TRUST & SAFETY
ReliefGuardian

Debt Relief Scam Red Flags Checklist

Know what to watch for before enrolling with any debt relief company.

Red Flags of a Debt Relief Scam

- [ ] Asks for upfront fees before any settlement is reached (illegal under FTC rules)
- [ ] Guarantees a specific result or percentage of debt reduction
- [ ] Pressures you to enroll immediately without reviewing your full financial picture
- [ ] Can't or won't provide proof of ACDR membership or BBB rating
- [ ] Instructs you to stop communicating with your creditors entirely with no explanation
- [ ] Isn't transparent about fee structure or when fees are actually charged

How to Verify a Company Before Enrolling

- [ ] Search the company name on bbb.org and review their letter grade and complaint history
- [ ] Confirm ACDR (American Association for Consumer Debt Relief) membership
- [ ] Check the CFPB Consumer Complaint Database for the company name
- [ ] Get their fee structure and program terms in writing before enrolling

ReliefGuardian is an independent educational resource and comparison site. This worksheet is provided for general educational purposes only and is not financial, legal, or tax advice. Consult a licensed professional before making financial decisions specific to your situation.