



Your Program Guide

We're with you every step of the way



You're on Your Way!

You've made a wise decision to take the first step toward moving your finances forward. This guide has everything you need to know and do at each phase of your journey with us, so please keep it handy. Anytime you need to take action or check your program progress, visit your Client Dashboard at www.fdrclient.com.

Your **affordable program** is custom-designed to **resolve your debt as quickly as possible**.

Commitment = Success

Stick to the program we designed for you, and we'll help you put your debts in the past.

Stay on schedule with deposits to your Dedicated Account

Respond to us as quickly as you can whenever we contact you

Let us know if your contact information or financial status changes

Resolving your debt will take time and effort, but we'll be with you every step of the way.



I was treated with the upmost respect from everyone at FDR. I'm retired and went through a financial hardship after losing my spouse. They gave me a new lease on life. I will always be grateful for them."

— Joan



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Thank you for helping me reach my Financial Freedom! You have taken my hand and helped me through the mess I made of my finances. I was drowning in debt and I didn't know how to ask for the lifesaver. But then I found Freedom Debt Relief. "

— Mirabel

Starting Strong

For nearly 20 years, Freedom Debt Relief has enabled hundreds of thousands of people just like you to overcome debt, but we don't do it alone—it's a partnership. We do our part and you do yours. **Together, we can resolve all your enrolled debts.**

Your program is *your* program

We customized it to resolve your debts as quickly and affordably as possible.

The faster you act, the better

Throughout your program, always try to respond to our emails, calls, and texts as quickly as you can.

Your Dedicated Account powers everything

Once it grows large enough, it enables us to negotiate with your creditors, and it is the source of the funds that resolve your debt.

Tracking progress is easy with your Client Dashboard

Bookmark fdrclient.com and use it to see when you'll get your next settlement, watch helpful videos, read frequently asked questions, and more.



Action items

- ✓ **Store** the number 602-427-9800 under Freedom Debt Relief in your phone so you know it's us when we reach out to you.
- ✓ **Log into** your Client Dashboard at fdrclient.com.
- ✓ **Voluntarily stop paying your creditors.** Your creditors will negotiate only if they know you can't afford payments, so stopping payments motivates creditors to accept less than you owe. Once you stop payments (including auto-pay) to creditors, put that money toward your program deposits instead. These deposits increase your Dedicated Account balance, which is what you'll use to pay off negotiated settlements.



Things you should know

Handling phone calls from creditors

Creditors will call you to try and collect on your debts. These calls aren't personal—the collections agents are simply doing their job and trying to get an immediate payment. These calls can be stressful, but we have guidance on how to handle them:

When creditors call, stay calm and:

- Don't refuse to pay them
- Don't tell them to stop calling you

Instead, tell them:

- You're experiencing a hardship
- You can't pay at this time, but you intend to pay (don't specify when)

While you don't have to answer creditor calls, it's better not to avoid them altogether—creditors can interpret that as a refusal to pay. The fact is, you intend to pay them, you just can't do it now. We recommend you answer their calls every once in a while, or even just give them a call about every 90 days.

For helpful resources on handling collection calls, log into your Client Dashboard and visit the Program Resources section.

Timing of your first settlement

Over half of our clients have their first settlement within the first three months of enrollment. Your settlement timing can vary depending on your debt amount, creditors, and more. We have nearly 20 years of experience working with creditors, so rest assured—we've planned your program to settle *all* of your enrolled accounts by your estimated graduation date, regardless of the time between settlements. Stick with your program deposits. We'll handle the rest.

Tip: Access your personalized settlement timing on the Client Dashboard



It was a relief to stop paying the creditors and deposit money into my Dedicated Account...it also freed up a little extra money for me in my own bank account every month."

— Jackie

Your Dedicated Account

Just like gasoline fuels a car, your Dedicated Account powers your Freedom Debt Relief program. **Each deposit you make adds more fuel to the tank** that enables us to negotiate new settlements as well as pay off settlements we already negotiated.

The funds in your Dedicated Account must:



Grow large enough to provide the leverage we need to start negotiating settlements



Stay large enough to pay settlements AND support more negotiations

Nothing is more important than sticking to your monthly deposit schedule. We can begin negotiations only after your Dedicated Account has accumulated enough funds. That means any changes to your deposit schedule delays our ability to negotiate settlements on your debts. Not following your schedule could also derail existing settlements and jeopardize your options for legal help if your creditors take legal action. In other words, timely deposits are essential for your success in the program, so stick to them!

