

Forum:[Hack Forums](#)

Thread: [Whats the minimum payment you can make to a debt collector??](#)

An?iety - December 30, 2016, 11:12 am

I am in a collections agency and I wanna setup a payment plan but they are telling me the minimum payment I can make every 2 weeks is 250\$ and that certainly isn't doable. I want to do something like 50 a month can I just tell them that's how much I can pay or can they decline that??

Apocryphon - December 30, 2016, 11:26 am

It depends where are you from. In my country they take 30% of the salary every month.

An?iety - December 30, 2016, 11:30 am

(Dec 30, 2016 12:26 PM)Masson Wrote: [\[CITE\]](#) It depends where are you from. In my country they take 30% of the salary every month.

I work online so all my money is practically under the table, however this rental agency requires that you have no utility related collections. They said if I attempt to resolve this they will let me rent

Pow3r - December 30, 2016, 11:46 am

How much is the debt? The amount you will have to repay can vary from how much you owe, what your country of origin is and your employment status.

twinedgeblade - December 30, 2016, 11:58 am

(Dec 30, 2016 12:12 PM)A n x i e t y Wrote: [\[CITE\]](#) I am in a collections agency and I wanna setup a payment plan but they are telling me the minimum payment I can make every 2 weeks is 250\$ and that certainly isn't doable. I want to do something like 50 a month can I just tell them that's how much I can pay or can they decline that??

Maybe if you're lucky they are down to earth people who will acknowledge your situation?

An?iety - December 30, 2016, 12:01 pm

(Dec 30, 2016 12:58 PM)twinedgeblade Wrote: [\[CITE\]](#) Maybe if you're lucky they are down to earth people who will acknowledge your situation?

Fat chance, everyone in this world is out to get your money. Hell, even the people I'm renting from want a 50\$ application fee (which I already paid) A lease fee (150\$) and they require a 250\$ fee to add or subtract anyone from the lease.

twinedgeblade - December 30, 2016, 12:04 pm

its pretty pathetic that money is the overall ruler here, people selling out their entire countries just for some cash lol

FamousHater - December 30, 2016, 12:06 pm

(Dec 30, 2016 01:01 PM)A n x i e t y Wrote: [\[CITE\]](#) Fat chance, everyone in this world is out to get your money. Hell, even the people I'm renting from want a 50\$ application fee (which I already paid) A lease fee (150\$) and they require a 250\$ fee to add or subtract anyone from the lease.welcome to the world outside of HF

Bluffer - December 30, 2016, 12:07 pm

You can try to say "I can ONLY afford this much a month" and they will probably accept it.

SIM-2059193 - December 30, 2016, 12:11 pm

<https://reddit.com/r/personalfinance>

Definetly not better than an actual financial consultant, but atleast you can ask your questions with peers of finance rather than a hacking forum.

IIRC they're just trying to get you to pay and as long as you dont offer like 5\$/mo then they will be extremely inclined to take it.

You Old Dad - *December 30, 2016, 12:13 pm*

Telling me where you are from might help, I know you used the dollar sign but most people do on here.