Glossary of Common Debt Collection Terms

English ↔
Simplified Chinese

March 2026

债务催收常用术语表

英语 ↔*简体中文*

2026 年 3 月

Introduction

The Department of Consumer and Worker Protection (DCWP) licenses and regulates businesses that collect personal debt from consumers living in New York City. DCWP also enforces laws and rules to protect consumers from abusive debt collection practices.

To help consumers during the debt collection process, DCWP created this glossary. It includes terms that are often used in debt collection communications. The glossary also contains references (laws, agencies) that are important for consumers to know. Bilingual glossaries in the top 10 languages spoken by New Yorkers are available at **nyc.gov/dcwp**.

Note:

- Italicized words in descriptions indicate words that are defined elsewhere in this glossary.
- The headings also include:
  - Related headings in bold for further clarification. (For example, "See **heading** also".)
  - Headings in bold which refer to the full definition of a term. (For example, "See **heading**".)
  - Alternate headings in italics. (For example, "Also *term*".)
- Unless stated otherwise, all descriptions reflect New York City laws and regulations.
- This glossary is not intended to be legal advice.
- Consumers can file a complaint against a debt collector by visiting **nyc.gov/consumers** or calling 311.

简介

消费者与劳工保护部 (DCWP) 负责核准并监管向纽约市消费者催收个人债务的企业。同时，DCWP 还负责执行相关法令与规范，保护消费者免于遭受不当债务催收行为的影响。

为协助消费者应对债务催收流程，DCWP 编制了本术语表。内容收录债务催收沟通时经常使用的术语，并提供消费者须知悉的相关重要依据（法律、机构条例）。纽约市民前十大常用语言的双语术语表，可至网站 **nyc.gov/dcwp** 查询。

注意：

- 说明内以斜体标示的字词，代表其在本术语表的其他条目已有定义。
- 各标题亦包含：
  - 粗体相关标题，供进一步说明。（例如："另请参阅**标题**"。）
  - 粗体标题，指向术语完整定义。（例如："请参阅**标题**"。）
  - 斜体替代标题。（例如："亦称*术语*"。）
- 除另有说明外，所有解释均依纽约市法令与规范。
- 本术语表不构成法律意见。
- 消费者如欲对债务催收人提出申诉，可访问网站 **nyc.gov/consumers** 或拨打 311 专线。

Glossary / 术语表

A

Abusive language Swear words (or curse words), derogatory language, insults or offensive language. A *debt collector* may not use abusive language when attempting to collect a *debt*. This applies to communication in writing or when speaking to consumers.	**粗言秽语)** 脏话（或诅咒用语）、贬低性语言、侮辱或冒犯性语言。 *债务催收人*在催收*债务*时不得使用粗言秽语。无论是书面沟通或口头交谈均适用。
Account A record or file of a specific consumer's *debt* maintained by the *original creditor* or *debt collector*.	**账户** 由*原始债权人*或*债务催收人*保存的特定消费者的*债务*记录或档案。
Accrued interest The amount of *interest* already added to a *debt,* increasing the total amount of money a borrower owes. Consumers have the right to receive an *itemization of a debt* that shows accrued interest or fees added to the amount of the debt.	**应计利息** 指已加计至*债务*金额的*利息*，这会提高借款人应偿还的总金额。 消费者有权取得*债务明细*，列明已加计的利息或费用。
Answer (See **Judgment, Legal Complaint**, and **Lawsuit** also) A legal document that a consumer (a Defendant in a case) must file in response to a Summons or *Legal Complaint* filed by the owner or collector of the *debt* (the Plaintiff in the case). The Answer will state whether the Defendant/consumer agrees or disagrees with the claims and list any defenses. It is important to seek legal help immediately if you receive a summons or Legal Complaint. If the Defendant/consumer does not file an Answer after receiving a Summons or Legal Complaint, the court may enter a *default judgment* against the Defendant/consumer.	**答辩状**（另请参阅：**判决**、**法律诉状**、和**诉讼**） 消费者（案件中的被告）针对债权人或*债务*催收人（案件中的原告）所提交的传票或*法律诉状*，必须提交的法律文件。答辩状需说明被告/消费者是否认同相关主张，并列出各项抗辩理由。 若收到传票或法律诉状，应立即寻求法律协助。 若被告/消费者收到传票或法律诉状后未提交答辩状，法院可对其作出*缺席判决*。
Arrears The status of a *debt* that is unpaid and overdue. Delinquent *accounts* are often referred to as "in arrears".	**拖欠** *债务*未偿还且已逾期的状态。逾期*账户*通常称为"欠款逾期"。
Assignment When a *creditor* or debt owner sells or transfers the right to collect a *debt* to another company, such as a *debt buyer*.	**债权转让** *债权人*或债务所有人将收取*债务*的权利出售或移转给其他公司（例如*债务买方*）的行为。