Faster financial freedom

Anytime you can manage it, we encourage you to increase the amount of your deposit or make additional deposits here and there. If your Dedicated Account grows faster than planned, negotiation could start sooner and you could graduate earlier.



Making the deposits into the Dedicated Account ... was something I knew I could do every month ... I just dedicated myself to doing it and I stuck with it through the whole plan and it came out exactly the way they said it would."

— Gary

Action items

- ✓ **Add your Dedicated Account deposit date(s) to your calendar** to ensure you'll always have funds available.
- ✓ **Stay consistent with your monthly deposit schedule.** Making on-time, in-full deposits is the most effective way to ensure you get the best settlements as soon as possible. It can take a few months to build up enough funds to enable negotiations, so any delay can postpone your first settlement.
- ✓ **Keep us up to date if your debt moves.** If any of your debts are sent to a collector or sold to an agency, upload the communication to your dashboard. Keeping us informed ensures there aren't any delays in reaching a settlement.



Things you should know

Credit impact

Being enrolled in the Freedom Debt Relief program can lower your credit score in the short term. This is because of your choice to stop paying your creditors so they'll be open to negotiating a settlement.

However, our research shows that your credit score should recover if you stay in the program, stick to your deposit schedule, and resolve your debt.

In our extensive study, we found that clients who graduate from our program have a credit score that is about the same as when they first enrolled—except with a lot less debt and a much stronger financial footing. Plus, their credit score continued to increase after they graduated.

Debt moved to a new creditor

It's common for a creditor to send your debt to a collector or sell it to another creditor or collection agency. If this happens, we need to know about it right away. As soon as you get a letter or an email notification that your debt has been moved, upload it to your Client Dashboard so we know who to negotiate with.

Legal action

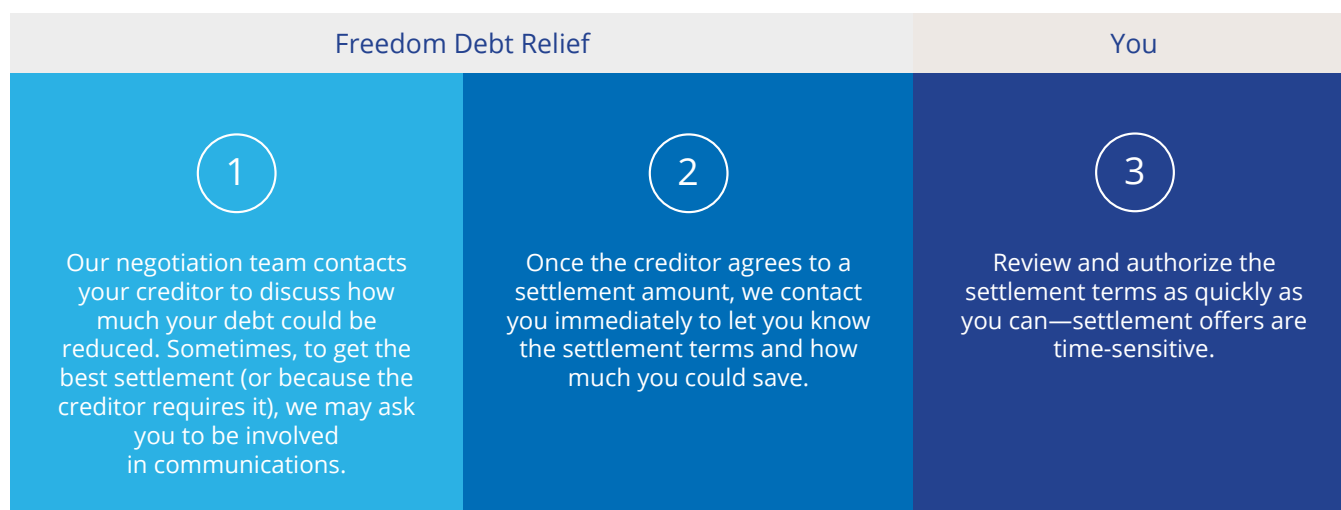
As your enrolled accounts go past due, some creditors might take legal action to collect on the debt. Although we have experience working with these creditors, we're not lawyers or licensed to practice law. However, we know there are times our clients need legal assistance. That's why we've engaged a network of attorneys with experience in debt negotiation to help at no additional cost to you.

