Debt Settlement

A practical briefing, intake guide and calling script.

Debt settlement seeks creditor agreement to accept less than the balance owed. Creditors need not agree. It can involve serious tradeoffs, including credit damage, collection activity and possible tax consequences. Screening should identify a need for informed review, not pressure someone to stop paying creditors.

Unsecured debt review

Some programs consider eligible unsecured debts. Debt types, balances, hardship and state availability determine scope; secured loans and other obligations may need different help.

Negotiation risk

Settlements and timelines are uncertain. Fees, interest, litigation and credit consequences can change the outcome; no fixed reduction is guaranteed.

Alternatives

A meaningful review also considers direct creditor discussions, nonprofit credit counseling, debt management and qualified bankruptcy advice where appropriate.

Costs and estimates

This is not an insurance premium. Obtain written program fees, settlement funding requirements and expected duration. Covered telemarketed debt-relief services are subject to advance-fee restrictions; do not collect a fee for merely enrolling someone. Ask the specialist to explain when fees may lawfully be earned.

Age and decision-making authority

Use an adult responsible for the debts or an authorized representative. Debt amount and hardship thresholds are program criteria, not universal legal eligibility rules.

Intake & qualification

Potential fit for review

- Eligible debt types under a verified receiving program
- A voluntary request for a balanced explanation of risks and alternatives
- Accurate financial overview, not a promise of acceptance

Stop, disqualify or refer

- Opt-out, no authority, or unsupported debt category
- Pressure to stop paying, hide debts or pay an enrollment fee
- A guarantee of debt elimination, credit improvement or government affiliation

Information to collect

- State and broad debt types
- Approximate unsecured balance and number of creditors
- Current payment situation and voluntary hardship summary
- Ability to discuss a sustainable budget, without bank details
- Existing program, bankruptcy or legal process and permission for specialist review

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 settlement. 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 settlement 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

• What types of debt are you seeking help with?

• Approximately how much unsecured debt would you like reviewed?

• Are payments current or becoming difficult?

• What state do you live in?

• Are you already in a program or a bankruptcy process?

• Would you like a specialist to explain costs, risks and alternatives without promising a result?

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 settlement. 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 settlement. 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

Debt-relief fee safeguards

Risks and alternatives

Calling safeguards