

Everyone Has a Story

Topic: Debt collection

Consumer: Danieshia

Location: Detroit, MI

After I lost my job, I attempted to pay for my car loan as much as I could with the money that I had from unemployment.

Once my unemployment check ran out, I wasn't able to pay for it anymore so it became delinquent and it was sold to a debt collector.

Several debt collectors began to call but I wasn't able to set up any payment plans because I didn't have any income.

There were a few that were calling and making threats. I had one that was telling me that I was going to jail and that she was a detective and they were coming to my house and I was going to go to jail for car-napping.

I was terrified to hear threats like that because I'm a single mom and to hear that my freedom could be in jeopardy of me not being able to see my son for any amount of time terrified me.

No debt collector should threaten me with jail time.