

# Debt Relief *À la carte*

We're that Light ... at the end of the tunnel!

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## Debt Settlement, Debt Relief, Debt Negotiation Blog

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### Debt Relief Success Rates

Posted by [Jared Strauss](#) on June 12, 2012

If you have read through my site, you know that according to the FTC and individual state investigations, that less than 10% of consumers who enroll into a traditional debt settlement program, actually settle all of their debts. This is a very troubling statistic. It's a testament to a few things. It could be a sign that most of the debt settlement industry is enrolling anyone with a pulse. Or, it could be, that most of the debt settlement industry isn't properly trained about when and why to offer debt settlement. Or, even how to do it, for that matter.

Unfortunately, any of the above reasons are not good for consumers. Especially when you consider the point of a debt relief provider's existence. We're supposed to get people out of debt. It shouldn't be about how much revenue a client will generate. It should be about the best possible solution for the particular consumer's needs, goals and situation. Sometimes the solution is [chapter 7 bankruptcy](#). Sometimes, it's debt consolidation. It may be debt settlement, or it may be payment plans. It definitely isn't always debt settlement. That's for sure.

There is a great post out there, by a guy named Steve Rhode. He runs [getoutofdebt.org](#). It's a great site with a wealth of information. Steve is like a consumer advocate on steroids. He has shed a lot of light to consumers about the bad practices some debt settlement and debt relief companies employ. He has conducted an amazing amount of research into the debt relief industry, and his post about [debt relief success rates](#) is terrific. If you or someone you know is considering hiring a debt relief provider, I strongly recommend reading it prior to doing so.

I think part of the solution to create a more successfully reliable debt relief industry, would be to mandate a cool-off period of 60 days of delinquency before a consumer could be allowed to enroll into a debt relief service. It's worked for us. It ensures that we're not encouraging consumers to ruin their credit, just for the revenue. And, it ensures that the consumer has the time and opportunity to weigh their debt relief and [bankruptcy options](#), to ensure that their eventual debt relief solution is in their best interest.

I believe our success rates that we have achieved at Debt Relief A La Carte our attributed to two main factors. One, we only enroll consumers into our debt settlement service who are 60 days late or greater. And two, we only enroll consumers into our debt settlement service if they have the ability to settle their debts right away.

### Debt Relief A La Carte's Lifetime Debt Settlement Statistics

This data spans from 2002 – 2011. 94.2% of all enrolled accounts have been settled or entered into a payment arrangement.

We have omitted accounts where our clients took our advice and paid the account in full to avoid the settlement designation on their credit report. All of the accounts had a balance of less than \$1,200. The advice was based on the amount of savings versus a "paid in full" rating rather than a "settled" one.

#### Account Breakdown:

This is a breakdown of the total accounts enrolled into our debt settlement service and their end results.

- ▶ 89.9% of enrolled accounts settled
- ▶ 4.3% of enrolled accounts entered into a payment arrangement
- ▶ 2.9% of enrolled accounts were unenrolled due to lack of cooperation from a collection agency or attorney
- ▶ 2.0% of enrolled accounts were due to inadequate funds to settle
- ▶ 0.9% of enrolled accounts cancelled by the client

#### Client Graduation Breakdown:

This is a breakdown of the total clients enrolled into our debt settlement service and their end results.

- ▶ 86.86% of clients, settled or entered into a payment plan on all of their enrolled accounts
- ▶ 4.045% of clients, settled or entered into a payment plan on all but one of their enrolled accounts
- ▶ 5.05% of clients, settled or entered into a payment plan on all but two of their enrolled accounts
- ▶ 4.045% of clients, settled or entered into a payment plan on all but three or more of their enrolled accounts

#### Debt Settlement Program Length:

The overall average length of time a client spends in our debt settlement program is 77.57 days. This was calculated by using the date a consumer signed up, to the due date of their final settlement.

#### Debt Settlement Breakdown:

This breaks down the overall percentages of settlement, both with and without our fees. The percentages represent how much was paid.

Total combined balances and settlement amounts of the accounts we have settled:	Total amount of debts that were unenrolled without resolution:	The overall debt settlement percentage with unenrolled debt included:
<b>Total:</b> \$8,056,054	\$410,627 or approximately 5% of what has been enrolled with us.	<b>Total debt enrolled including unenrolled:</b> \$8,466,681
<b>Saved:</b> \$4,442,794		<b>Spent + Total Unenrolled:</b> \$4,023,887
<b>Spent:</b> \$3,613,260		<b>Saved:</b> \$4,442,794
▶ <b>Avg. settlement:</b> 44.85%		▶ <b>Avg. Settlement:</b> 52.47% or 59.7% with our fee
▶ <b>Avg. settlement with our fee:</b> 53.12%		

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406 South Boulder, Ste 400  
Tulsa, OK 74103

phone: 800-354-9102

fax: 888-912-9101

email: [info@avoidbk.com](mailto:info@avoidbk.com)

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Are you considering hiring a debt relief or debt settlement company? Did you know, according to the FTC, that less than 10% complete a debt settlement program? Take 5 minutes to learn why...

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A+ BBB Rating

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When it's time to seek debt relief, Debt Relief A La Carte is your best choice. Get your free debt relief consultation today, and find out if you can settle your debts in 30 months or less, or if bankruptcy is your better option.

#### Contact Us

406 South Boulder, Suite 400  
Tulsa, OK 74103

phone: 800-354-9102

fax: 888-912-9101

email: [info@avoidbk.com](mailto:info@avoidbk.com)

Name\*

Email\*

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