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*Henson v. Santander Consumer USA, Inc.*, No. 16-349

The Fair Debt Collections Practices Act governs the conduct of “debt collectors,” a term that includes any person who “regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.” The Fourth Circuit ruled that a consumer finance company that purchased and attempted to collect defaulted debts was not a “debt collector,” exacerbating an existing split over this issue in the federal courts of appeals. The Supreme Court granted certiorari to resolve whether a company that regularly attempts to collect debts it purchased after the debts had fallen into default is a “debt collector” subject to the Fair Debt Collection Practices Act.