B

Bankruptcy discharge A court order stating that the consumer does not have to pay a *debt*. *Creditors* or *debt collectors* may no longer attempt to collect the debt.	**破产免责令** 法院裁定消费者无须偿还特定*债务*的命令。*债权人*或*债务催收人*不得再尝试催收该笔债务。

C

Cease contact request This informs a *debt collector* to stop any further contact with the consumer about a *debt*. Consumers may make this request by phone or in writing at any time.[*]	**停止联系请求** 告知*债务催收人*，停止就该笔*债务*与消费者进行任何后续联系。 消费者可随时以电话或书面形式提出此请求。[*]
Charge off When a *creditor* writes off a *debt* as unlikely to be collected through normal billing practices. The debt is still owed and may be sent to *collections*, sold, transferred or pursued legally. It may also appear on the consumer's *credit report*.	**呆账注销** *债权人*认定该*债务*依一般账务作业难以回收，而予以注销。 该债务仍须偿还，仍可送交*催收*、出售、移转或依法追讨，且可能出现于消费者的*信用报告*中。
Collections (See **Charge off** also) The process of attempting to collect on an overdue *debt*. Collections may be handled by the *original creditor*, a *debt collection agency*, a *debt buyer* who has acquired that debt, or an attorney/law firm.	**催收**（另请参阅：**呆账注销**） 针对逾期*债务*进行收取的流程。 催收业务可由*原始债权人*、*债务催收机构*、已取得该债务的*债务买方*，或律师/律师事务所办理。
Collection Communications (See **Communication disclosures**, and **Cease contact request** also) Phone calls, letters, emails, or texts from a *debt collector*. In New York City, a debt collector may contact a consumer no more than three times[*] in a seven-day period as long as: • contact is by telephone or electronic means, such as email, texts or instant message; • contact is only made between 8:00 a.m. and 9:00 p.m. Eastern Time (ET); and • consumer did not respond. If a consumer does respond, a debt collector may reply to the consumer without that counting towards the three-time limit. There is no limit on the number of collection letters a debt collector can send to a consumer via U.S. mail.[†]	**催收沟通**（另请参阅：**沟通披露事项、停止联系请求**） *债务催收人*发出的电话、信件、电子邮件或短信等联系。 在纽约市，债务催收人于 7 日内联系消费者，不得超过 3 次，且须符合：[*] • 联系方式为电话或电子方式，例如：电子邮件、短信或即时消息等； • 联系时间限于上午 8:00 至晚上 9:00，东部时间 (Eastern Time, ET)；且 • 消费者未回复。 若消费者已回复，催收人可直接响应，该次回复不计入 3 次上限。 债务催收人以美国邮政寄送催收信件，次数无上限。

[*] Takes effect on September 1, 2026.
（本规定自 2026 年 9 月 1 日起生效。）

[†] Takes effect on September 1, 2026. Before the effective date, a debt collector may contact a consumer no more than two times a week.
（本规定自 2026 年 9 月 1 日起生效。生效日前，债务催收人每周联系消费者不得超过 2 次。）

Collection fees (See **Itemization of a debt** also) A fee (or charge) that a *debt collector* adds to the amount it attempts to collect from a consumer. Collectors may only add fees if the original contract creating the *debt* permitted those fees, or if allowed by law.	**催收费用**（另请参阅：**债务明细**） *债务催收人*在从消费者处催收的金额中加计的费用（或收费）。仅在创立*债务*的原始合约允许或法令有明文规定的情形下，债务催收人才可加收该项费用。
Communication disclosures (See **Collection communications** also) Information that must be disclosed to consumers by *debt collectors* in any *collection communications*. In all letters and conversations with consumers, debt collectors must disclose: • that the communication is from a debt collector and is an attempt to collect a *debt*; • whether the communication is being recorded on a phone call;* • that any information the consumer provides may be used to collect that debt; • specific details about the debt, such as the name of the *original creditor* and the amount of the debt at the time of the communication; • contact information for responding to the debt collector, including a callback number and the name of the person to contact*; and • the *debt collection agency's DCWP license number* (only required to be included in letters to consumers).	**沟通披露事项**（另请参阅：**催收沟通**） *债务催收人*在任何*催收沟通*过程中，必须向消费者披露的相关信息。 无论是书面信件或口头对谈，债务催收人均须披露以下事项： • 本次沟通的发起人为债务催收人，目的是催收*债务*； • 若为电话沟通，本次通话是否被录音；* • 消费者提供的任何信息，均可能被用于催收该笔债务； • 该笔债务的具体细节，*包含原始债权人*姓名、沟通当下的债务金额； • 回复债务催收人的联系方式，含回拨电话号码及对接联系人姓名*；以及 • 该*债务催收机构*的 *DCWP 执照编号*（仅要求在寄发给消费者的书面信件中载明）。
Consumer Reporting Agency (CRA) (See **Credit Bureau**)	**消费者信用报告机构 (CRA)**（另请参阅：**信用局**）
Credit bureau (See **Consumer Reporting Agency** also) A private company that collects and shares consumer *credit* information and makes it available on *credit reports*. The main credit bureaus in the U.S. are Equifax, Experian, and TransUnion. Under the *Fair Credit Reporting Act*, consumers have the right to dispute incorrect information on their credit reports, including if they have been a victim of identity theft.	**信用局**（另请参阅：**消费者信用报告机构**） 专门收集和分享消费者*信用*信息，并将其汇总在*信用报告*中供查阅的民营企业。 美国的主要信用局是 Equifax、Experian 和 TransUnion。 依据*《公平信用报告法》(Fair Credit Reporting Act)*的规定，消费者有权对信用报告中的不实信息提出异议，身份盗用受害者亦适用此权利。
Credit report A record of a consumer's credit and payment history.	**信用报告** 记载消费者信用状况与还款记录的文件。

