

Subject: Hardship Plan	Product: Customer Loyalty Group	Approved On:
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Purpose:

Providing temporary relief to clients facing unforeseen hardships.

Policy:

Client advises the Customer Loyalty Group of additional hardship(s) which causes client to reduce drafts for a set period or cancel the program due to affordability.

Procedure:

1. Client advises agent of hardship and the need to cancel if unable to reduce drafts.
2. Ask the client if it would help if we put them on a Hardship Plan
3. If the client expresses interest, advise them that the plan would need approval from upper management, but if approved, the plan would reduce their regular drafts by 50% for 3 months and extend their program to accommodate

Try First – Immediate Partial Payment with Discount

- Offer a 15%–20% fee reduction if the client can draft 50% immediately.
- Remaining balance may be split over the following months.

Word Track:

“Are you able to draft 50% of that amount today, which would be \$? If so, I can reduce the remaining balance by 15%, and we can split the rest over the next few months. That would leave your remaining payments at \$ for ___ months.”

Try Next – Maintain Current Program Draft

- If possible, continue drafting the client’s **current program draft amount** until the fee balance is paid.

Word Track:

“I see your current program draft amount is \$____. Would you be able to continue drafting that amount for ___ months to fully cover the remaining fee balance?”

Alternative – Short-Term Split (Up to 6 Months)

- If the full draft amount is not affordable, calculate a payment amount that will pay off the balance within **6 months**.

Word Track:

“If continuing the full draft isn’t manageable, we can split the balance over the next 6 months. That would bring the draft to \$____ per month to complete it in that timeframe.”

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Last Option – Extended Split (Up to 12 Months)

- If 6 months is not affordable, determine an amount that will pay off the balance within **no more than 12 months**.

Word Track:

"If that still doesn't work, we can look at spreading the balance over up to 12 months. That would be \$_____ per month to fully resolve the balance."

4. If the client expresses further interest, advise that you will seek UMA for their Hardship Plan request and will be in contact within 2 business days to advise
5. Open *Microsoft Outlook*
6. Prepare an email to your Manager and CC your Team Lead
 - a. Make the Subject of the email "(Client's full name) UMA - Hardship Plan"
 - b. Fill out the [UMA format](#) in the body of the email
 - c. Include the client's new hardship in detail in the body of the email
 - d. Advise that the client is seeking approval for our Hardship Plan in the body of the email
 - e. Include link to the client's QuickBase page
7. If the request is approved:
 - a. Call the client to advise and confirm that they would like to proceed with the Hardship Plan
 - b. Once confirmed, update the *Calculator* to match the approved terms
 - c. Create an *Alert* on the clients account "Hardship Plan reducing client's regular drafts by 50% in affect from (start date) to (end date)"
 - d. Click the *Save & Close* button
8. If the request is denied, call the client to advise and inquire how they would like to proceed

Exceptions:

- The Hardship Plan exclusively affects the client's regular drafts; any previously scheduled *Special Drafts* will still need to be turned off separately via a *Draft Skip* request.
- If the clients program terms are already 52 months or more, a Hardship Plan cannot be approved.
- Clients cannot be approved for two Hardship Plans back-to-back.
- Client cannot be approved for Hardship Plan if cleared less than 3 full monthly drafts.

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