Should one of your creditors take legal action, the Legal Partner Network can work to negotiate a settlement if there are enough funds in your Dedicated Account—another reason why it's important to make all your program deposits on time and in full. However, you still might need to deposit funds earlier than expected to settle the debt (if your creditor requires it).

Negotiation

As soon as you enroll in your Freedom Debt Relief program, our expert negotiators review your hardship, debt amount, and creditors. After analyzing the data, they custom-design a negotiation strategy to get you the best settlements possible. From day one, your plan is in place—all you need to do is stick to it and build up your Dedicated Account.

Once your Dedicated Account has enough funds, we begin negotiating:



Action items

- ✓ **Confirm** that the creditor information we have on file for each of your debts is accurate and nothing is missing on your Client Dashboard.
- ✓ **Respond** quickly to any alert notifications you receive via text, email, or on your Client Dashboard.
- ✓ **Inform** us about changes with your enrolled debts, hardship, employment, or anything else that impacts your finances.



Things you should know

Time is on your side

We know waiting for debt settlements can be challenging, but it takes time for your Dedicated Account to build up to an amount that enables us to begin negotiating. Other factors, like extremely high debt amounts and difficult creditors, can also delay the start of negotiations.

Strategically, however, this could be a good thing. As your enrolled debts continue to go past due month after month, creditors could become more and more willing to accept a lower percentage of what is owed.

Settlement letters from creditors

To avoid interacting with our professional negotiators, some creditors may try to settle your debt with you directly. If they send you a settlement offer, upload it to your Client Dashboard so we can evaluate it and let you know if it could work in your favor. We take all your debts into account when designing your negotiation strategy, so an unplanned settlement with one creditor could put other negotiations and existing settlements at risk.



Prior to finding FDR I tried to work out final payments with the credit card companies that had me under a rock. None of them would help me so I found FDR and am very happy...the debt that was strangling me is being loosened by having professionals negotiate for me and I am seeing great results."

— Laurie

Every Debt is Different

To get you better results, we formulate a **negotiation strategy tailored just for you**. We base how and when to begin negotiation for each of your debts on a variety of factors, including your hardship, debt amount, and creditors.

You can track how your debts are being negotiated on your Client Dashboard. All your debts will progress through these four negotiation phases, but not all will be involved in every type of negotiation activity.

Phase	Upcoming Debt is awaiting your action.	Current Debt is being negotiated according to your strategy.	In Process Debt has an authorized settlement in process.
Negotiation Activity	<p>Account Not Ready Debt cannot be negotiated until more funds have accrued in the Dedicated Account or until the debt has been delinquent long enough.</p> <p>Action Needed Negotiation is paused due to missing information, verification, or the current creditor is unknown.</p> <p>Authorization Needed Debt has a negotiated settlement that is awaiting your authorization.</p>	<p>Targeted Negotiations Your Dedicated Account has accrued enough funds to enable Freedom Debt Relief to start negotiations with a creditor.</p> <p>Strategic Hold Freedom Debt Relief is intentionally pausing negotiation of this debt to let variables play out in your favor.</p> <p>Advanced Negotiation Debt is in litigation.</p>	<p>Structured Settlement Debt will be resolved for less than the current balance owed, and will be paid in installments from your Dedicated Account.</p> <p>Stipulated Agreement Debt will be resolved at 100% of the balance at the time of the agreement. A small amount of interest may accrue.</p>



How to stay on top of your negotiations

Regularly visit your Client Dashboard at fdrclient.com to:

- Check for important alerts that require your action
- View and authorize settlement offers
- See the current status for each of your enrolled debts
- Monitor payments to creditors
- Learn how the negotiation process works and what to expect
- Watch videos that walk you through the different phases

Resolved

Debt is no longer owed.

Paid Off

Debt is resolved: 100% of payments for the negotiated amount have been processed.

Written Off

Debt was forgiven by the creditor. No more payments are needed.



Great people to work with, very easy to contact and discuss my case. The process was very fast and effective. No more calls and more important my debts are settled and I feel good about myself and taking care of the important issue in my life!"

