

Welcome to Your Debt Settlement Journey With Beyond Finance

VO: Congratulations on starting your debt settlement journey with Beyond Finance! Our program has helped thousands of people like you **save money and pay off debts faster than they could on their own.**

What we do...

- Negotiate with your creditors on your behalf.
- Get you a settlement that could reduce your enrolled debt by 50% or more.
- Reduce your monthly payments.

VO: You qualified for our program because we are confident we can **reduce your monthly payments, help you pay off your debts for a fraction of what you owe, and get you out of debt years earlier than you could on your own.**

In many cases, we can lower your monthly payments by up to half.

How it works...

1. Enrollment
2. Negotiation
3. Settlement & Payoff

VO: You may be thinking 'that sounds great, but how does it actually work?'

We created this video to walk you through our program so you know exactly what to expect.

Phase One: Enrollment

- Enroll your debt
- Decide to stop paying your creditors
- Make new monthly deposits that are less than your old minimum payments
- Let us handle all communications with your creditors

VO: The program begins when you enroll your debt and decide to stop paying your creditors. Instead, you will make monthly deposits into a Dedicated Account in your name that we help you open. Your deposit amount will be less than the minimum payments you were making on your debt before you began the program.

Your Monthly Deposits Fuel Your Debt Settlement Journey

VO: It's important to make sure your first deposit goes through on schedule. Think of your deposits as the fuel that powers your debt settlement journey. Our team is here to help you navigate every step of the way, but you are in control of your progress. If you want your program to go faster, you can speed it up by depositing more money into your account.

Set Yourself up for Success

VO: In addition to making your first deposit goes through on schedule, our most successful clients complete a to-do list that will set them up for success. For example, we recommend giving your creditors our contact information so we can handle those communications. That means fewer unwanted collection calls or letters.

You can check out a complete list of to-dos in your Welcome Kit or in the FAQ section of your client dashboard.

Saving for a Settlement Helps You Get More Out of Your Money

VO: “Deciding to let your enrolled accounts go past due may feel uncomfortable but we want you to know it is an essential part of obtaining a settlement.

In the long run saving for a settlement is a much better use of your money. Before, your minimum monthly payments were barely chipping away at your debt because of high interest rates and fees. Settling allows you to fully resolve the debt for a fixed amount, putting an end to debt balances that can double or even triple if you pay them off in minimum monthly payments.”

Phase Two: Negotiation

- We negotiate with your creditors to reach a settlement that saves you as much money as possible
- Funds from your Dedicated Account are used to pay the settlement

VO: As you build up funds in your Dedicated Account, we begin negotiating with your creditors to reach a settlement.

Throughout the negotiation process, our team will regularly contact your creditors leaving you free to relax and focus on other things that are important to you. We are committed to getting you the lowest settlement amount possible on all of your enrolled debts.

Phase Three: Settlement & Payoff

- You approve the settlement terms
- We pay your creditors and resolve the debt

VO: As soon as we have reached a settlement agreement with your creditor, we will call you to get your approval on the terms. You can approve your settlement over the phone or e-sign an approval document that will be sent to you via email.

Once a settlement offer is approved we will use the funds in your Dedicated Account to pay your creditor.

How long does it take?

- Most clients get their first settlement in four to six months
- Most programs are completed in 12 to 48 months

VO: While results will vary, most of our clients receive their first settlement within four to six months of their program start date.

You'll know upfront how many monthly deposits you should make so you can graduate. This timeline is unique to you and the number of debts you have enrolled.

Making all your scheduled deposits is the best way to ensure that you graduate on schedule. Your Dedicated Account is the driving force propelling you forward toward your graduation and a future beyond debt.

Remember, you are in control of your debt settlement journey! In addition to your monthly deposits, you can graduate faster by adding more money to your account.

Depending on the number of debts you have enrolled it can take 12 to 48 months to fully complete the program.

Remember, you are in control of your debt settlement journey! In addition to your monthly deposits, you can speed up your program by adding more money to your account.

Stay on Track With Your Client Dashboard

- Monitor your deposit progress
- See which enrolled accounts will be settled next!
- Approve your settlements
- Stay informed with answers to your questions

VO: You can monitor your progress at any time through our online dashboard. We highlight which enrolled account we plan to settle next so you know which accounts we are currently negotiating. Your client dashboard also includes an FAQ section and resources that can address your most common questions.

Contact Us Anytime!

800-282-7186

clientsuccess@beyondfinance.com

VO: Have more questions? You can contact us anytime to speak with our experts!