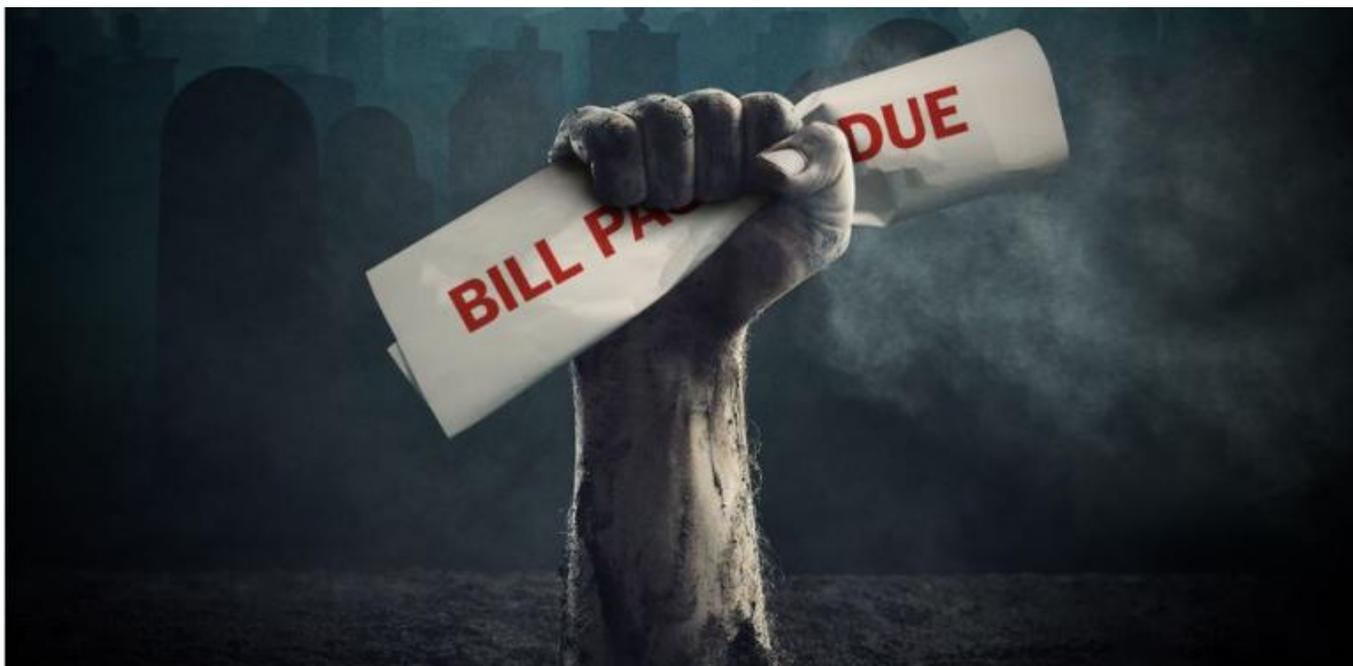


## Some debts aren't worth paying back. Ever heard of 'zombie debt'?



**Some types of old debt are no longer collectible after a certain point. But collection agencies make money by scaring people into restarting the clock on payments.**

August 6, 2025 by [Michelle Singletary](#) [Washington Post](#)

You have a responsibility to repay the money you borrow.

However, sometimes life interrupts — you unexpectedly get laid off or a medical crisis limits your ability to earn a living.

This disruption to your income makes it impossible to keep up with your debt payments.

Then the collection calls start. The chase for payments may start cordially, but eventually the threat of legal action accelerates. Here's why.

Debt collectors have a limited number of years in which they can sue for repayment. After the time runs out, certain unpaid consumer debts, such as credit card charges, fall under a statute of limitations. Under the federal Fair Debt Collection Practices Act, once the legal deadline expires, the debt is "time-barred," and the collector is prohibited from suing or threatening to sue.

You can't borrow your way to wealth.

The statute of limitations for time-barred debt dictates how long a creditor or debt collector has to sue you to collect payment, and this can vary by state and the type of debt.

