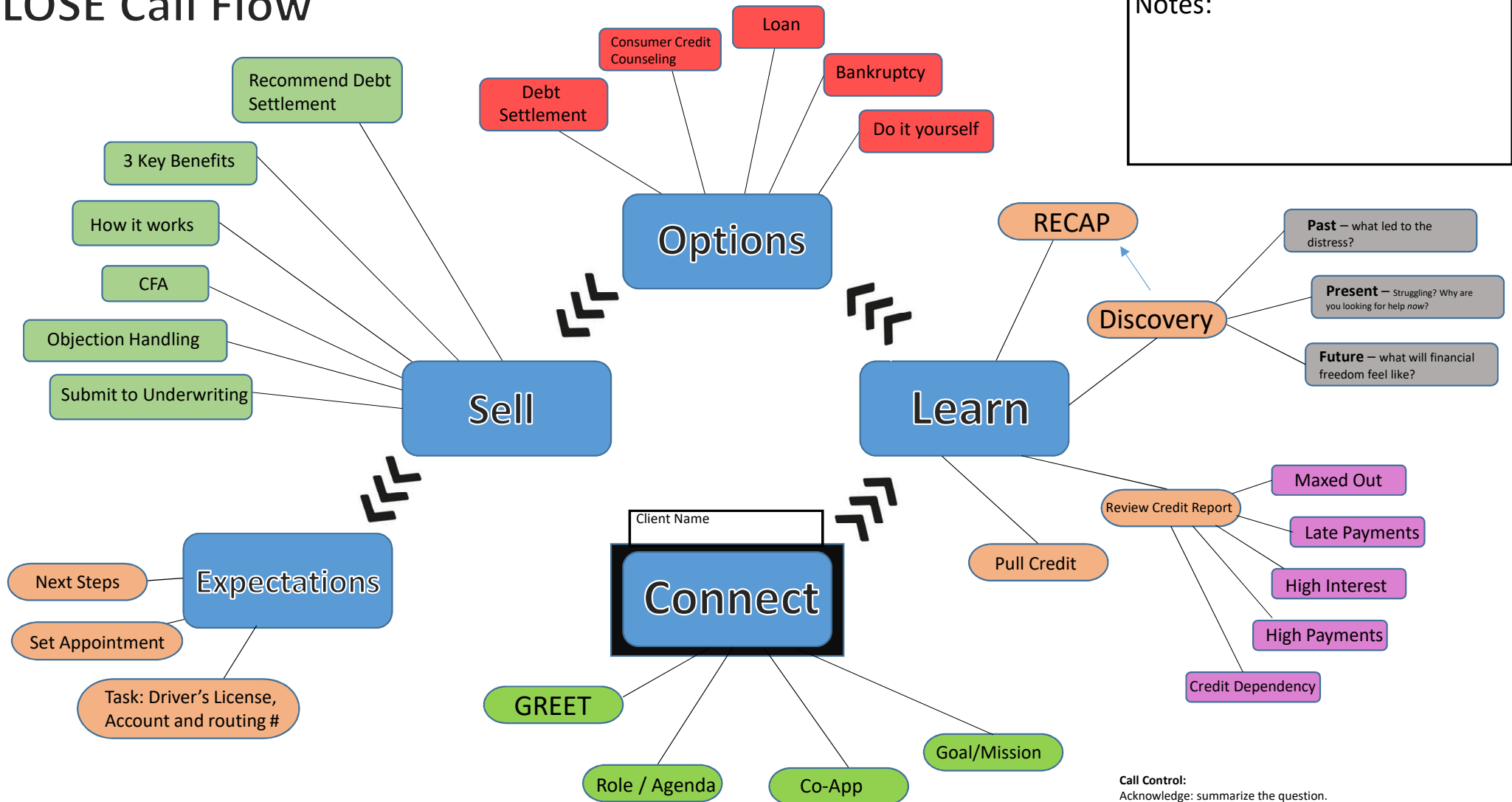


CLOSE Call Flow



**C****L****O****S****E****Connect****Learn****Options****Sell****Expectations****OUTCOME**

- ☐ Connect & Build Trust
- ☐ Establish Consultative Approach

- ☐ Align on Financial Distress / Needs

- ☐ Establish credibility
- ☐ Identify appropriate solution

- ☐ Buy-in on debt resolution as the personalized solution

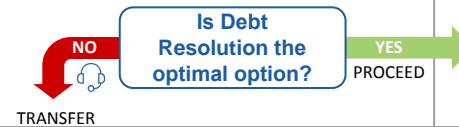
- ☐ Customer understands next steps in the process

CONTENT

1. Establish Role
2. Set the Agenda

3. Consultation
4. Discovery inc, Mini CFA

5. Review 5 Options



6. Full CFA
7. Identify & Overcome Objections (Why over What)

8. Next Steps

EXAMPLES

- Active listening: Sound engaged, interested, in the moment with your prospect.
- Offer a number of different solutions for consumers who want to pay off debt.
- My job as a Certified Debt Consultant is to ask you a few questions, better understand your situation and your goals, and provide you with options to achieve those goals.

- What led up to your current situation? (PAST)
- How is your current situation impacting you? (PRESENT)
- What are you looking to accomplish in the next 3-5 years? (FUTURE)
- Determine monthly deposit ability by quickly assessing cash flow.
- Review credit report to determine Financial Distress.

- Educate on other options based on learnings from Discovery
- 5 Options
 - DIY
 - Consolidation Loan
 - CCCS
 - Debt Resolution
 - Bankruptcy
- Explain benefits of debt resolution and how program works.

- Run CFA to confirm monthly deposit suitability.
- Refer back to what you learned about the prospect's Financial Distress and Goals.

- File review turn times and process.
- Electronic enrollment expectations.
- Set firm appointment for next interaction.