

Prospects may be concerned by hearing “attorney/law group”

**- THIS IS NOT A FORM OF BANKRUPTCY-**

**\*\*Describe this as an added benefit for them, they get to have licensed attorneys assist them!\*\***

## UW CHANGES:

- \$12,000 minimum debt amount
  - Exception made down to \$7,500 (tiny debt)
- CAN accept Achieve Personal Loans/Freedom Plus Loans into the program
- Business debt must be reporting on the credit report to be included
- CFA disposable income must be at least \$50

## ENROLLMENT/SCRIPTING CHANGES:

- Turnbull clients will not have LPN (legal partner network)
  - Instead their attorney represents them in case of legal action (still at no additional cost)
- Turnbull clients will not have the FDR Program Guarantee
- Play the **ARP Program Summary Disclosures** during enrollment process - *NOT Achieve/FDR!*
- After the WC call, the WC agent will attempt to directly transfer the client to an available Turnbull attorney (this direct transfer is only an option upon the first attempt after WC)
  - If the client is unable to complete this attorney call at the time, the WC agent will schedule an appointment for the attorney to reach out the client based on their shared availability
  - If the client does not answer for this appointment, the file will be statused as **“Attorney Unable to Contact”** - reach out to these clients and attempt to reschedule/save
- Files will be pended back from the WC/Attorney if: *(call these clients back and make any changes/attempt to save)*
  - The client requests to cancel
  - Client wishes to remove debt that would drop them below minimum debt amount (file will still move forward if they request to remove debts that will not impact eligibility)

**Please be sure to verify there are NO legal accounts with client - if these are found it will be pended back**