

**Sam Houston State University**  
**A Member of the Texas State University System**

years. These items may create difficulty at a later date when applying for a home mortgage or other types of credit. Students, like any other debtor, have certain rights under Federal law. Please refer to <http://www.ftc.gov/os/statutes/fdcpa/fdcpact.htm> for text of the Fair Debt Collection Practices Act. This Act outlines the duties and responsibilities of debtors, creditors, and outside collection agencies.

In general, unless there has been evidence of good faith intention to pay, accounts that are at least 120 days past due, may be referred to collection. Once an account is referred to a collection agency, SHSU will not perform any collection efforts on the account while it is held by the collection agency. SHSU may choose to place the debt with multiple agencies before the efforts are deemed unsuccessful. If all collection agency efforts are unsuccessful, a state warrant hold will be placed.

Collection Agencies contracted with SHSU will be reviewed periodically to evaluate success in their collection efforts and ensure accounts are being worked in a timely manner.

Reviewed By: Lisa Lucas, Director of Student Financial Services

Approved By: Amanda Withers, CFO and Sr. Vice President for Operations

Date: June 2023