SAMPLE CEASE LETTER (EXEMPT INCOME)

If you receive Social Security, Public Assistance, or other exempt funds, use this letter to tell a debt collector to stop contacting you. You can send this letter at any time. Sending this letter does not cancel your debt.

1. Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2. Fill in the name of the company to which the collection agency says you owe money, and the account number. If you do not know this information, give the collection agency other information so that it knows what debt you are talking about.

3. State the source or sources of your exempt income:
   - Social Security, SSD, or SSI
   - Public Assistance
   - Veterans Administration benefits
   - Pensions (public and private)
   - IRAs and other retirement accounts
   - Child Support and Alimony
   - Unemployment Insurance
   - Workers Compensation
   - Other government benefits
   - 90% of wages or salary earned in the last 60 days
   - Wages or salary less than $175.50 per week after taxes

4. Send the original letter to the collection agency. You should make at least one copy of the letter. Send one to the company to which you originally owed the money. Keep the second copy of the letter for yourself, along with certified mail receipts.

You may also want to send a copy to these agencies:
FTC—Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580

NYC Department of Consumer Affairs
42 Broadway
New York, NY 10004

Source: New York City Bankruptcy Assistance Project