Are Debt Relief Leads Worth It? ROI, Close Rates, And Scaling Campaigns

Description

The Leads Ware House

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This article discusses how debt relief companies can assess if buying debt relief leads is worth it. It also offers insights on how companies can scale their debt relief business and improve close rates and ROI.

Debt relief leads can be extremely profitable but only if you understand the math. Too many debt relief companies focus on the wrong measures and subsequently fixate on a single lead type or a less-than-ideal mix of lead types. This can adversely affect their close rates, ROI, and ability to scale their business. So, what measures should companies track and analyze to figure out if debt relief leads are worth it?

How to know if debt relief leads are worth it

Debt relief companies often zero in on the **cost per lead** when trying to figure out if leads are worth purchasing. But the price per lead alone doesnâ??t give companies enough information to make an accurate assessment. After all, the price of a lead reflects its quality, age, consumer intent, how quickly and easily it can be converted to a customer, and even geographic location in some cases. Lower-priced leads may actually be more expensive overall if they are difficult to convert (read our blog, â??How Much Do Debt Relief Leads Cost in 2026?â?•).

There are a few metrics that strategic-minded debt relief companies use to assess if buying leads is worth it, including:

- **Return on investment (ROI)** â?? One of the best ways to understand if debt relief leads make sense is to determine your ROI. ROI is really a simple concept. How many dollars did you invest in debt relief leads? And, how much revenue did you generate from that pool of leads? ROI = revenue divided by total lead spend.

- **Cost per acquisition (CPA)** â?? In the lead generation industry, CPA is a standard metric. It is calculated as total lead spend divided by number of deals closed, or essentially the lead **cost per deal**. For example, assume a lead budget of $1,500. A company could purchase 25 call transfers for $60 per lead, and close 4 deals (16% close rate). The CPA would be $375 ($1,500/4). Most companies have a target range or at least a general idea of the cost per deal theyâ??re aiming for. There are a number of lead types that can likely bring them into their desired range. Buying debt relief leads is worth it if they can help you achieve the CPA youâ??re looking for.
- **Deal size** â?? The size of a debt relief deal is directly related to the debt load carried by the client. The higher the clientâ??s debt load, the greater the deal size. Top-performing debt relief companies often target the highest debt load consumers for this reason. Converting a highly indebted consumer can take a similar degree of effort as signing on someone with only $10,000 in unsecured debt. In fact, the pain could be so great with high-debt consumers, it may even be an easier sell. All other things equal, closing the high debt load deal results in greater revenue, driving up ROI. Buying debt relief leads is worth it, particularly if the lead type allows you to target consumers with the highest debt loads.

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How close rates factor in

Debt relief companies can only drive up ROI if they close deals and generate revenue. The close rate that companies realize will vary based on their lead choices. They have many lead options available to them (read our blog, â??What Are Debt Relief Leads? Types, Costs, And Consumer Intent Explainedâ?•). Each of these leads has a different close rate, driven largely by differences in a consumerâ??s intent to deal with their debt:

- **Debt direct mail inbound calls** â?? These consumers have the highest intent to take action. They have received a direct mail letter and have initiated a call to speak with a debt repair specialist. This lead type allows debt relief companies to target consumers with the highest debt loads. The greater the financial distress, the greater the intent. This means faster and bigger deals and higher close rates. It also allows companies to tap into a unique market share not available through other lead types â?? individuals who respond to direct mail rather than those who respond more on the Internet or social media.
- **Debt call transfers** â?? Debt call transfers also bring conversations with highly-motivated consumers. These consumers have been prequalified by an outsourced team and have agreed to speak with a debt repair specialist. These instant conversations help companies achieve strong close rates as well as build their pipeline for future closes. They also have an added benefit. No telemarketing is required on the front end and companies can outsource the tech stack needed to better navigate current telephony laws. This can reduce operating costs and limit potential compliance risks.
- **Debt real-time leads** and **debt aged leads** â?? These lead types still bring consumers who have expressed an interest repairing their debt, usually within the last year. There is intent to act, but less than with inbound calls and call transfers. But what they may lack in intent, they make up for in the volume of leads available. Sales is a numbers game, and real-time and aged leads can provide the volume for immediate and future telemarketing efforts. With the lowest per-lead prices and extremely low CPAs, they are ideal for cost-effectively building your long-term pipeline and scaling your business. They also allow debt relief companies to have more control over the entire sales process, which combined with effective follow-up, can significantly improve close rates and

ROI.

Insights for scaling your debt relief business to achieve higher ROIs

The best scaling efforts begin with a strong lead strategy. Debt relief companies who are most successful at scaling their businesses use a blend of lead types to capitalize on the strengths of each lead type. A good balance of lead types includes:

- **20-30%** of leads are inbound debt calls or debt call transfers
- **40-50%** of leads are real-time debt leads
- **10-20%** of leads are aged debt leads

It is also important to note that scaling is not about spending more. It is about improving your system. Debt relief companies should follow these steps in their scaling campaigns:

1. **Start with inbound calls and call transfers** â?? Inbound calls and call transfers can be very helpful in kicking off a debt relief companyâ??s scaling efforts. They bring immediate conversations with interested consumers, so closing comes quicker. These instant discussions also help them validate their scripts early in the campaign, so they can make any adjustments. And, for call transfers, companies do not need to go through time-consuming tech updates, as the opening and qualifying is performed by an already tech-equipped outsourcing team. The net-net is these leads bring some quick wins to get your campaign off to a great start.
2. **Add real-time debt leads and aged debt leads** â?? Once a debt relief company sees what works and closes are happening, it is time to start filling the sales pipeline. Adding real-time leads will give companies intentful fresh leads at the top of their sales funnel. Aged debt leads will provide sufficient volume, ensuring a consistent lead flow to keep debt agents busy working on outreaches.
3. **Build follow-up systems** â?? The most successful debt relief companies, especially those using data leads like real-time or aged, recognize that most deals will not close with one outreach. They will require several outreaches. Companies can ultimately close more deals if they have a structured cadence with varying outreaches via phone, text, and email. Scripting should also be appropriate for the lead type and for the different points within the cadence. And companies will need to make sure their tech is up to date to handle the leads they buy. For telemarketing, theyâ??ll need clean caller IDs to avoid the unfortunate â??Spam Likelyâ?• label. 10DLC and A2P registrations are required for SMS. Domain monitoring is essential for email deliverability. But building the system is only the first part; companies must rigorously follow the system to succeed.
4. **Track performance** â?? Debt relief companies should continuously track and analyze their contact rates, close rates, and CPAs. It is hard to make meaningful adjustments to a lead strategy if you donâ??t have the facts. At The Leads Warehouse we work alongside our clients to help them make the right adjustments to drive desired results.

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For additional insights on how to close more debt relief deals, read our blog, â??How To Close Debt Relief Leads â?? Qualification, Urgency, and Call Strategyâ?•).

Conclusion

Debt relief leads are worth it, but debt relief companies need to look beyond the cost per lead to consider other measures like ROI, CPA, and deal size. Ultimately, companies need to close deals to drive up ROI, and with each lead type having a different expected close rate, lead strategy is as important as ever. With the right mix of leads, strong follow-up, and performance tracking, companies can achieve their target ROIs with debt relief leads. Are you ready to talk about how you can grow your consumer debt sales pipeline?

About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health, life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

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Read additional market analysis and commentary from James Schulze on Substack:
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If you are serious about growing your debt relief business, the right mix of leads is important. Our team works with agencies to maximize their ROI on consumer debt sales leads. Call **1-800-884-8371** or visit The Leads Warehouse to get started.

Date Created
2026/06/03
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