* Takes effect on September 1, 2026. Before the effective date, only debt collection agencies must disclose this information.
（本规定自 2026 年 9 月 1 日起生效。生效日前，仅债务催收机构有义务披露上述标注的信息。）

Under the *Fair and Accurate Credit Transaction Act,* consumers can get a free weekly online copy of their credit report from each *credit bureau* at **AnnualCreditReport.com**. *Debt collectors* must send consumers a written notice before reporting any negative debt information in their credit report to the credit bureau. They must also inform consumers that their data will be shared with the credit bureau.	依据*《公平准确信用交易法》(Fair and Accurate Credit Transaction Act)* 规定，消费者可于以下网站向每家*信用局*免费索取每周一次的在线信用报告副本：**AnnualCreditReport.com**。 *债务催收人*若要将负面债务信息上报至信用局，必须事先以书面形式通知消费者，并告知其相关数据将与信用局分享。
Creditor (See **Original creditor** and **Current creditor** also) A person, company, or entity who claims ownership of the *debt*. A creditor may collect debt on its own, or use third-party *debt collectors* to attempt to collect a debt.	**债权人**（另请参阅：**原始债权人**和**现任债权人**） 主张对该笔*债务*享有所有权的个人、公司或机构。 债权人可自行催收债务，亦可委托第三方*债务催收人*进行催收。
Current balance (Also *Outstanding balance*) The total amount claimed to be owed. Consumers have a right to request an *itemization of a debt* that shows the current or *outstanding balance*.	**当前余额**（亦称*未偿余额*） 所欠款项的总额。 消费者有权要求债务催收人提供显示当前或*未偿余额*的*债务明细*。
Current creditor (See **Creditor** also) A person or business that currently owns the *debt* and may collect it.	**现任债权人**（另请参阅：**债权人**） 目前持有该笔*债务*所有权，并有权进行催收的个人或企业。

D

DCWP license number A number assigned by DCWP to private companies or organizations registered with the City of New York as licensed *debt collection agencies*. Licensed debt collection agencies must provide their DCWP license number in all *collection communications* with the consumer. In-state and out-of-state debt collection agencies must possess an active DCWP license and comply with New York City laws and regulations. To check if a debt collection agency is licensed, consumers can: • Visit nyc.gov/consumers. • Contact 311 (212-NEW-YORK outside NYC) and say "Business Background Check."	**DCWP 执照编号** 由 DCWP 核发给已向纽约市政府登记并取得执照的*债务催收机构*的专属编号。取得执照的债务催收机构，在与消费者的所有*催收沟通*中，均须提供该 DCWP 执照编号。 无论是纽约州内还是纽约州外的债务催收机构，均须持有有效的 DCWP 执照，并遵守纽约市相关法令与规范。消费者可通过以下方式查询债务催收机构是否具备合法执照： • 访问网站：nyc.gov/consumers。 • 拨打 311（如位于纽约市外，请拨打 212-NEW-YORK），并说明 "Business Background Check"（企业背景查询）。
Debt (See **Collections** also) The money a consumer owes, or is alleged to owe, to a *creditor* or owner of the *debt*. Consumer debt refers to money owed for personal, family, or household purposes. This includes credit cards, car loans, medical bills, student loans, mortgages, and other household debts.	**债务**（另请参阅：**催收**） 消费者被主张应偿还给*债权人*或*债务*所有人的金额。 个人消费债务指因个人、家庭或居家生活所需而产生的债务，包含信用卡欠款、汽车贷款、医疗账单、学生贷款、房屋贷款及其他居家相关债务。

