



What Are Debt Relief Leads? Types, Costs, And Consumer Intent Explained

Description

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This article helps debt relief companies understand the types of debt leads and their associated intent levels and costs. It also discusses how companies can best use these leads to grow their debt relief sales.

Debt relief is a high-intent, fast-growing vertical. According to [Experian](#) data, total U.S. consumer debt reached a staggering \$18.57 trillion in September 2025. That's a 3.5% increase over 2024 and a continuation of a trend we've been watching for years. All types of debt—credit cards, retail cards, personal loans, student loans, auto loans, home equity lines, mortgages—have been rising every year. And there are no signs of it slowing down. Debt relief companies are seeking ways to connect with Americans who need help. They want to learn more about how debt relief leads can help make these connections. The answer to that starts with a basic definition of a debt relief lead.

What are debt relief leads?

Debt relief leads are consumers who are struggling to pay off unsecured debt. They are typically dealing with credit card debt, personal loans, collections, and financial hardship. They are actively looking for help and may have become a lead by:

- Filling out an online form
- Receiving a telemarketing call
- Clicking on an ad
- Responding to a message

They are highly valuable, as they have provided their contact information and some details about the type and size of their debt load and demographics. But are all types of debt relief leads equally valuable?

What are the different types of debt relief leads?

There are four primary types of debt relief leads, each one offering strong opportunities if used correctly. The types of leads include:

- **Direct mail inbound calls** These consumers have viewed a direct mail creative and have placed a call to learn how they can eliminate their debt. These are some of the best leads in the market, because they allow debt settlement companies to target consumers with the *highest debt* loads rather than wait for these individuals to see a webform. Consumers who respond to a direct mail creative and call are often ready to act now. These are ideal for high-performing sales teams with immediate closing environments. The downside is they can be expensive, competitive, and limited in volume. For these reasons, direct mail inbound calls are often used with another lead type(s) rather than being the sole lead type.
- **Call transfers** These consumers have been called by an outsourced team of openers who pre-qualify them. Once qualified, these consumers are transferred to a debt relief company for further discussion. These leads are the best for *immediate closes*, as they are qualified and ready to deal with their debt. While they can be expensive, companies who use these leads see a marked increase in total deals. They are ideal for debt relief companies who are newly operating, wanting to scale their team, and/or looking to support their closers.
- **Real-time leads** Real-time debt leads are consumers who have opted in to *immediately* speak with a debt relief professional. These leads are generated when the consumer fills out an online form or through a co-reg path where a consumer who signs up for one thing online and, during that process, also agrees to receive offers or information from debt relief companies. Form filled leads have higher intent and are more expensive than co-reg. Real-time debt relief leads are great when companies want to reach consumers with higher debt loads and raise their contact rates. They are also highly compliant as the debt relief company's name is in the TCPA language, establishing 1:1 consent to contact them.
- **Aged leads** Aged debt relief leads are similar to real-time leads but are older. They too are created when consumers provide information on form-fill landing pages or through a co-reg path. As many Americans struggle with debt over extended time periods, aged leads still have several closing opportunities. With the lowest cost per lead, aged leads are ideal for debt relief companies looking to scale their operations with a high volume of leads. As these leads also have the lowest intent, sales teams will need to have strong telemarketing skills and a rigorous follow-up cadence.

The lead type(s) that works best for a debt relief company will depend on several factors, including price. So, how much do each of these lead types typically cost?

How much do debt relief leads cost?

Several factors may affect the cost of each lead, including lead age, quality, and consumer intent. Consumer intent is a key differentiator among lead types, which is reflected in pricing. In our list of lead types above, direct mail and call transfer leads have the highest-intent consumers. They have called in or have been pre-qualified as having an urgent financial need and want to address it now. Real-time leads have medium intent. These consumers are in the market and are awaiting a call from a debt relief company. Aged leads are the lowest intent, because these consumers have opted in for a discussion days or months ago.

These are some typical costs that companies can expect to pay for each type of debt relief lead:

- **Direct mail inbound calls:** These leads are priced on a per-piece rather than per-call basis. The price is **\$0.85** per mail piece and companies must meet minimum volume requirements.
- **Call transfers:** The per-lead price for call transfers is **\$60** with a buffer. A buffer is a specified period of time that a debt relief company has to qualify a lead before they are charged for the lead.
- **Real-time leads:** These leads typically cost between **\$2 and \$75** per lead, depending on the selected geography. As it is easier to find a lead in larger geographies, real-time leads in broader target markets are typically priced lower.
- **Aged leads:** Aged debt relief leads are priced from mere **pennies up to \$1** per lead, depending on the age of the lead. The older the lead, the lower the price.

Looking only at price per lead can be misleading though. It is most important to understand the cost per acquisition (CPA). This factors in the convertibility of the lead. It is calculated as the total lead spend divided by the number of closed deals. A more expensive lead (with higher intent) may lead to more closed deals, making its CPA lower than the CPA for a less expensive lead. So, what lead type should debt relief companies be buying?

The best leads strategy for debt relief companies

Top-performing debt relief companies use a mix of leads to drive sales growth. They incorporate:

1. Inbound calls from direct mail to reach consumers with high debt loads
2. Call transfers for immediate conversations
3. Real-time leads to connect with consumers looking for instant relief
4. Aged leads to keep their pipeline full and lower their CPA

When developing their leads strategy, debt relief companies should avoid:

1. Relying only on calls. You will limit your ability to scale.
2. Ignoring aged leads. You will miss low-cost opportunities.
3. Having weak follow-up. Most deals require multiple touches to close. Our data shows 80% of deals close between touch 5 and 12 (Ask for [The Leads Warehouse's](#) matrix of the number of calls vs. connections vs. contacts to closes).
4. Focusing only on cost. Cheap leads do not guarantee results.

Choosing the best leads provider

Lead quality is critical to a debt relief company's success. Companies should align with a leads provider who can deliver high quality leads and a positive customer experience. With this aim in mind, The Leads Warehouse focuses on:

- First-party owned and operated (O&O) traffic
- Clean data (e.g., no duplicates, ability to suppress new leads against previously purchased leads)
- Fast 24- to 48-hour delivery
- Deep marketing knowledge for the debt relief industry

- Compliance

Conclusion

Debt relief companies that understand lead types, pricing and intent are better positioned to scale efficiently and close more deals. By focusing on cost per acquisition—not just cost per lead—and maintaining a balanced mix of leads, they can build a strong, sustainable pipeline. Are you ready to talk about how you can grow your pipeline?

If you would like more information on how you can grow your [debt relief](#) sales, give The Leads Warehouse a call at **1-800-884-8371** or visit our website at <http://theleadswarehouse.com>.

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