



Your Guide to a Debt-Free Future

We're with you every step of the way



Freedom Debt Relief is a member of the Freedom Financial Network

You're on Your Way!

Congratulations on taking the first step toward your brighter financial future. This guide has everything you need to know and do at each phase of your journey with us, so please keep it handy. Any time 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 get you **significant savings** on what you owe and **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 behind you.

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 creditors contact you or if your 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

Freedom Debt Relief has helped tens of thousands of people just like you overcome debt since 2002, but we don't do it alone. It's a partnership: we do our part, you do yours. **Together, we can resolve all your enrolled debts.**

Your program is *your* program

It is customized to save you money and resolve your debts as quickly and as affordably as possible.

The faster you act, the better

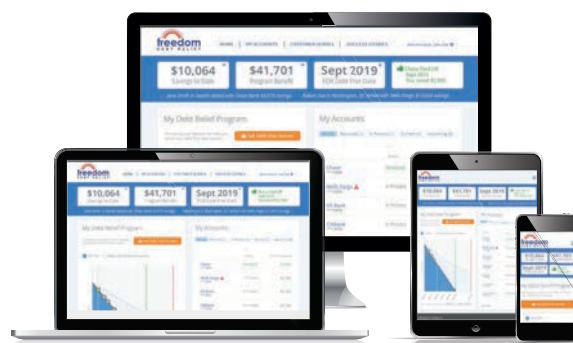
Throughout your program, always try to respond to our emails, calls, and texts as quickly as you can.

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 www.fdrclient.com and use it to monitor debt negotiation activity, watch helpful videos, read frequently asked questions, and more.



Action items

- ✓ Add your Dedicated Account deposit date(s) to your calendar to ensure you'll always have funds available.
- ✓ Store the phone number 602-427-9800 and text code 66598 under Freedom Debt Relief in your cell phone so you know it's us when we send settlement authorization notifications and other alerts.
- ✓ Register at www.fdrclient.com now to activate your Client Dashboard.
- ✓ Watch for any upcoming communication regarding your program.



Things you should know

Getting phone calls from creditors

While they're an unpleasant reality during your program, phone calls could be a good sign that a creditor is ready to start negotiation. Here's some information that could help:

Change your contact information with creditors

Instead of returning a payment slip to your creditor with a payment, use it to change the address from yours to ours:

[Your name]
PO Box 2330
Phoenix, AZ 85002-2330
Phone: 916-649-3802

NOTE: You are not required to change your contact information, but if you do, only change it for accounts enrolled in your Freedom Debt Relief program.

Keep it short and sweet

You don't always have to talk to a creditor or collector. But if you do, you may want to emphasize that you aren't refusing to pay them. All they need to know is that you're experiencing a financial hardship and, while you have every intention of addressing the debt, you just can't pay at this time. For more tips on how to handle these calls, look for the creditor calls information card we included in your Welcome Pack. Keep it with you for reference whenever you need it.

Timing of your first settlement

It could take 4-6 months before we can negotiate your first settlement. But as soon as we do, collection calls regarding that account should stop, and you will be on your way to resolving that debt. Patience is power!



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 an engine powers a car, your Dedicated Account powers your Freedom Debt Relief program. **Each deposit you make builds a more powerful engine;** one 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. If you postpone or skip a scheduled deposit, you don't just delay our ability to negotiate new settlements on your debts. *You could put every settlement we already negotiated for you in jeopardy.*

Faster financial freedom

Any time 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 may graduate earlier.

Action items

- ✓ Choose to stop using the credit cards you have enrolled. Whether you continue to pay a creditor is your choice, but you should know that if you keep paying these creditors, they'll have no reason to negotiate with us to reduce what you owe. Instead, you could put that money toward your program deposit each month, making your Dedicated Account bigger and stronger!
- ✓ Stay consistent with your monthly deposit schedule. It can take a few months to build up enough funds to begin negotiating, and any delay can hurt your chance for success in the program.
- ✓ Keep us up to date on any changes in your life or if any of your debts are sent to a collector or sold to an agency.



Things you should know

Credit impact

Being enrolled in your Freedom Debt Relief program may negatively impact your credit because you choose not to make payments to your creditors and allow your debt to fall behind. Non-payment is likely against the terms of your agreement with a creditor and could be reported to consumer reporting agencies as *late*, *delinquent*, or *past due*.

Once your accounts are resolved however, these debts will be reported as such and should show a zero balance. This could help your credit profile in general and put you right on track for the brighter financial future you deserve.

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 to you, we need to know about it right away. As soon as you get a letter or email notification that your debt has been moved, forward it to us at support@freedomdebtrelief.com so we know who to negotiate the debt with.

Legal action

Lawsuits can be a tactic used by creditors to try to force you into paying. While we are not lawyers and cannot provide legal advice, let us know if one of your creditors takes legal action on your debt. Our Advanced Negotiation team may be able to give that account immediate attention. If you subscribed to the National Litigation Law Group (NLLG) service when you enrolled, you will automatically receive certain legal representation¹ should you need it. If you did not subscribe to a legal service and would like to, please call Customer Service at 800-655-6303 to learn more.

¹ Offered and fulfilled by the National Litigation Law Group (NLLG), which is neither related nor affiliated with Freedom Debt Relief, LLC. If you subscribed to this service and have question or concerns, please contact NLLG directly.



