Statute of Limitations on Debt by State (2026)

Written, oral, and promissory-note deadlines in years for all 50 states + DC, verified July 2026

The written period is the deadline to sue on a signed contract; the oral period covers unsigned, spoken agreements; the note period covers signed promissory notes, most set by UCC 3-118. Values below are the primary limitation in years. Full cell notes, split-rule details, and statute citations for every row live at clearlegaltips.com/statute-of-limitations-on-debt-by-state/

Alabama through Georgia

State	Written	Oral	Note
Alabama	6	6	6
Alaska	3	3	6
Arizona	6	3	6
Arkansas	5	3	5
California	4	2	6
Colorado	3 (6 if fixed sum)	3 (6 if fixed sum)	6
Connecticut	6	3 (executory)	6
Delaware	3	3	6 neg.; 3 non-neg.
District of Columbia	3	3	6
Florida	5	4	5
Georgia	6	4	6

Hawaii through Missouri

State	Written	Oral	Note
Hawaii	6	6	6
Idaho	5	4	6
Illinois	10	5	10
Indiana	6 (10 if not for money)	6	6
Iowa	10	5	10
Kansas	5	3	6
Kentucky	10 (since Jul 2014)	5	6
Louisiana	10	10	5
Maine	6	6	6
Maryland	3	3	6
Massachusetts	6	6	6
Michigan	6	6	6

State	Written	Oral	Note
Minnesota	6	6	6
Mississippi	3	3	6
Missouri	10 (5 if not for money)	5	10

Montana through Wyoming

State	Written	Oral	Note
Montana	6 (was 8)	5	6
Nebraska	5	4	6
Nevada	6	4	6
New Hampshire	3	3	6
New Jersey	6	6	6
New Mexico	6	4	6
New York	6	6	6
North Carolina	3	3	6
North Dakota	6	6	6
Ohio	6	4	6
Oklahoma	5	3	6
Oregon	6	6	6
Pennsylvania	4	4	4 to 6
Rhode Island	10	10	6
South Carolina	3	3	6
South Dakota	6	6	6
Tennessee	6	6	6
Texas	4	4	6
Utah	6	4	6
Vermont	6	6	6
Virginia	5 (signed)	3	6
Washington	6	3	6
West Virginia	10	5	5
Wisconsin	6	6	6
Wyoming	10	8	6

What the columns do not show

- Open-account and credit-card balances run on a separate schedule and are not included here.

- Federal student loans, child support, and most tax debts follow their own rules and can outlast every period above.
- Six states did not adopt the uniform six-year note rule: AR, WV, and LA use five years; IL, IA, and MO use ten.
- Colorado and Indiana override the written/oral split by the amount or type of debt; Pennsylvania's note figure is a statutory conflict (4 to 6 years).
- A partial payment or written acknowledgment can restart the clock in many states; the revival rules differ by state.

INSTRUCTIONS FOR USE

Every figure was verified against the state statute or session law in July 2026 and is re-checked each January. Legislatures amend these rules; confirm your state's current statute (linked in the online table) before acting. The maintained table, CSV dataset, and demand and promissory note templates live at clearlegaltips.com/statute-of-limitations-on-debt-by-state/