Subject: Enrolling New Debt	Product: Client Success	Approved on:

Purpose:

Process of enrolling new debt into a client's plan.

Policy:

To qualify enrollment the new debt must meet the following criteria:

- Debt is unsecured.
- The current balance is greater than or equal to $400.00.
- Debt is not currently listed on the Client Creditor page.

Procedure:

New Debt Enrollment

1. From Calculator 2.0, select Program Change to add new creditors.

Settlement Intelligence	Files	Pre-Approved/Finalize Settlement	Client Creditors and Simultaneous Settlement	Payments	Settlement Attempt	Draft Change	Schedule Draft	Custom Fee Control	Draft History
	Historical Balance Saved or Save this		Program Change	EMT Settlement Requests	Payoff Amount (approximate)	Send To NCA			

2. Accounts eligible for enrollment
   - Removed from program flag is checked.
   - Creditors are highlighted in Pink.
   - Scrub list flag is checked.

2) REMOVE / CHANGE CREDITORS

Current Creditor Name	Original Creditor Name	Account Number	Creditor Status	Removed from Program	Paused/On-Hold	Action	Current Balance New Balance	Current Settlement New Settlement	Current Fee New Fee	Total Cost	Remove reason	ScrubList	Scrub close reason
Jefferson Capital Systems, LLC	Sprint	968282061		☑Removed	☐Paused	None	$1,074.61 $	$376.11 $ 376.11	$268.65 $ 268.65	$645.00 $645.00	None	☑	None

3. To add the account to the plan, from the Action field select "ReAdd"
4. Move to modify the program field to adjust the clients drafts and the payments. Whenever a new debt is added to the plan, the client must …

Option 1 - Increase their existing draft to cover estimated settlement for creditors.

3) MODIFY PROGRAM

Current month in program: 3   Current Payoff amount: $ 14,988.81   New Payoff amount: $ 15,902.23

Current monthly draft: $ 416.34   Current program length: 33   Current remaining months: 30

Desired monthly draft: $ Desired remaining months: 30

4) APPLY PROGRAM CHANGES

New monthly draft: $ 531.00   New program length: 33   New remaining months: 30

Months to Remove: 0   Months to Add: 0

Save Program Change

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Option 2 - Add special drafts to cover the costs for settlement.

☑ **(OPTION 2)**
5) DRAFT ADD

○ Single Draft   ◉ **Multiple Drafts (12 month)**   ○ **Multiple Drafts (24 month)**

Option 3 - Extend drafts to 12 months.

3) MODIFY PROGRAM

Current month in program: 3   Current Payoff amount: $ 14,988.81   New Payoff amount: $ 15,902.23

Current monthly draft: $ 416.34   Current program length: 33   Current remaining months: 30

Desired monthly draft: $ 416.34   Desired remaining months: [   ]

4) APPLY PROGRAM CHANGES

New monthly draft: $ 417.00   New program length: 42   New remaining months: 39

Months to Remove: [   ]   Months to Add: 9

[Save Program Change]

5. Click **Preview Program Change**. You will get a preview of the change, confirm it with the client before clicking **Save Program Change**.
6.

[Preview Program Change]
Draft amount from 2025-02-28 to 2025-06-30 will be updated to 780.
[Save Program Change]

Schedule

[Recalculate] [DL Global Data & Recalculate]   [Save Balance]

Date	Trans. Type	Extra Info	Amount	Credit/Debit	Balance	Payment Type
1/1/1900	Current Balance		$677.57	$677.57	$677.57	
6/11/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$68.02	($68.02)	$609.55	
7/2/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$40.65	($40.65)	$568.90	
8/2/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$40.65	($40.65)	$528.25	
9/5/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$40.65	($40.65)	$487.60	
10/2/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$40.65	($40.65)	$446.95	
11/4/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$40.65	($40.65)	$406.30	
12/4/2024	Calculator Custom Fee	Rubin & Rothman,LLC (1373453)	$40.65	($40.65)	$365.65	

Exceptions:

1. Higher Payoff Amount
   - The cap number of months to be added to client's program is 12 months from client's current remaining months.

In the printed form this is an uncontrolled document. The official version can be found online.

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- A client's monthly payment cannot be lowered but increased to reduce the months enrolled.

2. Lower Payoff Amount
- Program terms can't be adjusted as this would in turn lower the client's monthly payments.
- We can alter program drafts to manipulate months enrolled
- We cannot lower client's draft past the estimated program estimation of funds needed.
- **Reminder**
  Drafts cannot exceed a 12-month period from clients' existing program length when adding and removing accounts.