

FDCPA Practice Test Questions and Answers

1. What is the definition of a "creditor"?

- A) Any person who offers or extends credit creating a debt or to whom a debt is owed.
- B) A person obligated or allegedly obligated to pay any debt.
- C) Any person acting as a debt collector.
- D) A person attempting to service legal process on another person.

2. What is the definition of a "consumer"?

- A) A person attempting to service legal process on another person.
- B) Any person acting as a debt collector.
- C) A person obligated or allegedly obligated to pay any debt.
- D) An employee of a consumer reporting agency.

3. Which type of debt is covered by the FDCPA?

- A) Consumer debts incurred primarily for personal, family, or household purposes
- B) All debts including business and commercial obligations
- C) Only debts secured by real property
- D) Only credit card debts over \$500

4. Which of the following debts is NOT covered by the FDCPA?

- A) A business owner's commercial line of credit used solely for business
- B) A personal credit card balance
- C) A medical bill for personal healthcare
- D) A student loan taken for personal education

Answers: 1-A 2-C 3-A 4-A

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