Debt buyer (See **Debt collector** also) A company that purchases *debts* from *original creditors* and *current creditors* and may attempt to collect them. All debt buyers must be licensed as a *debt collection agency* by DCWP to collect debts from New York City consumers.	**债务买方**（另请参阅：**债务催收人**） 向*原始债权人*及*现任债权人*购买*债务*，并可对该笔债务进行催收的公司。 所有向纽约市消费者催收债务的债务买方，均须向 DCWP 取得*债务催收机构*执照。
Debt collection agency A company or entity hired to collect *debts* on behalf of a *current creditor* or debt owner. *Debt buyers*, collection attorneys, and collection law firms also fall under the category of debt collection agencies. All debt collection agencies must be licensed by DCWP.	**债务催收机构** 受*现任债权人*或债务所有人委托，代为催收*债务*的公司或机构。*债务买方*、催收律师及催收律师事务所，亦归属于债务催收机构的范畴。 所有债务催收机构均须向 DCWP 取得合法执照。
Debt collector (See **Debt buyer***,* **Debt collection agency***,* **Creditors** also) A private company or individual, including a debt collection attorney or law firm, that seeks to collect overdue personal or household *debt* from NYC consumers. The debt collector may: • own the debt (for example, if they are the *original creditor* or if they purchased the debt from a *creditor*) and collect the debt on behalf of itself; or • be hired by a creditor or other company to assist in collecting the debt. Debt collectors must follow all NYC Laws, Rules and Regulations.	**债务催收人**（另请参阅：**债务买方、债务催收机构、债权人**） 向纽约市消费者催收逾期个人或居家*债务*的民营企业或个人，包含催收律师、催收律师事务所。债务催收人可以： • 自身为债务所有人（例如其为*原始债权人*，或自*债权人*处购买该笔债务），并为自身利益进行催收；或 • 受雇于债权人或其他公司以协助催收债务。 所有债务催收人均须遵守纽约市所有相关法令、规则与规范。
Debt settlement or payment plan An agreement by a *debt collection agency* to resolve the *debt* owed, either as a reduced payment in full, or as scheduled partial payments. After a consumer accepts to resolve the debt through a debt settlement or payment plan, the debt collection agency must send the consumer a letter confirming the agreement within five days. The letter must include: • name and address of the consumer; • date the agreement was made; • name of the *original creditor*; • amount due and the due date of each payment; • name of the debt collection agency; • name of the *debt collector* employee, or the employee's supervisor, who reached the agreement; • address where the consumer should mail payments; and • any other terms or conditions of the agreement.	**债务和解或分期付款方案** *债务催收机构*与消费者达成的*债务*解决协议，得以减免后全额付清，或是约定分期缴款方式处理。 消费者同意通过债务和解或分期付款方案解决债务后，债务催收机构必须在 5 日内寄发确认函给消费者。信件必须载明： • 消费者姓名及地址； • 达成协议的日期； • *原始债权人*姓名； • 到期金额及每笔款项的到期日； • 债务催收机构名称； • 达成协议的*债务催收人*或其主管姓名； • 消费者应当邮汇款项的地址；和 • 协议中的任何其他条款。

Debt Verification Documentation that a *debt collector* provides to a consumer to show that a *debt* is valid, is owed by a consumer, and that the amount is correct. All consumers have the right to request this information from any debt collector at any time during the collection cycle. If a consumer requests verification, the debt collector must stop all collection activity until verification is provided. Debt collectors must provide verification within 60 days of a consumer's request or *dispute*, or they lose the right to collect on that debt (except *original creditors*).* In response to a consumer's request for debt verification, the debt collector must provide original *account* documentation issued by the original creditor confirming the transaction that created the debt. For example, a copy of a final statement (bill) by the original creditor showing the amount owed.	**债务验证** *债务催收人*提供给消费者、用以证明该*债务*真实有效、确实应由该消费者负责、且金额正确的文件数据。所有消费者在催收期间的任何时间，都有权向任何债务催收人请求提供此项信息。若消费者提出验证请求，债务催收人必须暂停所有催收行为，直到完成验证为止。 债务催收人必须在消费者提出请求或*异议*后 60 日内提供验证文件，否则将丧失该笔债务的催收权利（*原始债权人*除外）。* 针对消费者的债务验证请求，债务催收人必须提供原始债权人开立的*账户*文件，证明产生该笔债务的交易 。 例如：原始债权人出具的最后账单（明细）副本，载明应缴金额。
Debtor A consumer who owes or is claimed to owe money to a *creditor.*	**债务人** 对*债权人*负有债务，或被主张应偿还金额的消费者。
Default Failure to meet repayment obligations on a *debt*.	**违约** 未履行*债务*的偿还义务。
Default judgment (See **Judgment** also) A court ruling/decision against a consumer who did not respond to or did not appear in a *debt collection lawsuit*. A consumer may ask the court to vacate the default judgement within a certain amount of time. A default judgment alone is not enough for a *debt collector* to provide as *debt verification* in response to a *dispute* or request for verification. †	**缺席判决（另请参阅：判决）** 法院针对未响应*债务催收诉讼*或未到庭的消费者所作出的裁定。消费者可在一定期限内向法院声请撤销该缺席判决。 仅凭缺席判决，不足以做为*债务催收人*回应*异议*或验证请求时的*债务*验证文件。†
Dispute a debt (also *Contest a debt* or *Request verification of the debt*) Consumers who do not recognize a *debt* or disagree that they owe the amount of debt claimed by a *debt collector* may contest all or part of the debt in oral and/or in written format at any time. When disputing a debt under federal, state, and New York City laws, consumers have a right to:	**债务异议**（亦称：*质疑债务*或*请求债务验证*） 消费者若不认该笔*债务*，或不同意*债务催收人*主张的金额，可随时以口头及/或书面方式对全部或部分债务提出质疑。 根据联邦、州及纽约市法律，消费者提出债务异议时，有权：