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

Negotiation

In the early months of your program, while you are building up your Dedicated Account, our experienced negotiators are creating your custom negotiation strategy. After reviewing your hardship, debt amount, and creditors, **we will plan out a schedule and approach that gets you great results.**

As soon as your Dedicated Account has enough funds, we put your custom plan into action:

Freedom Debt Relief	You
<p data-bbox="326 968 407 1052">1</p> <p data-bbox="196 1087 542 1314">Our negotiation team contacts your creditor to discuss how much your debt could be reduced. Sometimes, to get the best settlement or because the creditor requires it, we may ask you to be involved in communicating with them.</p>	<p data-bbox="776 968 857 1052">2</p> <p data-bbox="634 1087 997 1226">Once the creditor agrees to a settlement amount, we contact you immediately to let you know the settlement terms and how much you could save.</p> <p data-bbox="1219 968 1300 1052">3</p> <p data-bbox="1084 1087 1435 1197">Review and authorize the settlement terms as quickly as you can—settlement offers are time sensitive.</p>

Action items

- ✓ Confirm all the creditor information we have on file for each of your debts is accurate and nothing is missing on your Client Dashboard.
- ✓ Respond 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 the wait on some debts can be challenging, but it takes some 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 on 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, email it to support@freedomdebtrelief.com 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**. How and when we begin negotiation on each of your debts is based on a variety of factors, including your hardship, debt amount, and creditors.

Track how your debts are being negotiated on your Client Dashboard, where you'll see some of the terms below. All your debts will progress through the 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 strategy.	In Process Debt has a settlement in process.
Negotiation Activity	<p>Pending Available Funds Debt cannot be negotiated until more funds have accrued in the Dedicated Account.</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 FDR to start negotiation with creditor.</p> <p>Strategic Hold FDR is intentionally pausing negotiation of this debt to let variables play out in your favor.</p> <p>Bulk Negotiation Debt will be packaged with other clients' debts from the same creditor to give FDR more negotiating power.</p> <p>Advanced Negotiation Debt is in litigation.</p>	<p>Structured Settlement Debt will be resolved for less than the current balance owed.</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 www.fdrclient.com to:

- See the current status of every debt you enrolled
- Watch videos that walk you through the different phases
- Take action needed to move a debt one step closer toward Resolved

Resolved

Debt has been completely settled.

Paid Off

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

Written Off

100% of original debt was written off by creditor without any payment from you.



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, **you officially begin to pay off your debt!** Funds are processed from your Dedicated Account and paid to the creditor in the amounts and on the dates outlined in the terms of the settlement.

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 is paid its fee from your Dedicated Account for providing resolution 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!

Action items

- ✓ Continue making deposits to your Dedicated Account on schedule. This will ensure settlements are paid according to the terms and prevent a settlement from being revoked.
- ✓ 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 our negotiations save you more than \$600 on an enrolled debt, 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 or other resource.

Paying fees

The fee for the Freedom Debt Relief settlement service is a percentage of the enrolled debt, and it will not be processed until we have negotiated a settlement for you. There are also small monthly fees assessed by the processor that manages your Dedicated Account (either Crossroads Financial Technologies or Global Client Solutions) and, if you subscribed to their service, by the National Litigation Law Group. Future fees associated with your program are already calculated into your monthly program deposit. No additional deposits are required.



Everyone has been very nice and supportive throughout this whole experience. I have just received my first settlement and can't 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

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 will mail you:

- A Settled in Full (SIF) letter for each of your debts
- 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 FDR 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 stay debt free well into your future!

Freedom Debt Relief is a member of the Freedom Financial Network; a family of companies providing innovative solutions that empower people to live healthier financial lives. To learn how other companies in the Freedom Financial Network could support your continued financial growth, please visit www.freedomfinancialnetwork.com.



Action items

- ✓ Stay consistent with 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.



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 every debt as well as a summary of each settlement and exactly how much you saved. You'll also receive details on the status of your Dedicated Account and information on 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 to where you are now: on a path to a brighter financial future!

Sharing is caring

Know someone struggling with debt who you think could benefit from the FDR program too? 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 (note that 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 resolution 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.

Believe in the Freedom Debt Relief program. It's already helped over 450,000 Americans, and we plan on it helping 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:
Mon–Thur 8 AM to 9 PM ET
Fri 8 AM to 8 PM ET
Sat–Sun 9 AM to 7 PM ET



Email

support@freedomdebtrelief.com



Fax

866-759-8947

Program Glossary

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

Additional Deposit

A single deposit you make to your Dedicated Account that is not already included in the existing deposit schedule. It may help you graduate sooner.

Client Dashboard

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

Dedicated Account

The account into which you consistently make your monthly program deposits. As it grows, so does our ability to negotiate settlements with your creditors. Pausing or skipping a deposit could put future and existing settlements in jeopardy, so it's critical that you stay committed to your deposit schedule.

Deposit Schedule

The dates when you will make each deposit into your Dedicated Account.

Enrolled Debt

An account with a creditor you enrolled in your Freedom Debt Relief program.

Monthly Program Deposit

The recurring scheduled deposit(s) you make into your Dedicated Account.

Negotiation Activity

Refers to the specific status of an enrolled debt as it progresses through your program.

Settlement Authorization

Your response to a settlement offer, accepting its terms.

Settlement Offer

Terms presented for your authorization that outline the details of a negotiated settlement on an enrolled account.



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