FDCPA Training FAQ

Frequently Asked Questions

Answers to common questions about FDCPA training: course format, pricing, enrollment, certificates, group access, and how text-based training compares to video courses.

About the Training

Q1. What makes this FDCPA training different from other online courses?

Most online FDCPA training is delivered through video — convenient for the provider, but research consistently shows that passive video viewing produces only 5–10% information retention. Our training is text-based, structured around all 18 sections of the FDCPA, and reinforced with quizzes, case problems, and real collection scenarios for each section. You read, you apply, you test, you retain. This is how professionals actually learn complex regulatory material.

The course was developed by a subject matter expert with 25+ years of hands-on collection experience at the IRS, Citi Bank Credit Card Services, Bank of America, and the collection law firm Patti Bass & Associates. The training reflects real-world collection situations — not theoretical overviews.

Q2. Is this training text-based or video-based?

Text-based. The course material is presented in written form, organized by FDCPA section, with quizzes following each section. This format allows participants to study at their own pace, revisit specific sections as needed, and achieve higher retention than passive video viewing. The material is available online 24/7 throughout the access period.

Q3. How long has this training been available?

FDCPA Training has been online for over 15 years, during which time the course has been used by law firms, collection agencies, debt buyers, corporate collection departments, and financial service companies. The material is continuously updated to reflect changes in the law, including the CFPB Debt Collection Rule (Regulation F).

Q4. Who is this training designed for?

- Law firms engaged in consumer collections
- Third-party collection agencies
- Creditors with internal collection personnel
- Debt buyers
- Compliance officers and managers

Q5. Does this training cover Regulation F (the CFPB Debt Collection Rule)?

Yes. The training covers the Consumer Financial Protection Bureau's Debt Collection Rule (Regulation F), effective November 30, 2021. This includes requirements governing modern communication methods such as email, text messaging, voicemail, and social media, as well as call frequency limitations and limited-content message rules. Regulation F content is integrated throughout the course alongside the corresponding FDCPA sections.

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Course Content & Structure

Q6. What does the course cover?

The training provides a comprehensive review of the Fair Debt Collection Practices Act (15 U.S.C. Section 1692 et seq.), covering all 18 sections of the law. The course is divided into three structured modules:

Module 1	Sections (a–c)
Module 2	Sections (d–g)
Module 3	Sections (h–o)

Each section includes the statutory text written in user-friendly language, relevant court decisions and findings, FTC Statements and Letters of Interpretation, CFPB interpretations, real-life collection scenarios, case problems with answers, and a quiz.

Q7. How long does it take to complete the course?

The course is designed for thorough study rather than quick completion. Most participants spend about 4-6 hours in total, often over several days, working through the material at their own pace. Because the course is text-based with section quizzes, the time investment depends on the participant's reading speed and prior knowledge of the FDCPA. We recommend not rushing - the goal is comprehension and retention, not speed.

Q8. Are there quizzes or exams?

Yes. Each of the 18 sections includes a quiz that tests the participant's understanding of that specific section. Quizzes cover the statutory requirements, court case findings, and practical application of the law to real collection scenarios. Participants must demonstrate knowledge of each section before moving forward.

Q9. Does the course include real court cases?

Yes. The training material includes FDCPA court cases and findings for each section of the law. These are not generic examples — they are actual cases that illustrate how courts have interpreted and applied specific FDCPA provisions. The course also includes articles from professional collection magazines and actual experiences of collectors in real-life collection situations.

Q10. Is the training updated for current law?

Yes. The course material is maintained to reflect current federal law, including the CFPB Debt Collection Rule (Regulation F) effective November 30, 2021. The training also references state collection laws and notes that participants must review applicable state laws in addition to federal requirements.

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Pricing & Enrollment

Q11. How much does the training cost?

Pricing is tiered based on the number of participants:

Enrollment Tier	Price
Individual Participant	$89.00
Group 2 to 4	$299.00
Group 5 to 10	$649.00
Group 11 to 20	$1,199.00
20+ Participants	Contact us for volume pricing

Volume pricing provides a per-participant discount for groups. For example, a group of 10 costs $649 — approximately $65 per person, compared to $89 for an individual enrollment.

Q12. What forms of payment do you accept?

Payment is processed securely through PayPal. You can pay using a PayPal account or a credit card through the PayPal checkout system. For organizations requiring invoice-based payment or purchase orders for groups of 20 or more, please contact us at info@fdcpatraining.com or 512-522-8005.

Q13. How do I enroll my team?

Enrollment is a simple three-step process:

1. Purchase:
Select the pricing tier that matches your number of participants and complete the secure checkout on our enrollment page.

2. Submit Participants:
After purchase, email the full name and email address for each participant to info@fdcpatraining.com.

3. Access Issued:
Each participant receives an email directly from our learning management system (Trakstar Learn). They use the link in that email to create a password and immediately access the FDCPA training course.

Most participants begin training within minutes of enrollment.

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Q14. Can I enroll just one person?

Yes. The Individual Participant tier ($89) is designed for single enrollments. You can upgrade to a group tier at any time if additional staff need training.

Q15. Do you offer pricing for large firms or agencies?

Yes. For groups of more than 20 participants, contact us before purchase so we can coordinate volume pricing, participant setup, rollout timing, and administrative handling for firm-wide access.
Email: info@fdcpatraining.com or call 512-522-8005

Q16. Is there a discount for returning participants or refresher training?

We are developing an annual refresher course for past participants. If you have completed training with us previously and need to recertify or update your staff, contact us at info@fdcpatraining.com for current options.

Certificate & Reporting

Q17. Do participants receive a certificate?

