# Fair Debt Collection Practices Act

# Purpose

# The Fair Debt Collection Practices Act (FDCPA) (15 USC 1692 et seq.), which became effective in March 1978, was designed to eliminate abusive, deceptive, and unfair debt collection practices. It also protects reputable debt collectors from unfair competition and encourages consistent state action to protect consumers from abuses in debt collection.

# *Debt That Is Covered*

# The FDCPA applies only to the collection of debt incurred by a consumer primarily for personal, family, or household purposes. It does not apply to the collection of corporate debt or debt owed for business or agricultural purposes.

# Policy Statement

# By definition, Rewarding HealthyHabits, LLC dba HealthyHabits is excluded from coverage because they are not “debt collectors” under the FDCPA. An institution is not considered a debt collector under the FDCPA when it

* Collects its own debts under its own name
* Collects debts it originated and then sold but continues to service