How To Close Debt Relief Leads â?? Qualification, Urgency, And Call Strategy

Description

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By James Schulze

This article discusses a 10-step process for closing debt relief leads.

Too often, debt relief companies buy sales leads to get quick closes and build their pipelines but are later frustrated when the leads donâ??t convert as well as they had thought. They had expected that just buying high-quality debt relief leads would make closing near automatic. But there is nothing automatic or lucky about closing debt relief leads. Itâ??s about process and scripting. Companies who fail to convert leads often ignore how these leads should be handled. To close more debt relief leads, companies need a system. This system will need to work for all types of debt relief leads â?? direct mail inbound calls, call transfers, real-time leads, and aged leads (read our blog, â??What Are Debt Relief Leads? Types, Costs, And Consumer Intent Explainedâ?•). And it begins with understanding the different lead types.

Step 1: Understanding the lead type

The first step in closing a debt relief lead is understanding each lead type and how it is generated. This will give you important insights on the consumerâ??s situation and possible frame of mind. For example:

- **Debt direct mail inbound calls** â?? Inbound calls are high intent. After the consumer receives a direct mail creative related to debt relief, they call in to speak with someone immediately about dealing with their debt load. They are feeling the pain and want it alleviated now.
- **Debt call transfers** â?? When debt companies buy call transfers, they are working with consumers who have been called, prequalified, and transferred to them by an opening agent. These consumers have agreed to speak to an agent and are ready now.
- **Debt data leads (real-time and aged)** â?? Debt real-time leads and aged leads are consumers who have either filled out a form or been identified through a co-reg path (i.e., while signing up for something else, they also agreed to receive more information on debt relief offers). They have opted in to more discussion on how they can address their debt. This opt-in may have been

generated within the last 30 seconds, 30 days, or longer. A strong telemarketing strategy is needed to sort through the consumerâ??s intent level and convert these leads, but they can produce the lowest cost per acquisition (CPA) (read our blog, â??How Much Do Debt Relief Leads Cost in 2026?â?•).

If debt companies try to work all leads the same, they will lose deals. Direct mail inbound calls need highly-skilled closers, as these consumers have the highest debt loads. Call transfers bring immediate conversations, and the sales team will need a strong same-call closing strategy. Real-time leads and aged leads typically require a bit more time to close, so debt companies will need a sales approach that allows for more outreaches â?? not only phone calls, but texts and emails too.

Step 2: Qualifying the lead

The argument for qualifying a lead upfront seems pretty straightforward â?? it ensures that a debt company does not spend valuable selling time on leads that do not qualify for their solutions. But many salespeople donâ??t handle this step properly. They donâ??t get to the point, or they skip it entirely. The best lead qualification approach keeps it simple by asking:

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1. How much debt do you have?
2. What type of debt is it?
3. Are you currently behind on payments?
4. Have you spoken to anyone else?
5. Do you currently have an income?

These will help the salesperson quickly ascertain if a prospect has $10,000 in unsecured debt, financial stress, a willingness to explore options, and an income to pay for debt relief services. Not every debt lead will qualify. That is to be expected. It is a salespersonâ??s job to find the right ones quickly.

Step 3: Creating urgency without high pressure tactics

The next step is for the salesperson to create a sense of urgency that will convince consumers to take action to deal with their debt. But nothing kills trust like high pressure sales tactics. The best way to create a sense of urgency is to use facts, not fear. Some examples are:

- â??Interest and penalties keep adding up.â?•
- â??Waiting usually makes this harder to fix.â?•
- â??Most people wait too long and pay more.â?•

Consumers with high debt loads already feel stress; the salespersonâ??s role is to help them act. It is important to recognize the different urgency levels that exist by lead type. If youâ??re using a debt inbound call, the urgency will already be there. If youâ??re buying aged debt leads, the sense of urgency will need to be built.

Step 4: Controlling the conversation

Too many salespeople lose control of the call early in a conversation. They let the consumer lead, which is a huge mistake and wastes valuable time. The right flow for a call is:

1. Build quick rapport with the consumer.
2. Qualify the consumer.
3. Frame the problem.
4. Present the solution.
5. Move to the next step.

