

State statutes of limitations for old debts

By [Lucy Lazarony](#) • Bankrate.com

When dealing with an old debt, it's important to know your limits.

Once a debt passes beyond the statute of limitations in your state, a debt collector no longer has the right to sue you for payment. You may still have a moral obligation to pay back an old, forgotten debt, but you can't be sued over it.

Any debt collector who threatens to sue you over a debt that is beyond the statute of limitations in your state is in violation of the [Fair Debt Collection Practices Act](#).

The chart below offers a state-by-state roundup of statutes of limitations for delinquent debt. Keep in mind that some states consider credit card agreements written contracts and other states treat card agreements as oral contracts. Still other states have specific statutes of limitations for credit card accounts.

If you're being hassled about an old debt, the chart below is a great starting point.

For specific details on the statute of limitations on credit card accounts in your state, contact a consumer attorney or the consumer protection division in the office of your state's attorney general.

To find an attorney near you, visit the Web site of the National Association of Consumer Advocates and [search for an attorney with expertise in debt collection in your area](#). To find your state's attorney general, click [here](#).

Statutes of limitations for delinquent debt			
State	Written contracts	Oral contracts	Promissory notes
Alabama	6 years	6 years	6 years
Alaska	3 years	3 years	3 years
Arizona	6 years	3 years	6 years
Arkansas	5 years	3 years	5 years
California	4 years	2 years	4 years
Colorado	6 years	6 years	6 years
Connecticut	6 years	3 years	6 years
Delaware	3 years	3 years	6 years
D.C.	3 years	3 years	3 years
Florida	5 years	4 years	5 years
Georgia	6 years	4 years	6 years
Hawaii	6 years	6 years	6 years
Idaho	5 years	4 years	5 years
Illinois	10 years	5 years	10 years

Indiana	10 years*	6 years	6 years
Iowa	10 years	5 years	10 years
Kansas	5 years	3 years	5 years
Kentucky	15 years	5 years	15 years**
Louisiana	10 years	10 years	5 years
Maine+	6 years	6 years	6 years
Maryland	3 years	3 years	3 years
Massachusetts+	6 years	6 years	6 years
Michigan	6 years	6 years	6 years
Minnesota	6 years	6 years	6 years
Mississippi	3 years	3 years	3 years
Missouri	10 years	5 years	10 years
Montana	8 years	5 years	8 years
Nebraska	5 years	4 years	5 years
Nevada	6 years	4 years	6 years
New Hampshire	3 years	3 years	3 years
New Jersey	6 years	6 years	6 years
New Mexico	6 years	4 years	6 years
New York	6 years	6 years	6 years
North Carolina	3 years	3 years	3 years
North Dakota	6 years	6 years	6 years
Ohio	15 years	6 years	15 years
Oklahoma	5 years	3 years	5 years
Oregon	6 years	6 years	6 years
Pennsylvania	4 years	4 years	4 years
Rhode Island	10 years	10 years	10 years
South Carolina	3 years	3 years	3 years
South Dakota	6 years	6 years	6 years
Tennessee	6 years	6 years	6 years
Texas	4 years	4 years	4 years
Utah	6 years	4 years	6 years
Vermont	6 years	6 years	6 years***
Virginia	5 years	3 years	6 years
Washington	6 years	3 years	6 years
West Virginia	10 years	5 years	10 years
Wisconsin	6 years	6 years	6 years
Wyoming	10 years	8 years	10 years

*Six years if contract is for payment of money.
** Five years if promissory note is added to a bill of sale.
+ The applicable statute of limitations in Maine and Massachusetts on a debt owed to a bank or on a promissory note signed before a witness is 20 years.
Me. Rev. Stat. Ann. tit.14, s 751; Mass. Gen. Laws ch. 260, s 1.
***Vermont's statute of limitations on a promissory note signed before a witness is 14 years.

Source: *Money Troubles: Legal Strategies to Cope With Your Debts*, 9th edition (Nolo, 2003). <http://www.nolo.com>. Used by permission.

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