Yes. Each participant who completes and passes the FDCPA course material can print a Certificate of Completion. The certificate verifies that the individual has completed FDCPA training and achieved passing quiz scores.

Q18. What information does the Certificate of Completion include?

The Certificate of Completion verifies participation in FDCPA training and includes the participant's name. Completion of the course does not constitute regulatory certification, licensure, governmental approval, or legal qualification — it documents that the individual has received training on the FDCPA and CFPB Debt Collection Rule.

Q19. Can management track staff progress and scores?

Yes. Managers receive completion and score reports with cumulative test scores broken down by staff member. This allows compliance officers and firm administrators to verify that each participant has completed the training and to monitor individual quiz performance across all 18 sections.

Q20. How long is the Certificate of Completion valid?

The certificate documents completion of training as of the date issued. Because the FDCPA and CFPB regulations are subject to change, we recommend annual refresher training to ensure staff knowledge remains current.

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Q21. Is this training approved for CLE or CE credits?

No. The course does not currently offer CLE or CE credit. The Certificate of Completion documents successful completion of FDCPA and Regulation F training. It is not continuing education credit.

Technical & Access

Q22. How do participants access the course?

After enrollment, each participant receives an email directly from our learning management system, Trakstar Learn. The email contains a link that allows the participant to log in using their email address, create a password, and immediately access the course material. The training is available online 24/7 throughout the access period.

Q23. What if a participant does not receive the LMS email?

If a participant does not receive the email from Trakstar Learn, they should check their spam or filtered folders first. If the email is not found, contact us at info@fdcpatraining.com, and we will resend the access invitation.

Q24. How long is course access available?

Course access is provided for six (6) weeks from the date access is issued. This provides ample time for participants to work through all three modules at a thorough, deliberate pace. If additional time is needed, extensions are granted upon request at no additional charge — simply contact info@fdcpatraining.com

Q25. Can participants complete the course at their own pace?

Yes. The course is self-paced. Participants can log in and out as their schedule allows, and their progress is saved. Because the course is divided into three modules, participants can complete one module per session or spread the work across multiple sessions over several days.

Q26. What are the technical requirements?

Participants need a computer or tablet with internet access and a web browser. The course is web-based and does not require any soware installation. No special plugins or applications are needed beyond a standard web browser.

Q27. Is the course accessible on mobile devices?

The learning management system (Trakstar Learn) is accessible on mobile devices with a web browser. However, because the course involves detailed text study and section quizzes, we recommend completing the training on a desktop, laptop, or tablet for the best reading experience.

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Q28. Can participants revisit course material after completing the training?

During the six-week access period, participants can revisit any section of the course, including reviewing court cases and re-reading material. Aer the access period expires, contact us if continued reference access is needed.

For Law Firms & Organizations

Q29. How can our law firm use this training for staff onboarding?

Many law firms use this course as part of their onboarding process for new associates, paralegals, and collection staff. The text-based format with section quizzes allows firms to verify that each new hire has actually learned the material — not just watched a video. Management reports provide quiz scores by section, giving compliance officers confidence that staff understand each part of the FDCPA.

Q30. Can we enroll our entire collection floor at once?

Yes. Group pricing tiers accommodate up to 20 participants per enrollment. For larger teams, contact us for volume pricing and coordinated rollout. We can arrange firm-wide access with administrative reporting for compliance documentation.

Q31. How does this training support our compliance program?

The training provides documented evidence that staff have received FDCPA instruction from a subject matter expert with 25+ years of collection experience. The Certificate of Completion and management score reports serve as compliance documentation. The course covers both the FDCPA and CFPB Regulation F, addressing the federal requirements that the CFPB examines during compliance reviews.

Q32. Does the training address state collection laws?

The training focuses on the federal FDCPA and CFPB Regulation F. The course notes that participants must also review applicable state collection laws, which can impose additional requirements beyond federal law. The training addresses federal requirements and does not replace review of state-specific statutes or individualized legal guidance.

Q33. Can we customize the training for our firm?

The standard course covers all 18 FDCPA sections and Regulation F. For firms with specific training needs — such as emphasis on particular compliance risk areas or integration with internal policies — contact us to discuss options at info@fdcpatraining.com or 512-522-8005.

Q34. How do we get started?

Visit our Enrollment page to select a pricing tier and complete secure checkout. If you have questions before enrolling, contact us at:

- Email:
  info@fdcpatraining.com
- Phone:
  512-522-8005

Q35. Still Have Questions?

If your question is not answered here, we are happy to help. Contact us at:

- Email:
  info@fdcpatraining.com
- Phone:
  512-522-8005
- Contact Page:
  fdcpatraining.com/contact

FDCPA TRAINING

KNOWLEDGE. JUDGMENT. COMPLIANCE.

LAWFUL DECISIONS ETHICAL PRACTICES SUCCESSFUL OUTCOMES

Teaching Operational Judgment Through the FDCPA

FDCPA Training is designed to help collection professionals move beyond memorizing statutory requirements by developing the operational judgment necessary to make lawful, ethical, and consistent communication decisions under the Fair Debt Collection Practices Act and Regulation F.

Through structured instruction, practical scenarios, knowledge assessments, and the **Five Communication Questions**, participants develop a decision-making framework that supports long-term compliance and professional collection practices.

Website
www.FDCPATraining.com

Email
info@FDCPATraining.com

FDCPA Training is an educational program designed to assist organizations and collection professionals in understanding and applying the Fair Debt Collection Practices Act (15 U.S.C. §1692 et seq.) and the Consumer Financial Protection Bureau's Debt Collection Rule (12 C.F.R. Part 1006).
The course is intended solely for educational purposes and should not be construed as legal advice or as a substitute for consultation with qualified legal counsel regarding specific legal matters.