

Free Scam-O-Meter Tool Helps Consumers Spot Fraud Before Losing Money

Interactive checklist based on official consumer protection warning signs now available at GetOutOfDebt.org

WAKE FOREST, NC, UNITED STATES, January 26, 2026 /EINPresswire.com/ -- Consumers now have a free tool to help protect themselves from fraud before handing over money or personal information. GetOutOfDebt.org has released the [Scam-O-Meter](#), an interactive checklist that helps people identify warning signs in offers they receive for debt relief, credit repair, investments, job opportunities, and more.



A Simple Way to Check Any Offer to Make Sure It's Not Too Good to be True

“

I've spent over three decades watching people fall into avoidable scams. This free tool can help people avoid getting ripped off but they have to take 60 seconds to use it.”

Steve Rhode - Get Out of Debt Guy

The Scam-O-Meter walks users through a series of plain-English questions about the offer or company they're considering. Questions cover common tactics used by scammers, such as pressure to act immediately, requests for unusual payment methods, and promises that seem too good to be true. The tool is available through the [scam alerts hub](#).

Each question is based on official consumer protection warning signs published by federal agencies responsible for fighting fraud. Users see exactly where each warning sign comes from and can verify it themselves.

After answering the questions, users see their results on a visual meter showing how many warning signs apply to their situation—from "Few Concerns" to "Many Warning Signs."

Empowering Consumers to Decide for Themselves

The tool does not label any company or person as a scam. Instead, it gives consumers the information they need to make their own informed decisions.

"People contact me every day after losing money to companies that made big promises," said Steve Rhode, founder of GetOutOfDebt.org and a consumer advocate since 1994. "By the time they reach out, it's often too late. This tool helps people spot the red flags before they sign anything or send money."

Who Can Benefit

The Scam-O-Meter covers warning signs for:

- Debt relief and debt settlement offers
- Credit repair services
- Calls from debt collectors
- Investment and cryptocurrency opportunities
- Online relationships asking for money
- Callers claiming to be from the government
- Job offers that seem too good to be true

Free, Private, No Sign-Up Required

The Scam-O-Meter is completely free to use. No account creation or personal information is required. Users can check as many offers as they want.

The tool is available now at <https://getoutofdebt.org/scam-checker/>

About Get Out of Debt Guy

Get Out of Debt Guy provides free consumer advocacy and debt education. Founded by Steve Rhode, who has outed his fairshare of scammers and educates people on how to make informed decisions about scams before getting ripped off. Free resources available at GetOutOfDebt.org.

<https://getoutofdebt.org>

Steve Rhode

Get Out of Debt Guy

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