

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