The most successful salespeople will not overcomplicate the conversation. Short sentences always work best.

Step 5: Adjusting the strategy by lead type

Most salespeople are creatures of habit. They find an approach that works for them and they stick with it. While this can be a successful tactic, it can also lead to failure if they donâ??t make needed adjustments to their strategy based on the type of lead theyâ??re using. Different call strategies by lead type include:

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- **Debt direct mail inbound calls** â?? Salespeople must be fully aware of the direct mail creative that the consumer is responding to and make sure their pitch matches this letter. These leads are hot and the energy is high, so the salesperson should not waste time. A key question to ask is, â??what prompted you to call in today?â?• The salesperson should also be prepared to schedule follow-up calls if needed.
- **Debt call transfers** â?? Call transfers typically give salespeople a chance to qualify a consumer inside a buffer, a set period of time before the debt relief company is billed for the call. Salespeople must know their buffer and how to use it. Be ready to close, because the consumer has already agreed to speak with you. Keep control of the conversation at all times. A helpful pro tip is to quickly qualify the debt load. Credit agencies can be wrong 12% of the time. Donâ??t give up on a â??no reported debtâ?• consumer. Ask for statement headers and account verification.
- **Debt real-time leads and debt aged leads** â?? These leads require a deep cadence to convert. Appropriate scripting should be followed throughout the cadence. And, a companyâ??s telemarketing tech should be updated (e.g., clean DIDs, 10DLC, domain authority) to reach consumers. These leads can deliver the lowest CPAs when used properly.

Step 6: Following up is everything

It is normal for most deals not to close in the first conversation. Debt relief companies will need an appropriate follow-up plan to ensure leads are closed, such as:

- Day 1: Call 2-3 times.
- Days 2-7: Call daily.
- Week 2: Continue outreaches.

Follow-up is especially important if a debt relief company buys aged debt leads, since these require a longer cadence to close.

Step 7: Handling common objections

Every lead will have concerns. The most successful salespeople will have simple answers ready. Some typical responses to these common consumer statements are:

- **â??I need to think about itâ?•** â?? Response: â??That makes sense. What part are you unsure about?â?•
- **â??I am already working with someoneâ?•** â?? Response: â??Got it. Most people still compare options.â?•
- **â??I cannot afford thisâ?•** â?? Response: â??Can you afford 20 years of interest payments to your credit card company?â?•

Step 8: Being quick to contact a lead

Speed in contacting a lead is critical, whether you are using inbound debt calls, real-time debt leads, or aged debt leads:

- **Debt Inbound calls** â?? Salespeople must answer immediately. Every second counts.
- **Debt real-time leads** â?? These leads should be called within 8 seconds of receiving the lead. Our metrics show contact rates significantly decline after 8 seconds. Why? A consumer is most likely to still be near their phone or computer in this short period but less so later on.
- **Debt aged leads** â?? Given the age of these leads, some may think speed to contacting aged leads may not be necessary. But these are consumers who simply havenâ??t closed yet. The sooner you contact them and start building a relationship ensures youâ??re top of mind when they are ready to act.

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Step 9: Using a multi-touch system

The most successful debt relief companies do not rely only on phone calls for their outreach to consumers. They use a mix of calls, SMS messages, and emails. This works because different people respond to different channels. But for each type of outreach, deliverability is required. Companies must understand how to keep their caller IDs refreshed. They must ensure their 10DLC and A2P registrations are complete. And, use an app to monitor their domain to make sure emails make it to inboxes.

Step 10: Tracking your metrics

It is really hard to improve performance on something you do not track. So, these key metrics should be continuously monitored:

- Contact rate
- Qualification rate
- Close rate
- Cost per deal

Conclusion

Closing consumer debt leads is not as simple as buying a high-quality lead and reaching out. The most successful consumer debt relief companies have a structured system to help them move prospects through the sales process, from qualification to closing. They have an updated tech stack that ensures

they can effectively reach consumers. And, they continuously track key metrics, adjusting their approaches as needed. 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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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.

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