

SAVING MONEY

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SPENDING SMART

WHERE'S MY MONEY?



Tormented by debt collectors? Fight back

BY GREGORY KARP | Chicago Tribune

Despite the upturn in the economy, more than one-third of Americans last year defaulted on debts and bills that later went into collections, which means many of those people probably were hassled by debt collectors.

It's not exactly busting the kneecaps of deadbeats, but overaggressive debt collecting has become a huge problem — sometimes for people who don't even owe a debt.

"Debt collection constitutes one of today's most important consumer financial concerns," Richard Cordray, director of the Consumer Financial Protection Bureau, said in a report this year. The largest source of complaints every month at the bureau involves debt collectors. Also, 35 percent of adults have a debt in collections, a recent Urban Institute study found.

That means a lot of people are dodging calls from debt collectors, some of whom use overly aggressive — and illegal — tactics.

"Most debt collectors play by the rules, but it's those who don't that tar the industry," said Gail Cunningham, spokeswoman for the National Foundation for Credit Counseling.

Credit counselors "hear horror stories of people being harassed, called names and threatened by legal action," she said.

Debt in collections refers to failing to pay a non-mortgage bill, such as a credit card balance, child

support, a medical or utility bill, parking ticket or membership fee. The debt is so far past due that the account has been closed and placed in collections, often with a third-party collection agency.

If you're being hounded by a debt collector, here are some things to know.

Debt-collection rules

Get familiar with the Fair Debt Collection Practices Act. It lays down the rules for how a collector must treat a consumer.

THE BIG NUMBER



77 million

The estimated total of Americans with overdue debts, according to a recent study by the Urban Institute. The average overdue debt is **\$5,200**.

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Coupon books offer deals for Burger King, Carrabba's

COUPON BOOKS

There are two coupon books, a SmartSource and a redplum, in the Sunday Patriot-News for the shopping week that starts today.

The redplum includes 10 coupons for Burger King restaurants, including buy-one-get-one-free offers on Whopper and original or spicy original chicken sandwiches and \$3 for a 10-piece chicken nuggets and large fries. They are valid through Oct. 12.

The SmartSource book



ROGER QUIGLEY
BAGGING BARGAINS

has two coupons for \$10 each off two dinner entrees at Carrabba's Italian Grill. They are valid through Sept. 30.

The SmartSource has coupons for \$1 off a 13-ounce or larger jar of Nutella, \$3 off any 10-ounce

or larger Opti-Free product and \$1 off any four-count or larger Sharpie pack.

WEIS MARKETS

Weis has a deal for \$5 in instant savings when you buy \$25 of participating Kraft Foods items. There is a coupon in the SmartSource book for \$1 off a bottle of A.I. steak sauce, one of the items in the offer.

Weis has an offer for a \$10 checkout coupon when you spend \$50 on participating Pampers, Playtex,

Gerber, Beech-Nut and Johnson & Johnson products. You can make purchases over multiple trips through Sept. 13.

Weis has its Lowest Price Guarantee on items including four- or six-count packs of Musselman's Apple Sauce priced at \$1.37 each. If you find a lower price for the identical item at a local competitor, Weis will give you double the difference in the price you paid. There are conditions, so read the offer terms carefully.

There's a \$1 coupon in the

SmartSource book that can help here. Weis has a buy-one-get-two-free deal on selected six-count packs of Thomas' English muffins.

GIANT FOODS

Giant has two gas-extra discount offers for buying a designated number of items from a group of products.

One is for 30 cents off a gallon for buying seven items from a group of 15. The other is for 40 cents off a gallon when you buy eight items from a group of

nine.

The circular that comes in today's editions includes a coupon for four times the number of gas-discount points you earn on meat purchases when you spend \$50 or more. The gas discount is valid one time on a fill-up to a maximum of 25 gallons.

Giant has an instant-savings deal for \$5 when you spend \$15 on participating items, including two-liter Pepsi products, party-size bags

Please see **BARGAINS** on Page B2

INSIDE: A LOOK AT THE MARKET IN THE WALL STREET JOURNAL SUNDAY PAGES B3-6

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