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• say they do not recognize the debt or owe the debt as claimed; • request the name and address of the *original creditor* if different from the current one; and • request that the debt collector provide information to show that the debt belongs to the consumer and/or that the amount is correct. (See *debt verification*.)	• 表明其不承认或未欠所声称的债务； • 索要*原始债权人*的姓名和地址（如与当前债权人不同）；和 • 要求债务催收人提供证明，确认该债务属于该消费者，且金额正确。（参见：*债务验证*。）

E

Electronic communications Methods of contact other than verbal communication or hard copy mail. Electronic communications include email, text messages, instant messages, and social media. *Debt collectors* must obtain consumer consent before contacting consumers by electronic communications to collect a *debt*.*	**电子沟通** 除口语或实体信件之外的联系方式，包括电子邮件、短信、即时消息和社交媒体。 *债务催收人*以电子方式联系消费者催收*债务*前，必须先取得消费者同意。*
Excessive calling (See **Collection communications** and **Harassment**)	**过度通话**（另请参阅：**催收沟通**和**骚扰**）
Exempt funds Money that cannot be taken to satisfy a *judgment.* This can include but is not limited to Social Security, child support, and unemployment payments.	**豁免资金** 依法不得用以清偿*判决*债务的款项，包括但不限于：社会安全金、子女抚养费、失业救济金。
Exempt Income Protection Act (EIPA) New York State law that automatically protects a certain amount of money in a consumer's bank *account* from being frozen or seized by *debt collectors*. Under the EIPA, the bank must provide a consumer with an Exemption Claim Form before freezing the consumer's bank account. The consumer may use this form to claim that the frozen funds are exempt. The following funds (in alphabetical order) are typically exempt from being frozen or garnished under the EIPA: • Black lung benefits • Child support payments • Public assistance (for example, Temporary Assistance for Needy Families) • Public or private pensions • Railroad Retirement Board benefits • Social Security, including retirement, survivors, and Disability benefits • Spousal support or maintenance • Supplemental Security Income • Unemployment Insurance • Veterans Affairs benefits • Workers' compensation	**《豁免所得保护法》(EIPA)** 纽约州法律，自动保护消费者银行*账户*内一定金额的款项，不被*债务催收人*冻结或扣押。 依 EIPA 规定，银行在冻结消费者账户前，必须提供消费者一份豁免声请表。消费者可通过此表格主张被冻结款项属于豁免范围。 依 EIPA 规定，下列款项通常不得被冻结或扣抵： • 附加保障收入 • 工伤赔偿 • 公共或私人养老金 • 公共援助（例如，贫困家庭的临时援助） • 煤尘肺福利金 • 配偶扶养费或生活扶助费 • 社会安全金，包括退休人员、遗属和残障人士福利金 • 失业保险 • 铁路退休委员会福利金 • 退伍军人福利金 • 子女抚养费

