



State of Wisconsin
Department of Financial Institutions

Tony Evers, **Governor**

Kathy Blumenfeld, **Secretary**

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DFI Issues Emergency Guidance on Debt Collection Practices

MADISON, Wis. – Today Governor Tony Evers directed the [Wisconsin Department of Financial Institutions \(DFI\)](#) to issue emergency guidance on prohibited debt collection practices for debt collectors doing business in Wisconsin.

“Among our many duties, DFI administers the Wisconsin Consumer Act, which governs consumer credit transactions and specifies prohibited practices when attempting to collect payments under consumer credit transactions,” said DFI Secretary Kathy Blumenfeld. “In light of the financial distress caused by the [COVID-19](#) pandemic, DFI cautions debt collectors that practices that may have been typical or customary under normal conditions may be deemed harassment under conditions of a global pandemic.”

To learn more, read DFI’s [Emergency Guidance on Prohibited Debt Collection Practices](#), including an interpretive letter regarding impermissible pre-crisis calls to a debtor’s friends and family as well as a full copy of the Wisconsin Consumer Act chapter governing debt collection practices.

“The Wisconsin Consumer Act cannot solve a global economic problem, but it can deter pointlessly harmful responses to it,” said DFI Secretary Blumenfeld. “Debt collectors who routinely rely on telephone calls as a debt collection tactic should be forewarned: whether conduct can reasonably be expected to threaten or harass a consumer depends on the context, and the worldwide context just shifted dramatically.”

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