

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

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