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F

Fair and Accurate Credit Transaction Act (FACTA) A federal law that allows consumers to request and obtain a free weekly *credit report* from each of the three nationwide consumer *credit bureaus*. Consumers can visit **AnnualCreditReport.com** to get their free online report.	**《公平准确信用交易法》(FACTA)** 联邦法律，赋予消费者每周免费向全美三大*信用局*索取*信用报告*一次的权利。 消费者可以访问 **AnnualCreditReport.com** 获取免费在线报告。
Fair Credit Reporting Act (FCRA) A federal law that promotes the accuracy, fairness, and privacy of information in the files of *consumer reporting agencies*. The FCRA also gives consumers the right to see their *credit reports* and to dispute errors.	**《公平信用报告法》(FCRA)** 联邦法律，旨在保障*消费者报告机构*信息的正确性、公平性与隐私。FCRA 亦赋予消费者查阅*信用报告*、对错误信息提出异议的权利。
Fair Debt Collection Practices Act (FDCPA) A federal law to protect *debtors* from abusive, unfair or deceptive *debt collection* practices.	**《公平债务催收法》(FDCPA)** 联邦法律，用以保护*债务人*免于遭受不当、不公平或欺瞒性*债务催收*行为的影响。
Fake debt (See **Phantom debt**)	**虚假债务**（另请参阅：**幻影债务**）
Financial assistance policy (See **Medical debt** also) A program all hospitals in New York must offer to eligible consumers in order to reduce or forgive charges for medical goods or services. All hospitals in New York City must have a financial assistance policy. All *debt collectors* collecting on behalf of hospitals must have the hospital's financial assistance policy available.	**财务援助政策**（另请参阅：**医疗债务**） 纽约州所有医院都必须向符合资格的消费者提供的方案，用以减免或免除医疗相关费用。 纽约市所有医院都必须订有财务援助政策。所有受医院委托的*债务催收人*，都必须备有该医院的财务援助政策。
Frequency of contacts (See **Collection communications**)	**联系频率**（另请参阅：**催收沟通**）

G

Garnishment / Income execution (See **Judgment** also) When a Court orders an employer to withhold wages to pay a *creditor*. A *debt collector* must obtain a court order or *judgment* to carry out a garnishment or income execution.	**薪资扣抵/所得执行**（另请参阅：**判决**） 法院命令雇主直接从薪资中扣款，用以偿还*债权人*。*债务催收人*必须取得法院裁定或*判决*，才能执行薪资扣抵或所得执行。

H

Harassment
Using pressure, annoyance, intimidation, or abuse to collect on a *debt.*

Debt collectors may not harass consumers. Examples of illegal conduct are:

- Threatening violence;
- Threatening criminal action;
- Using obscene, profane, or *abusive language*; and
- Repeated or continuous phone calls or texts.

骚扰
以施压、烦扰、恐吓或不当手段进行*债务*催收。

*债务催收人*不得骚扰消费者。非法行为的示例如下：

- 威胁暴力；
- 威胁提起刑事诉讼；
- 使用猥亵、粗俗或*粗言秽语*；以及
- 重复或持续拨打电话、发送短信。

I

Interest (See **Itemization of a debt** also)
The cost of borrowing money or buying goods or services on *credit*. Interest is typically calculated as a percentage of the amount due. The law may allow interest to be added to the collectable amount of the *debt*, such as when interest is included in the amount awarded in a *judgment*.

利息（另请参阅：**债务明细**）
以*借贷*方式借款或购买商品或服务的费用。利息通常以应缴金额的百分比计算。法律可允许将利息加计至可催收的*债务*金额内，例如法院*判决*中包含的利息。

Itemization of a debt
In a *validation notice,* a list or breakdown of the moneys owed that must include:

- original amount owed when debt collection practices began;
- amount of any *accrued interest*;
- amount of any other *collection fees* and charges; and
- any payments made by the consumer.

债务明细
在*债务确认通知*中，必须详列应缴金额的项目，包含：

- 催收流程开始时的原始债务金额；
- 任何*应计利息*的金额；
- 任何其他*催收费*和收费的金额；以及
- 消费者已支付的任何款项。

J

Judgment (see **Lawsuit, Default judgment** and **Garnishment/income execution** also)
A court order stating the outcome of a *lawsuit*.

A judgment allows a *creditor* to collect from a *debtor* for up to 20 years, including by wage *garnishment* or property seizure.

判决（另请参阅：**诉讼、缺席判决**和**薪资扣抵/所得执行**）
法院就*诉讼*结果所作正式命令。

判决赋予*债权人*对债务人长达 20 年的追讨权，包括薪资*扣抵*或财产扣押。

L

Language access services (See **Limited English Proficiency** also)
Any service made available to consumers in a language other than English. This includes translation.

语言协助服务（另请参阅：**英语能力有限**）
以除英语以外的语言向消费者提供的任何服务，包含翻译。

Lawsuit (See **Judgment** and **Answer** also)
A case before the New York State court to determine an outcome on the *debt collection* claim.