— MM

Settlement

Once you authorize a negotiated settlement, **your debt officially begins to be resolved!** We'll process funds from your Dedicated Account for you, automatically paying your creditor according to the terms of the settlement agreement.

Here's what happens once you authorize a settlement:



Your creditor receives funds from your Dedicated Account, paid according to the schedule of the settlement.



You continue your monthly deposits and wait for us to send the next settlement authorization.



Freedom Debt Relief collects its fee from your Dedicated Account for providing negotiation services for each debt.

After the full settlement amount is paid to and processed by a creditor, they may report to credit reporting bureaus that your account is *settled in full*, *settled*, *paid*, *paid by settlement*, or *settled for less than the full amount*. You no longer owe on this account and the balance is zero. That debt is behind you!



Everyone has been very nice and supportive throughout this whole experience. I have just received my first settlement and cant wait for the next ones to follow. I have not had a bad encounter with someone from FDR yet. Thank you for all of your help FDR.

— Jaime

Action items

- ✔ **Continue** making deposits in your Dedicated Account on schedule. This will ensure settlements are paid according to the terms and prevent a settlement from being revoked by the creditor.
- ✔ **Stay engaged** by checking your Client Dashboard regularly. Respond to alerts and all of our requests for information.
- ✔ **Keep an eye on your email** inbox and expect our calls and texts. Another settlement could be coming at any moment and we need you to respond ASAP.



Things you should know

Getting taxed on savings

When you save \$600 or more on a settlement, that savings may be considered income by the IRS. If a creditor on one of your resolved debts reports the forgiven debt, you will receive IRS Form 1099-C, Cancellation of Debt. This form shows the amount you saved, which may need to be included as part of your gross income when you file your taxes. However, if you qualify for insolvency, IRS Form 982, Reduction of Tax Attributes Due to Discharge of Indebtedness, may exempt you from this tax. For more information, please consult a tax expert.

Paying fees

The fee for the Freedom Debt Relief settlement service is a percentage of the enrolled debt. We will not process our fee until after we've negotiated a settlement, you've authorized it, and a payment has been made to the creditor. There are also small monthly fees assessed by the processor that manages your Dedicated Account—Finxera. We calculate all the fees associated with your program into your monthly deposit. These fees are set and **will never increase**.

The FDR Guarantee

The Freedom Debt Relief Guarantee is how we commit to ensuring you pay less than you currently owe on your enrolled debts. With this guarantee, if your total settlement cost is more than the amount of debt you enrolled in the program, we'll refund you the difference from the fees we collected, up to 100%. You can learn more about our guarantee on your Client Dashboard.

Graduation

Once you have only one or two debts left to resolve, it's time to prepare to graduate. The day you worked so hard for—the day you **put all your enrolled debts behind you**—is just around the corner!

Graduation Pack

When your final debt is resolved, we'll mail you:

- Any Settled in Full letters we received from your creditors
- An overview of your settlements and savings
- Details on the status of your Dedicated Account

You're leaving your enrolled debt behind when you graduate from your Freedom Debt Relief program, but our goal is to make sure you also take a few things with you: skills, confidence, and new money habits that will help you continue your financial freedom well into the future!

Freedom Debt Relief is a debt solution from Freedom Financial Network, a company dedicated to empowering people to move their finances forward. To learn more about how Freedom Financial Network could support your continued financial growth, please visit www.freedomfinancialnetwork.com.

**You Did It!
Now Pass It On**

Putting your debts behind you is a wonderful feeling! Tell others about your big win, and how you did it with help from Freedom Debt Relief.

Refer a friend
Telling friends and family how you found a way to resolve your debt may inspire them to do the same—and the referral bonus could help you reach your next financial goal sooner.
Simply have them call our Certified Debt Consultants at 800-997-9544 and make sure they mention your name because, if they enroll and make at least 3 consecutive months of scheduled deposits, you could qualify for a \$250 refer-a-friend bonus. There's no limit to how many referrals you can send us, so it can pay to share.

