



International Association of  
Professional Debt Arbitrators  
Certified Debt Specialists

Complete Career Training for  
Debt Settlement Professionals



Certification means business.  
Are you ready to join our 2500+ members?



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Welcome to the website of the IAPDA, North America's leading training and certification program for individual Debt Settlement Professionals.

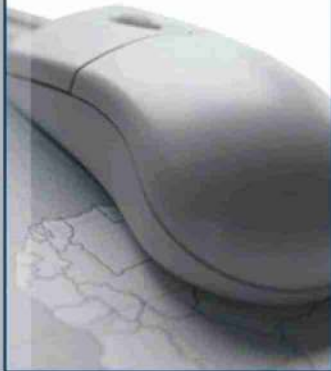
We have over 2500 IAPDA members, and would love to add you (or your employees) to our ranks of **certified** debt settlement professionals.

**Debt settlement / debt arbitration is one of 2010's top-rated career & business opportunities. And our training and certification program allows you to take full advantage of this by becoming a certified debt settlement professional.**

- **Who we are:** The International Association of Professional Debt Arbitrators
- **What we do:** Provide online training for individuals to become certified debt settlement specialists. IAPDA membership is granted for lifetime, and all future course upgrades and additional education are included with no further costs – ever!
- **Who we serve:** **You** – whether you are an individual looking to start your own debt settlement business (one where you can work at home), or you are managing a debt settlement company and would like all of your employees certified, we're here to help.



Certified Debt Arbitrator  
Certified Debt Specialist



»» Individuals looking to become trained and certified, [click here](#).

»» Companies looking to certify multiple people, [click here](#).



Or simply read on to learn more about what we do and why you want to be involved.

#### Membership Has Benefits !



*...the return on our investment in IAPDA certification and membership for our settlement staff has been very good for our company...*

*...the training, certification and membership has given me the knowledge, confidence & credibility to compete with any in this fast paced industry...*

**The Debt Settlement industry is growing very rapidly... and it's time for you to get involved.**

We all know consumer debt is out of control. Recent changes in Bankruptcy laws have made more difficult for consumers to clear debts, and housing prices are dropping causing a decrease in available cash for consumers. American consumers are over \$2.56 Trillion in Debt, mostly with credit card and other unsecured debt.

**People need help, and those who can help them are poised to succeed – and that's where we come in.**

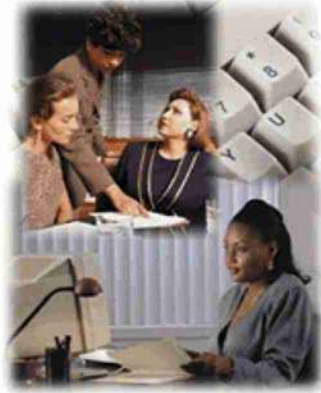
IAPDA membership is comprised of independent business professionals. Our membership includes individual entrepreneurs who wanted to start their own debt settlement business, and employees of debt settlement firms of all sizes - from small (fewer than 5 staff members) to many of North America's leading and largest Debt Arbitration & Settlement firms. We are the only Certification Program that is focused on Certifying individual Debt Arbitration & Settlement Professionals. Hence, we can serve anyone – from training and certifying one individual to 1,000 (and more). See our [Member Links](#) page for firms with individual IAPDA Certified members.

#### Training and Certification are the keys.

IAPDA Certified Debt Specialists are trained using industry standard training programs, and when you complete our program, you can call yourself a Certified Debt Specialist (CDS), which means you are a skilled debt arbitration & debt settlement professional (with the certification to prove it.) Our members are current with the laws pertaining to debt, credit and collection, and are able to represent their client's best interests during sensitive debt negotiations with creditors and collectors. IAPDA members are thoroughly trained and have learned negotiation skills to arbitrate debt settlements with creditors, collectors, and attorneys on behalf of their debtor clients.

**Certification can mean so much to you and/or your company.** States and provinces are rapidly adopting legislation like the Uniform Debt Management Services Act that will limit who can call themselves (and practice as) debt arbitration and settlement professionals. IAPDA is fully recognized in by states that have adopted the UDMSA, and is on track to be recognized by those states with pending legislation.

Consumer and Business Debt Arbitration/Negotiation and Settlement is one of North America's fastest growing industries, and is among the **Top Rated Career Opportunities of the New Millennium**.



## You can start today...

You can start right now – [click here to join us and start your online training and certification program](#)

Our program is fully online, and you can learn at your own pace. Plus, membership is for life – once you are certified, all upgrades and further education are free.

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### Our Featured Question & Answer of the Day For *Thursday*

**Q.** Why can't I contact my creditors myself and do this?

**A:** You can try. Most times creditors are not willing to work with individuals and will not offer very favorable settlements. Plus, if you don't have the necessary negotiation skills and experience, you will never know if the creditor is giving you the best terms available. Because a Certified Debt Specialist works with thousands of creditors and has thousands of clients, creditors are willing to work with us. Certified Debt Specialists are trained in the "settlement language". They know the special terms that are available, and what solutions have been successful for others in similar situations.

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