PREPARATION CHECKLIST
ReliefGuardian

Debt Relief Preparation Checklist

Use this checklist before your first consultation with any debt relief company.

Is Debt Relief Right for You?

Check off each item that applies to your situation. The more boxes you check, the more likely debt settlement may be a good fit — but this is a starting point for research, not a guarantee of eligibility or outcome.

- ☐ You have $10,000 or more in unsecured debt (credit cards, medical bills, personal loans)
- ☐ You are experiencing genuine financial hardship — job loss, medical crisis, reduced income
- ☐ You are behind on payments or on the verge of becoming delinquent
- ☐ You were denied a consolidation loan and traditional financing isn't an option
- ☐ You could realistically make one consistent monthly deposit into a dedicated savings account
- ☐ You've reviewed your total enrolled debt vs. potential program fees (typically 15-25%)
- ☐ You understand the credit impact — expect delinquency notations before settlements post
- ☐ You've compared at least 2-3 providers on fees, BBB rating, and ACDR membership