Pay it forward
Leave a review about your experience with Freedom Debt Relief on one of the sites below to help others find the right solution.
• [Trustpilot.com/evaluate/freedomdebtrelief.com](https://www.trustpilot.com/evaluate/freedomdebtrelief.com)
• [ConsumerAffair.com/review](https://www.ConsumerAffair.com/review)

Share the news
Show how you feel about your future now that this debt is in your past.
• Post a photo on Instagram by tagging @freedomdebtrelief in the photo and #myfreedomstory in your caption
• Tweet your thoughts or a photo to @freedomdebt and tag #myfreedomstory
• Let us see your happy on to others. Send it to us at recommen@freedomdebtrelief.com

Stay in touch
Even though you graduated, you'll always be part of the Freedom Family. Connect with us on social media:
[@freedomdebt](https://www.instagram.com/freedomdebt) [@freedomdebtrelief](https://www.facebook.com/freedomdebtrelief) [@freedomdebtrelief](https://www.youtube.com/channel/UC...)

"I had a hard repayment this to me and it was the best thing I could have done. This program has helped me so much in reducing my debt. Thank you so much!" — Sam

Action items

- ✓ **Continue** making your deposits to ensure your remaining debts get resolved without any issues. At this point, this is more important than ever.
- ✓ **Explore** graduating early. Reach out to Customer Service to see what your options are.
- ✓ **Read** your monthly FDR Advisor, which includes helpful articles for graduates too.



Things you should know

What happens when you graduate

You officially become a graduate once all your enrolled debts are resolved and you have no pending fees. At that point, we mail your Graduation Pack, which will include documentation on each enrolled debt as well as a summary of each settlement and exactly how much you saved. You'll also receive details about the status of your Dedicated Account and information about other programs that may interest you.

Take time to look through your Graduation Pack. Let it remind you of all the debts you struggled with that are now behind you. And pat yourself on the back—after all, it was your commitment to the FDR program that got you where you are now: on a path to a brighter financial future!

Help out a friend

Do you know someone struggling with debt who you think could benefit from the Freedom Debt Relief program? Encourage them to call one of our Certified Debt Consultants at 800-997-9544 and mention your name. If they enroll and stay with the program for at least 90 days, you'll get a referral reward of \$250 (terms and conditions apply).



The individuals I have communicated with have kept me informed. They have answered my questions with openness and honesty. Looking forward to graduation day with their help and guidance.”

— Rocky

Here for You

We're the leaders in debt relief because we strive to make our program **an affordable, transparent, and empowering experience**—from your first conversation with a Certified Debt Consultant to your graduation.

The Freedom Debt Relief program has served over 800,000 Americans, and we're proud we have the privilege to serve you too.



Your Client Dashboard offers tools, videos, and other resources that give you control and insight over every aspect of your program. And whenever you have a question or concern that needs a more human touch, just reach out to a friendly Customer Service Representative.



Client Dashboard

www.fdrclient.com



Customer Service
Phone

800-655-6303

Representatives are available:
7 days a week, 8 AM to 10 PM ET



Email

support@freedomdebtrelief.com
spanish-support@freedomdebtrelief.com



Fax

866-759-8947

Program Glossary

These are some of the most common terms you'll see during your program. For a complete, up-to-date list, **visit your Client Dashboard at fdrclient.com.**

Additional Deposit

A single deposit you make to your Dedicated Account that is not already included in the existing deposit schedule. Additional deposits grow your Dedicated Account balance faster, which could help your next settlement arrive sooner and accelerate your graduation date.

Client Dashboard

A website at fdrclient.com where you can see your program status, debt negotiation activity, make Customer Service requests, manage your account information, and more.

Dedicated Account

A savings account owned and controlled by you, into which you consistently make your monthly program deposits. As it grows, so does our ability to negotiate settlements with your creditors. Any changes to your deposit schedule or amount could put future and existing settlements in jeopardy, delay your graduation date, and make you ineligible for Legal Partner Network services.

Deposit Schedule

The dates when you make deposits into your Dedicated Account.

Enrolled Debt

The accounts/balances you enrolled in your Freedom Debt Relief program.

Negotiation Activity

The specific status of an enrolled debt as it progresses through your program.

Settlement

An agreement between you and the creditor to resolve what you owe.

Settlement Authorization

Your response to a settlement offer, accepting its terms.

Settlement Offer

Terms presented for your authorization detailing a negotiated settlement on an enrolled account.

Structured Settlement

A settlement negotiated with your creditor where the debt will be resolved for less than the current balance owed, paid in installments from your Dedicated Account.



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