiv tauj koj lossis **lwm tus neeg** tsuas yog koj tus kws lijchoj xwb.

## Nws Txhaum Cai Rau Cov Chaw Sau Nuj Nqis Tiv Ua:

- Siv lus phem qias lossis hais lus phem
- Hu ua ntej 8:00 sawv ntxov lossis tom qab 9:00 tsaus ntuj
- Hu koj tom chaw ua huajlwm yog lawv paub tias koj qhov chaw ua huajl lwm tsis pub koj tham xov tooj lossis tus neeg sau tauj koj tsub nqi.
- Txais nyiaj tabsis tsis muab daim ntawv povthawj rau koj
- Hawv tias yuav ntes koj lossis foob kom txhaum txim
- Tiv tauj koj ncaj qha yog lawv twb paub tias koj muaj ib tug kws lijchoj
- Xa cov nuj nqis ntawm tus neeg tas sim neej rau koj them (tshwj tias koj yog tus sawv cev rau tus neeg ntawv)
- Xa ib daim ntawv rau koj ua txuj dag tias tuaj ntawm tsoomfwv, tsev hais plaub, lossis kws lijchoj
- Tsis kam muab lub npe ntawm lawv lub khoos kas rau koj
- Hawv tias yuav foob koj tab sis lawv yeej tsis npaj ua tiag
- Muab tswv yim kev cai lij choj rau koj, xws li: “Koj tsis muaj lus los txheem cai rau qhov nuj nqis no.”



## Tswj Koj Cov Cai

Yog qhov chaw sau nuj nqis tiv ua ib yam ntawm cov lus saum no, khaws cov ntawv kom zoo. Thaum lawv hu, sau hnuv tim thiab lub sijhawm, lub npe ntawm tus neeg hu, thiab lawv hais li cas.

Yog koj muaj lus nug, hu koj tus kws lijchoj, hoobkas legal aid, lossis lub Minnesota Department of Commerce ntawm (651) 539-1500 lossis 1(800) 657-3602.

Yog ib qhov chaw sau nuj nqis ua txhaum cov cai no, koj muaj feem foob tau. Koj yuav tsum pib rooj plaub foob ua ntej 1 xyoo.

## Mus qhia kev tsis txaus siab txog cov chaw sau nuj nqis

Tiv tauj:

### Minnesota Dept. of Commerce

85 7th Place East, Suite 280  
St. Paul, MN 55101-2198

### The Federal Trade Commission Bureau of Consumer Protection

600 Pennsylvania Avenue, NW  
Washington, D.C. 20580

### Office of Minnesota Attorney General

445 Minnesota St, Suite 1400  
St. Paul, MN 55101

(651) 296-3353 (Cheebtsam hauv Twin Cities)

(800) 657-3787 (Sab nraum Twin Cities)

(800) 627-3529 (Minnesota Relay)

Qhia meej meej txog cov khoom koj xav tias lawv ua txhaum koj cov cai. Xee npe thiab sau hnuv tim thiab khaws ib daim ntawv luam cia rau koj tus kheej.



Koj muaj feem mua ua ntawv [foob hauv online](#).

Mus rau <https://mn.gov/commerce/>. Nias rau “Consumers” ces “File a Complaint.” Luam tawm ib daim ntawv foob los khaw cia rau koj tus kheej. (lus Askiv xwb)

*Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoos lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

© 2022 Minnesota Legal Services Coalition. Luam tau daim ntawv no los siv rau tus kheej tsis ua lag luam thiab qhia kom paub xwb. Tagnrho lwm cov cai ceev tseg. Qhov lus sau no yuav tsum nyob rau txhua daim ntawv. Txwv tsis pub muab luam, faib, thiab siv ua lag luam.