



One collective voice. One courageous mission.

Participate in the positive impacts of CDRI membership

CDRI represents the premier ecosystem of debt settlement companies and supporting businesses committed to helping consumers who are in financial distress by placing them on a pathway back to financial independence. We do so through an intense focus on our organization's guiding mission:

The Consumer Debt Relief Initiative (CDRI) is dedicated to the protection and promotion of the debt settlement industry. We serve our members through educational development opportunities and advocacy before lawmakers, regulators and the public. CDRI is committed to advancing the highest consumer protection standards to ensure that debt-distressed consumers have access to safe and transparent solutions to achieve financial stability.

Members adhere to robust ethical standards, which are embodied in our Code of Ethics and Accreditation, policy on predatory debt validation and policy on ancillary products; the CDRI membership seal represents the gold standard in industry, conveying excellence and trust. Together as a united community, we work to foster professional development within the industry, ensuring members can improve their service and enhance their businesses; defend and promote the debt settlement industry; and deliver positive consumer outcomes.



Collaborate Together.

CDRI embraces a "lean in" mentality, as we understand it takes a cohesive effort to accomplish our goals. We view every stakeholder as critical to our pursuing our mission and work collectively to further best practices, consumer service and business development.



Advocate Together.

Harnessing our membership's collective resources, CDRI proactively and strategically advocates for the betterment and protection of our industry. We educate state and federal regulators and the public as the leading voice for responsible DSCs and the consumers we serve.



Lead Together.

Satisfied debt-free consumers can not only reclaim their financial future but move forward with a positive outlook when we have effectively done our job. CDRI demonstrates how the industry and its partners can continue to grow and evolve to make a meaningful impact.

As consumer needs shift and technology innovation occurs, the debt settlement industry must evolve to remain relevant. CDRI uses its engagement with members, industry stakeholders, policymakers and other strategic partners to stay one step ahead of pending and potential changes. When combined with the following value-adds, we play a vital role in the ongoing success of those we serve.

▶ Federal and State Legislative & Regulatory Monitoring and Advocacy

- Defend against adverse legislation and regulations
- Proactively work to open certain states
- Retain state lobbyists
- Monitor national legislative movement with help from a staffed attorney
- Build coalitions in key states to engage in and influence policymaking decisions

▶ Education & Public Relations

- Promote the industry to the media, lawmakers and public
- Produce materials explaining debt settlement operation and regulation
- Deliver educational and regulatory webinars
- Provide weekly media reports, monthly regulatory and legislative updates, and timely industry alerts

▶ Service & Collaboration

- Conduct regular meetings with our Membership and Government Affairs and Legal Committees
- Give back to organizations that align with our mission and vision through philanthropic initiatives
- Maintain a membership directory to encourage open collaboration
- Host quarterly attorney roundtables on trending compliance topics
- Form peer working groups to foster discussion and craft relevant collateral
- Offer discounted registration and sponsorship opportunities, as well as premier networking and robust professional development content, at our annual Edge conference
- Certify members as TSR-compliant and committed consumer advocates through our Accreditation Program

Join us to experience the CDRI difference and measurable ROI of becoming a member!