诉讼（另请参阅：**判决**和**答辩状**）
纽约州法院审理的*债务催收*请求案件。

Legal Complaint (See **Lawsuit, Answer,** and **Judgment** also) A legal document submitted by the *creditor*/*debt owner* or an attorney representing them that initiates a collection *lawsuit* to recover an alleged *debt*.	**法律诉状**（另请参阅：**诉讼、答辩状**和**判决**） 由*债权人*/*债务所有人*或其律师提供的法律文件，用以启动*债务*催收诉讼。
Limited English Proficient (LEP) A term that refers to individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.	**英语能力有限 (LEP)**（另请参阅：**语言协助服务**） 该术语指的是不以英语为主要语言或者英语阅读、讲话、写作或理解能力有限的个人。
Litigation (See **Lawsuit**)	**诉讼程序**（请参阅：**诉讼**）

M

Medical debt (See **Financial assistance policy** also) A consumer's alleged obligation to pay for health care services, products, or devices provided by a hospital, a health care professional, or an ambulance service. Medical debt doesn't include *debt* charged to a credit card unless the credit card is issued specifically for the payment of health care services, products, or devices.	**医疗债务**（另请参阅：**财务援助政策**） 消费者被主张应支付医院、医疗人员提供的医疗保健服务、产品或设备或救护车服务的费用债务。 医疗债务不包含一般信用卡*债务*，除非该卡专门用于支付医疗护理服务、产品或设备相关费用。
Mini-Miranda Warning A statement that *debt collectors* must deliver at the start of any *collection communication* with a consumer, whether orally or in writing. The warning informs consumers that the communication is from a debt collector attempting to collect the *debt*, that anything they say may be recorded, and any information they provide may be used to collect the debt.	**米兰达警告** *债务催收人*在与消费者进行任何*催收沟通*之初必须提供的声明，无论是口头还是书面形式。 声明中告知消费者，此次联系由债务催收人发出，目的为催收债务，所言内容可能被录音，提供的信息可能用于催收。
Misrepresentation The use of false, deceptive, or misleading practices in *debt collection*. *Debt collectors* may not make misrepresentations to consumers, including: • falsely representing or implying that the debt collector is an attorney, legal office, government agency, marshal, or sheriff; • falsely representing or implying that the consumer committed a crime, or that nonpayment of any *debt* will result in the consumer's arrest or imprisonment or the seizure, *garnishment*, attachment, or sale of the consumer's property or wages unless the action is lawful and the debt collector or *creditor* intends to pursue it; or • reporting, or threatening to report, inaccurate *credit* information to a *credit bureau*.	**虚假陈述** 在*债务催收*中使用虚假、欺骗性或误导性的做法。 *债务催收人*不得向消费者做出虚假陈述，包括： • 虚假陈述或暗示债务催收人是律师、法律事务部门人员、政府机构人员、法警或警长； • 谎称或暗示消费者涉及犯罪，或声称若消费者未偿还*债务*，将导致其遭到逮捕、监禁，或其财产或薪资将被扣押、*扣抵*、查封或拍卖，除非此类行动合法且债务催收人或*债权人*有意采取此类行动；或 • 向*信用局*通报或威胁通报不准确的*信用*信息。

O	
Old debt (See **Time-barred debt** and **Statute of limitations**)	**旧债**（另请参阅：**已逾时效债务**和**诉讼时效**）
Original creditor (See **Creditor** also) A person or business that provided the original service, product, or credit that is the source of a *debt* collection attempt.	**原始债权人**（另请参阅：**债权人**） 最初提供服务、商品或信用，因而产生后续*债务*催收的个人或企业。
Outstanding balance (See **Current balance**)	**未偿余额**（另请参阅：**当前余额**）

P	
Payday Loans Short-term, high-*interest* loans that consumers are required to repay on their next paycheck. Payday loans are illegal in New York State.	**发薪日贷款** 短期、高*利息*的贷款，要求消费者在下次领薪时偿还。 发薪日贷款在纽约州属违法行为。
Phantom debt (also *Fake debt*) *Debt* that is made up and that a consumer does not owe. If a consumer does not recognize a debt or believe they owe that debt, they have a right to *dispute a debt* and receive *debt verification* from *debt collectors.*	**幻影债务**（亦称*虚假债务*） 完全捏造且消费者根本不欠缴的*债务*。 若消费者不认该债务或不认为自己欠下这笔债务，其有权对该*债务*提出*异议*并要求*债务催收人*提供*债务验证*。
Principal The initial amount of the *debt* or the amount that remains unpaid by a consumer. It does not include *collection fees* and *interest*.	**本金** *债务*的初始金额或者消费者未偿还的金额。不包括*催收费*和*利息*。

