18% of American households are maxed out on their credit cards which equates to 44 million households. Recent research by Debt.org surveyed 1000 people as to the reason for their recent credit utilization to inflation. Interest rates are rising and consolidation is not an option any longer. Debt relief companies provide a service to negotiate these debts down, but pay high costs for leads and get their sales agents certified with IADPA, but in what they call a meritocracy (a highly accountable KPI driven behavioral management process) that drives the behavior to drive customer who should be filing bankrupty into a program they will almost certainly fail, but still don’t realize it until they are halfway through their program.

Clients are to be treated as a person in crisis. Conductors are to be trained as crisis interventionists providing disaster relief. This means diving deep into the root of the cause of getting stuck in the debt cycle, finding common ground, relating, establishing ethos, and building trust.

Underground railroad to financial freedom. Conductors lead clients to financial freedom. Create training material, exercises, curriculum, live client assistance. Train initial group of conductors who pay for education and choose to pay fees for affiliation to FLeX to continue operating as a conductor.

Grassroots initiative,

https://ksbiz.kansas.gov/plan/research-licenses-permits/

Kansas State Bank Commissioner

785-380-3939

Missouri Division of Finance <https://finance.mo.gov/consumercredit/licensing.php>

Network Effect – N-squared. The larger the network the more valuable the product.

The data that you get from consumers becomes the most valuable part.

Use of calculators(budget/, negotiation data,