

...by consumers, for consumers

# Ripoff Report

Don't let them get away with it...scams, consumer complaints, and frauds reported. File a report, post your review or experience!

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Report: #486325

## Report: Impact Debt Relief

**Reported By:** pissedaffiliate (Chicago Illinois)  
USA

Impact Debt Relief Debt Settlement Processing [impactdebtrelief.com](http://impactdebtrelief.com)  
 Impact Debt Relief is a SCAM. [impactdebtrelief.com](http://impactdebtrelief.com) BEWARE. I would avoid Impact Debt Relief like the plague San Diego California

**\*Consumer Suggestion...** Impact Debt Relief receives an "F" by the BBB

### Impact Debt Relief

<http://www.impactdebtrelief.com/>  
 San Diego California <http://www.impactdebtrelief.com/>  
 United States of America  
 Phone: 1-866-996-  
 Web Address:

**Category:** [Credit & Debt Services](#)

### Report & Rebuttal:

1 | 2 | 0  
 Author    Consumer    Employee

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**Victim of this person/company?**

Do-it-yourself guide

**Ripoff Report**  
Don't let them get away with it™

**Ripoff Report**  
verified safe  
...businesses you can trust!

ed Off Get Money Back NOW! Buyer.com

Victim of a Rip-off? Don't get mad get revenge!

Sell Your Gold!

### Video Spotlight

Data recovery... come over please

**Submitted:** Thursday, August 27, 2009

Last posting: Monday, December 07, 2009

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Impact [Debt Relief](#) is the biggest scam I've ever encountered. Before you consider hiring impactdebtrelief, I would read this.

The short time i tried to pitch this product was probably my lowest point ever as a salesman. I was proposing a plan that in many cases would only settle their [debt](#) at 80% of the current balance, and Impact was collecting their fees in the first 6-12 months, leaving the client to deal with creditors calling relentlessly.

I believe its the same scam company that started lifelinedebtrelief who all stemmed from the biggest scam dyerbeech.

This is a huge scam in my opinion to do nothing but collect [money](#). 15% fees is disgusting and is hurting the customers. They treat their affiliates the same way.

I truly believe this is the shadiest company I've ever dealt with.

Trust me, if you hire impactdebtrelief i have no doubt you're going to end up getting sued, or end up with more debt.....I WOULDNT DO IT.

[Click Here to read other Ripoff Reports on Impact Debt Relief](#)

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**Report & Rebuttal:**

Do it  
yourself  
guide



Data recovery scams over charge and steal private data from broken hard drives.

[Play Video](#)



Loan modification offers risk for those facing foreclosure. Don't pay up front!

[Play Video](#)



Questionable pyramid scheme takes advantage of consumers.

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Companies steal from your bank account. Find out how.

[Play Video](#)



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File a Report ?

Repair Your Reputation

Get Started ?



## Updates & Rebuttals:

REBUTTALS & REPLIES:

Author [1](#) Consumer [2](#) Employee [0](#)

#1

Consumer Comment

Can you provide some examples of people scammed ?

ToddW - Owings Mills (USA)

Respond to this report!

File a Rebuttal ?

SUBMITTED: Saturday, October 10, 2009

I went on Impact's site, spoke to reps, asked about their background, track record, etc and was told they settle for approx. 50% of total debt and usually settle for less. Their average over the past 8yrs has been in the 30-40% range but they quote 50% to be conservative.

POSTED: Saturday, October 10, 2009

We have clients that may benefit from this service and wanted to check out several firms. Just curious who was scammed by them as I don't see any other reports here on this site.

thx

#2

Owner of Company

Impact Debt Relief Is Not A Scam

Impact Debt - San Diego (United States of America)

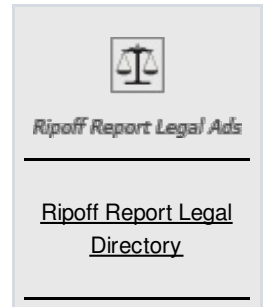
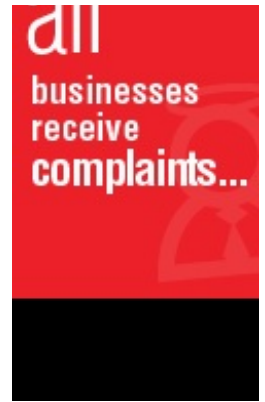
Respond to this report!

File a Rebuttal ?

SUBMITTED: Wednesday, November 18, 2009

To Whom This May Concern:

We are writing this rebuttal in response to the complaint that was written about us. The person



Advertisers below have met our strict standards for business conduct.

Verified safe business by Ripoff Report

POSTED:  
Wednesday,  
November 18,  
2009

whom wrote the RipOff Report is a disgruntled affiliate/outside sales representative who is no longer with Impact Debt Relief.