S	
Scams A scheme to defraud or trick a consumer into paying a *fake debt* the consumer does not owe. Scammers may threaten consumers with criminal charges or refuse to give information about the *debt collection agency*, the *original creditor*, or the *debt*. Legitimate *debt collectors* must provide their company name, mailing address, telephone number, *DCWP license number*, and information about the debt. It is good practice to always ask for information to be sent in writing to the address that the debt collector should already have on file before you discuss the debt.	**诈骗** 一种以诈欺或欺骗方式，使消费者缴纳一笔根本不欠缴的*虚假债务*的骗局。诈骗者可能会以刑事罪名威胁消费者，或拒绝提供*催收机构*、*原始债权人*及*债务*相关信息。 合法的*债务催收人*必须提供其公司名称、邮件地址、电话号码、*DCWP 执照编号*，以及债务相关信息。建议在讨论债务前，一律要求对方以书面形式将相关信息寄送至债务催收人应已留存的地址。
Statute of Limitations (also *Time-barred debt or Old debt*) A certain time after which a *debt collector* may no longer file a *lawsuit* to collect on a *debt*. The New York time limit to sue for consumer debt is three years.	**诉讼时效**（亦称*已逾时效债务或旧债*） 超过一定时间后，*债务催收人*即不得再提起*诉讼*追讨该笔*债务*。纽约州针对消费者债务的起诉期限为 3 年。

Debt collectors may not attempt to collect an *old debt* whose statute of limitations has passed unless they first inform consumers in writing that*: • the legal time limit (statute of limitations) to sue to collect the debt has expired, • it is illegal under federal law to sue or threaten to sue a consumer for an old debt; and • if sued illegally, consumers may defend the case by informing the court that the statute of limitations has expired to prevent the *creditor* from obtaining a *judgment*.	债务催收人不得尝试催收已超过时效的*旧债*，除非先以书面形式告知消费者以下内容：* • 可起诉追债的法定期限（诉讼时效）已届满； • 根据联邦法律规定，就旧债起诉或威胁起诉属于违法行为；以及 • 若遭非法起诉，消费者可向法院主张时效已过，以防止*债权人*取得*判决*。
Substantiation of a debt (See **Debt verification**)	**债务证实**（另请参阅：**债务验证**）

T

Time-barred debt (See **Statute of limitations** or **Old debt**)	**已逾时效债务**（另请参阅：**诉讼时效**或**旧债**）
Tradeline A term for a credit *account* on a consumer's *credit report*. There is a separate tradeline each time a consumer is approved for *credit*. Tradelines include, but are not limited to: • credit limits; • *current balance*; • payment history; and • lender or *original creditor* names and addresses.	**信贷记录** 消费者*信用报告*中有关信用*账户*的一个术语。每次批准消费者获取*信用*时，都会有一个单独的信贷记录。信贷记录包括但不限于： • 信用额度； • *当前余额*； • 付款记录；以及 • 出借人或*原始债权人*的姓名与地址。

U

Unverified debt notice A written notice that the *debt collector* must send within 60 days of receiving the consumer's *dispute* or *debt verification* request.† Consumers should save a copy of this notice and send it to any other collector that attempts to collect on the *debt*.	**未验证债务通知** *债务催收人*在收到消费者*异议*或*债务验证*请求后 60 日内，必须寄发的书面通知。† 消费者应留存此通知的副本，并将其发送给其他尝试催收同一笔*债务*的催收人。

V

Validation notice A letter a *debt collector* must mail to consumers within five days after first contacting them in relation to a *debt* that discloses general information about the debt and the consumer's rights.	**验证通知** *债务催收人*首次与消费者联系后 5 日内必须寄发的信件，内容披露*债务*基本信息与消费者权益。

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This notice must tell consumers they have a right to *dispute a debt* and to request *debt verification* from the debt collector at any time in the *collection* process. Consumers can dispute a debt or request debt verification orally or in any of the ways that the debt collector uses to collect upon a debt.

此通知必须告知消费者：在整个*催收*过程中，其随时有权对*债务*提出*异议*，并请求*债务验证*。消费者可通过口头或任何债务催收人用来催收的方式提出异议或验证请求。

Z

Zombie debt

Debt that a *debt collector* suddenly seeks to collect after a long period of time. The term refers to the debt's resurrection from the dead.

Zombie debt may include:

- debt already settled;
- debt from a *bankruptcy discharge*;
- *time-barred debt*;
- debt that no longer shows up on a consumer's *credit report*; and
- debt that was never owed.

Consumers have a right to *dispute a debt* and request that the debt collector provide *debt verification.*

僵尸债务

经过长时间后，*债务催收人*突然重新追讨的*债务*。此术语意指债务"像殭尸一样死而复生"。

僵尸债务包括：

- 已经解决的债务；
- *破产免责*的债务；
- *已逾时效债务*；
- 不再在消费者的*信用报告*中显示的债务；
- 从未欠缴的债务。

消费者有权*对债务提出异议*，并要求债务催收人提供*债务验证*。