Debt Relief

A practical briefing, intake guide and calling script.

Debt relief is a broad category, not one government program or a guaranteed loan. It may refer to budgeting support, credit counseling, debt management, consolidation, settlement or legal options. The first task is to distinguish these paths before routing an inquiry.

Counseling & management

Counseling reviews a budget; a debt-management plan may organize repayment with participating creditors. It is not the same as reducing principal through settlement.

Consolidation

A new loan may combine balances. Compare interest, term, fees and collateral risk. A lower monthly payment can still increase total cost if repayment lasts longer.

Settlement & legal options

Settlement involves negotiation risk. Bankruptcy is a legal process requiring appropriate advice. Neither should be pitched as an effortless or universal solution.

Costs and estimates

No universal premium applies. Compare total repayment, interest, origination or program fees, term and risks for the actual option. Illustration only: $300 over 36 months totals $10,800 before additional fees; monthly affordability alone does not establish that an option is better.

Age and decision-making authority

Use an adult debtor or authorized representative. Do not invent a standard debt-relief age band or guarantee a loan based on income alone.

Intake & qualification

Potential fit for review

- A real need for understanding repayment options
- A receiving specialist who supports the relevant debts and state
- Willingness to review cost and risk rather than a promised saving

Stop, disqualify or refer

- Opt-out, unsupported needs or no authority
- Claims of automatic forgiveness, guaranteed credit repair or guaranteed approval
- Requests for banking passwords, early payments or false application data

Information to collect

- State, broad debt types and approximate balances
- Monthly payment pressure and the desired outcome
- Current income/budget ranges only with permission
- Existing counseling, settlement, loan or legal arrangements
- Permission for the identified specialist; no account credentials or payment collection

Training material, not legal, medical, financial or insurance advice. The campaign owner must obtain current professional compliance approval before use, including calling permissions, suppression, state rules, licensing, disclosures and recipient identity. Never call after an opt-out. Never invent consent, source history, prices, health facts or eligibility. Do not collect payment credentials, Social Security or Medicare numbers in initial screening.

Frontier calling script

OUTBOUND ONLY TO LAWFULLY CONTACTABLE RECORDS after campaign approval and suppression checks.

01 Greetings & introduction

• Hello, my name is [Agent first name], and I am with Leads Cell. This is a marketing call about debt relief. Is now a convenient time for a brief conversation?

02 Reason for the call

• I can ask a few brief questions about your interest in debt relief and, if you wish, connect you with a service specialist. I cannot confirm eligibility, prices or outcomes.

03 Permission to continue

• Would you like to continue? You can decline or ask us not to contact you. Wait for an affirmative response; if declined, stop. This question does not cure an unlawful initial call.

04 Eligibility / needs questions

• Are you hoping to simplify payments, lower interest or discuss a hardship?

• What types of debt and approximate balances are involved?

• What state should the specialist review?

• Are you already working with a creditor, counselor or other program?

• What payment level would be sustainable for you to discuss?

• May I connect you for an explanation of options and their total costs?

Transfer & verifier

05 Permission & disclosure before transfer

• With your permission, I can connect you now to [actual receiving person or organization], a service specialist, about debt relief. May I share the answers you just provided for that conversation? There is no obligation to purchase or engage a service. Wait for a clear response and record it through the approved process.

• Identify the real recipient before transfer. Use the approved campaign-specific disclosures, recording notice and applicable consent process. Do not claim that a spoken yes overrides a Do Not Call request.

06 Warm handoff

• To receiving team: I have [Prospect first name] in [state], interested in debt relief. With permission, here is the relevant summary: [accurate answers]. Are you available to take the conversation?

• To prospect: [Receiving person] is now on the line. They will explain their role and review the details directly. Thank you for your time. Do not tell the prospect to falsely say they initiated the call.

07 Verifier follow-through

• Thank you for staying on the line. I am [Verifier first name] with Leads Cell. You have been connected to discuss [confirmed topic]. Is that correct?

• Confirm the minimum facts, the actual receiving destination and permission. Do not repeat unnecessary sensitive questions or turn verification into pressure. Stop or return for clarification if answers differ.

If a direct transfer is approved instead of a warm transfer, identify the actual destination, obtain permission, explain any hold and confirm that the receiving team is available. Never instruct the prospect to misrepresent how the call began.

Rebuttals & references

Not interested

Understood. Thank you for your time. End the pitch; do not cycle through rebuttals after a refusal.

Do not call me

Understood. I will record your request not to receive further marketing calls from us. End the call and promptly update the suppression process.

I am busy

Of course. Would you prefer to end here, or choose a specific time for a permitted follow-up? Do not schedule without agreement.

How did you get my number?

State the actual documented source and permission accurately. If you cannot verify it, do not invent an explanation; stop and escalate the record.

I already have help or coverage

That may already meet your needs. There is no need to change it for this call. Would you like to end here? Do not interfere with existing legal representation.

What will this cost?

The receiving professional must explain the actual quote or fee agreement. I cannot promise a rate, saving, payout or approval.

I will not share personal details

That is fine. Do not provide account numbers, passwords or sensitive records on this screening call. You may verify the receiving professional and use their approved secure process.

Is this a government program?

Leads Cell is a private business, not a government agency. Explain the actual service without suggesting government endorsement.

Reference reading

Understanding debt-relief options

Calling safeguards