The "issues" are addressed below:

Savings % issue:

Every single one of our client contracts is estimated to settle the clients debt at 50%. How this person came up with 80% we have no idea. Many of our clients see settlements at 40% but since we cannot predict the future we give a conservative estimate of 50% which means many of our clients graduate the program sooner than our contracts state.

Fee issue:

Our clients have the option to choose how they pay the costs associated with our debt settlement program anywhere from one to 18 months. In addition, Impact Debt Relief has structured its costs over the length of the clients program to be much more affordable than traditional [debt settlement companies](#) that charge a flat 15% paid in the first year. The average cost of our program is only 10% vs the industry standard of 15% which saves someone with \$50,000 in credit card debt \$2,500.

Creditor Calls:

No debt settlement company can stop creditor calls. Impact Debt Relief takes every step to minimize the issues of creditor calls. We provide call scripts and a patented phone device which transfers and logs creditor calls from someone's home phone to our attorney call center. Impact Debt Relief does not tolerate misleading consumers in any way, shape or form. This affiliate was telling their clients we could stop the creditor calls, and making other false claims, which is why this affiliate/salesperson was terminated and is no longer affiliated with our program. This may be a reason or motivation for which this affiliate decided to post this false report about our company.



[Read how Ripoff Report](#)  
saves consumers millions.

Impact Debt Relief is not associated with any of the companies mentioned in the complaint.

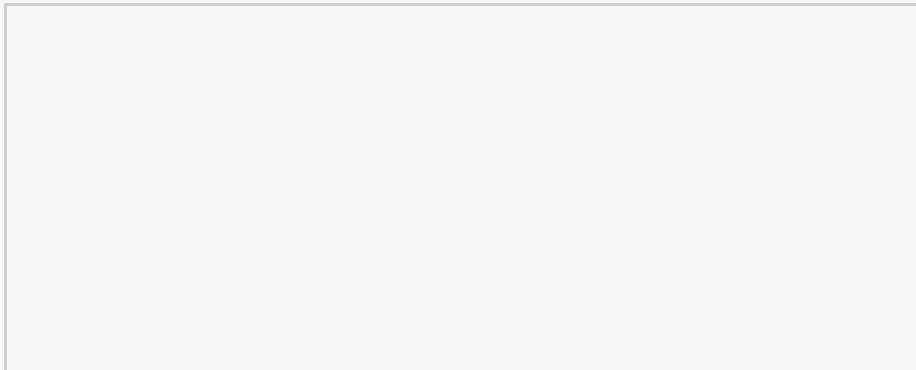
Impact Debt Relief recently won an award for outstanding customer service for 2009 from the National Association of [Debt Relief Companies](#) (NADRC.ORG) and is a member of the United State Organization of Bankruptcy Alternatives (USOBA.com).

If you would like to contact us regarding our program and how it may help you or someone you know struggling with debt, please contact us below.

Impact Debt Relief

866-996-1148

<http://ImpactDebtRelief.com>





#3

Owner of  
Company

**of course the owner says its not a scam**

StoneyStoner - Morningview (United States of America)

**Respond to this report!**

File a Rebuttal



SUBMITTED:  
Thursday,  
November 19,  
2009

Hey folks, its a scam. But please keep going to these places. I am employed in the legal field, and I have sued people formerly with almost ALL the debt rip off joints.

POSTED:  
Thursday,  
November 19,  
2009

But keep going, you're making me rich.

#4

Consumer  
Suggestion

**Impact Debt Relief receives an "F" by the BBB**

Robert - La Jolla (United States of America)

**Respond to this report!**

File a Rebuttal



SUBMITTED: Here is the link for Impact Debt Relief's Better Business Bureau official report:  
Monday,  
December 07,  
2009

**Grade: F**

POSTED: <http://www.bbb.org/san-diego/business-reviews/debt-negotiationsettlement-companies/impact-debt-relief-in-san-diego-ca-171993160/>  
Monday,  
December 07,  
2009

The Better Business Bureau AND the Fair Trade Commission have both published reports warning consumers to avoid the entire debt settlement industry until it becomes regulated.

Soon this company, and all others like it, will be shut down for false advertising and hurting their customers financial situation even further.


it will soon be illegal to accept ANY fees upfront for this unethical service that consumers can complete themselves or hire a non-profit credit counseling service for help getting started on settling their debts.

[Debt Settlement companies](#) are already banned in 13 states.

For some additional resources, here is an article by the Associated Press that ran less than a month ago:

<http://articles.moneycentral.msn.com/SavingandDebt/ManageDebt/make-your-debt-vanish-dont-bet-on-it.aspx?gt1=33010>

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