

Minimum Debt Load: \$7,500

15 Most Common Debts Accepted for Debt Settlement.

- **Credit Card Debt** – Most common and widely accepted.
- **Personal Loans** – Unsecured loans from banks or online lenders.
- **Medical Bills** – Hospital, doctor, or emergency room balances.
- **Store Credit Cards** – Retail-specific cards (e.g., Macy's, Best Buy)
- **Gas Cards** – Fuel credit cards (e.g., Shell, Chevron)
- **Private Student Loans** – From non-federal lenders
- **Old Utility Bills** – Often sold to collections and negotiable
- **Cell Phone Bills** – Especially post-contract or cancelled account balances
- **Payday Loans** – Short-term high-interest loans
- **Charged-Off Accounts** – Accounts creditors have written off
- **Deficiency Balances After Repossession** – Leftover balance after a vehicle is repossessed
- **Judgments** – Court-ordered debts (settlement depends on state laws)
- **Collection Agency Debts** – Debts purchased by third-party collectors
- **Unsecured Business Debts** – Credit cards or loans not tied to collateral
- **Past-Due Gym Memberships or Subscriptions** – Often negotiable if sent to collections

Accepted State List

Alabama	AL	Massachusetts	MA
Arizona	AZ	Michigan	MI
Arkansas	AR	Mississippi	MS
California	CA	Missouri	MO
Colorado	CO	North Carolina	NC
Florida	FL	Nevada	NV
Georgia	GA	New Hampshire	NH
Hawaii	HI	New Mexico	NM
Idaho	ID	New York	NY
Illinois	IL	Ohio	OH
Indiana	IN	Oklahoma	OK
Iowa	IA	Pennsylvania	PA
Kentucky	KY	Tennessee	TN
Louisiana	LA	Texas	TX
Maryland	MD	Utah	UT
Massachusetts	MA	Virginia	VA