This does not mean a debt collector will not pursue you for payment. Old debts can come back to life after a long period of inactivity. This "zombie debt," as it's called, can be revived by unscrupulous debt collection companies, which often try to scare or trick debtors into restarting the statute of limitations.

Much of this debt is no longer impacting people's payment history because it has fallen off their credit reports. There are also time limits for how long negative information, including old debts, can remain on your credit report. Generally, late payments, collections and charge-offs must be removed after seven years.

But collecting on zombie debt can be lucrative.

Debt buyers pay pennies on the dollar for defaulted debt, either from original creditors or other debt buyers and brokers. One person's long-forgotten debt can be sold four or five times. Often, there is scant documentation other than the person's name, last known address, Social Security number and debt amount.

Frequently, the most financially vulnerable are targets for zombie debt — people who are overwhelmingly low-income, elderly or disabled. Living on the edge, they are already easy prey because they fear further damage to their credit histories. Credit scores matter even more when lenders tighten credit, as many do when there is a recession or economic downturn.

Here's what you should do if you have zombie debt.

## **Know what you owe**

You should regularly review your credit reports, not just for accuracy, but also to monitor efforts by collectors to report debt that should have been expunged from your files.

The Federal Trade Commission recommends that you ask the collector to provide information on when you made your last payment. That will help determine if the debt is past the statute of limitations, which varies anywhere from two to 15 years, depending on your state.

By law, the three major credit bureaus — Equifax, Experian and TransUnion — must give you a free copy of your file every 12 months.

At the onset of the pandemic, the bureaus made it even easier for people to view their credit history by offering [free weekly credit reports](#). Although the offer was supposed to sunset, the bureaus have permanently extended it. [Here's the official site where you can get your reports free.](#)

## **The statute of limitations is a fair defense**

Debt collection companies have sent people letters or postcards that were designed to look as if they had come from a municipal court, according to cases brought by the FTC. Or a collection company might falsely claim to be affiliated with a law firm.

Even if you think a company is violating the law, don't ignore a debt collection legal action. You may still need to defend yourself in court and show a judge proof that the statute of limitations has expired.

If you can't afford an attorney and choose to fight the matter on your own, check the law for your state for the specific statute of limitations. The do-it-yourself legal website [nolo.com](https://www.nolo.com) has a [state chart](#) for debts, including for the District of Columbia. On the site, using the search icon, click "Articles" in the drop-down menu and type in "Civil Statutes of Limitations." Be sure to double-check the information on the list, because there may have been a change in your state law.

You can also contact Kansas Legal Services ([watch our brief videos about debt collection and your rights in debt collection](#)) or call the Kansas Attorney General's office about [consumer protection](#). You can find other agency information at [usa.gov/state-consumer](http://usa.gov/state-consumer).

### **Ask for proof**

[You have rights under the Fair Debt Collection Practices Act.](#)

The debt collector must inform you of the amount you owe and the name of the creditor.

You also have a right to dispute the debt. It might not be a legitimate claim.

Zombie debt can include a liability that has been discharged in bankruptcy, a debt you have already settled or an account that doesn't belong to you.

I have been on the other end of a telephone call with a collector trying to bully me into paying an old debt I didn't owe. The person was attempting to collect medical charges that he claimed were owed by my deceased brother. I hadn't co-signed on any debt for my brother, so I knew I was under no obligation to pay.

### **Beware, a friend request could be a debt collector**

Please be careful of direct messages on social media platforms.

If a debt collector sends you a private message requesting to add you as a friend or contact, the company must make it clear it is an attempt to collect a debt.

### **Sometimes, the best thing is to do nothing**

Any action you take could restart the collection process and expose you to legal action.

“In some states, if you make a payment or even acknowledge in writing that you owe the debt, the clock resets and a new statute of limitations period begins,” according to the FTC.

If you don’t have the money to stick to a payment plan or negotiate a cash settlement — and you can’t be sued — don’t be scared of the zombie debt.

As much as you may want to honor your promise to pay, it does not mean you deserve to be terrorized by illegal and unethical collection tactics.

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The image shows a person with curly hair sitting in a wheelchair at a desk, talking to a woman behind a counter. The person is looking at a document on the desk.

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