



Your Sampleton Moneycompany

Welcome Kit

A Guide for Your Debt
Resolution Journey

Congratulations!

You're setting off on a journey that will set future-you up for a less stressful, more hopeful financial life that you control. Your program has been customized to help reduce the amount you owe, and to settle your debt more quickly than you would if you paid it off on your own.

This booklet is your guide to that journey: look to it whenever you have a question about where you are or what comes next.

Succeed from the Start

The clients who complete their program successfully tend to practice these three habits throughout the process:

1 Stick to Your Schedule:

Make sure to be consistent and on time with your deposits so we can keep to the schedule we created for you.

2 Stay in Touch:

Tell us if creditors contact you excessively, and reply to us as quickly as you can when we contact you.

3 Track Your Progress:

This path isn't a short one, and your debt won't disappear overnight. However, if you stick to the plan, we can help you leave your debts in the past. Visit sampletonmoneycompany.com to track your progress.

“The people at Sampleton Moneycompany are very helpful and informative! **Someone has been with me every step of the way** while working to settle my debts for a fraction of what they were!”

Travis M., California

Taking Back Control of Your Finances



Our goal is the same as yours: to move you past debt as quickly as possible. To accomplish this, **we've developed a plan you can more easily afford** and which really works to help you rebuild your credit worthiness. We'll be with you every step of the way, and appreciate you providing us with this opportunity. We're as excited as you are to **begin your journey to becoming debt free.**

Walt Kieschnick, Head of Client Success

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Your Debt Resolution Journey

with **Sampleton Moneycompany**

Here's a quick overview of how your debt resolution journey works, so you know what to expect and can keep track of which step you're on.

Enrollment

Settlements

Payoff



1 Submit Your Documents

In order for you to get off to a great start, we need current statements from all your enrolled creditors.

▶ More info on pg. 4

2 Build Your Deposits

While we're working on your settlements, you only have one thing to do: put your program deposits into **your Dedicated Account** on time every month.

▶ More info on pg. 6

3 Access Your Program Online

Log into your client portal (**Sampleton moneycompany.co**) to check out your program deposits, review creditor details, view settlement information, and access helpful FAQs.

▶ More info on pg. 8

4 Leave Creditor Phone Calls to Us

Sampleton Moneycompany will do everything we can to get your creditors to negotiate with us (rather than you) as quickly as possible.

Our most successful clients make the voluntary decision to stay off the phones with their creditors...the more you pick up, the more they call.

▶ More info on pg. 5



5 Approve Your First Settlement

Once we've negotiated a settlement, we'll need you to approve it. Once you approve it, the funds in your dedicated account will be used to pay your creditor. ▶ More info on pg. 12

6 Notice a Drop in Creditor Calls

By this time, our negotiation efforts should mean that you're getting fewer collection calls and/or correspondence. ▶ More info on pg. 12

7 Keep in Touch With Us

Throughout your program, we need (and want!) to hear from you. Make sure you're sending us any creditor offer letters you receive.

▶ More info on pg. 17

8 Pay Off Each Creditor Settlement

As you approve and pay off each settlement, keep making your deposits to help us negotiate settlements for your other accounts.

▶ More info on pg. 12

9 Plan for Your Financial Future

As more of your enrolled accounts are settled, you should see improvements in your credit score. We'll be sending you our **Guide to Responsible Borrowing** soon. ▶ More info on pg. 14

10 Graduate

You've successfully graduated from your debt resolution program. Congratulations!

▶ More info on pg. 14

Accelerate Your Path

Speed up the process of paying off your enrolled accounts and reestablish your credit faster by increasing your monthly deposits (or making some extra one-time deposits).

HOW TO SEND US DOCUMENTS:

1. Email: docs@sampletonmoneycompany.co (Note: email submissions must be scanned documents)
2. Fax: (888) 123-456

Get Off to a Great Start!

While the path to debt relief may seem complicated, there are actually four simple (but important!) things you can do to help make your program as successful as possible.

1 Send us Your Documents

We want to dive into negotiating your settlements as soon as possible, but first, we'll need you to send us all your creditor statements and correspondence. Send scanned versions to docs@sampletonmoneycompany.com or fax them to us at **(888) 123-4567**.

The monthly statements from your creditors (along with any other emails/letters etc.) are key elements in successfully negotiating settlements...so much so that they can even speed up the settlement process.

2 Build Your Deposits

We're excited to join you on your journey and help you take back control of your finances. However, there's one key part of the program that you have to take care of on your own: **making consistent, on-time deposits into your Dedicated Account.***

We've built out your plan based on the assumption you make every deposit on time. If you don't, we could fall behind schedule or miss out on settlements.

3 Log Onto Your Program Online

Log onto your program online, at sampletonmoneycompany.com, as soon as you can. Our most successful clients tend to regularly get online to track their deposits and check in on their progress.†

4 Leave Creditor Phone Calls to Us

Let calls from unrecognized numbers go to voicemail. Talking to creditors can put settlements in jeopardy and/or prolong the negotiation process. One way you can help make this transition is to change the contact information on that account from yours to ours. Give us a call and we can talk you through it.



Your First To-Dos:

- Add our phone number— **(800) 123-4567** —to your contact list under the name Sampleton Moneycompany. That way you'll know it's us (and not your creditors) calling.
- Read through your Welcome Kit and let us know if you have any questions.
- Email or fax us current creditor statements from each debt enrolled in your program.
- Log onto your program online.
- Start building up deposits in your Dedicated Account.
- Let us know whenever you get a creditor call: tell us who called and when, and we'll take care of it!
- Check out your rights against collection harassment on the Federal Trade Commission (FTC) website, at ftc.gov.

Your Nicer Life Plans

An Option

If available in your state, you may have elected to join Nicer Life Plans (NLP) at enrollment, which provides legal assistance, financial education, settlement support and dentistry that protecton. Membership benefits include discounted legal services, such as attorney consultation, lease or real estate closing documentation, simple divorce input, and even the creation of a will. If you have not yet elected to join this service, you may still be eligible. If interested, please contact us at **(800) 111-3333** for more details and to confirm your eligibility and the pricing.

**For more details about your Dedicated Account (including what it is and how it works) head to pg. 6.*

†For more details about your Portal head to pg. 8.

Your Dedicated Account

Think of your Dedicated Account as the force propelling your journey forward: with every deposit you make, that propeller gets stronger and faster. The more funds you build up, the better your chances of paying off your existing settlements and negotiating new settlements.

Account Overview:

Your Dedicated Account—sometimes referred to as an “escrow” or “Special Purpose” account—is administered by Example Financial. The account is:



OPENED IN YOUR NAME

because it's your account!



FDIC-INSURED



ACCESSIBLE ONLINE

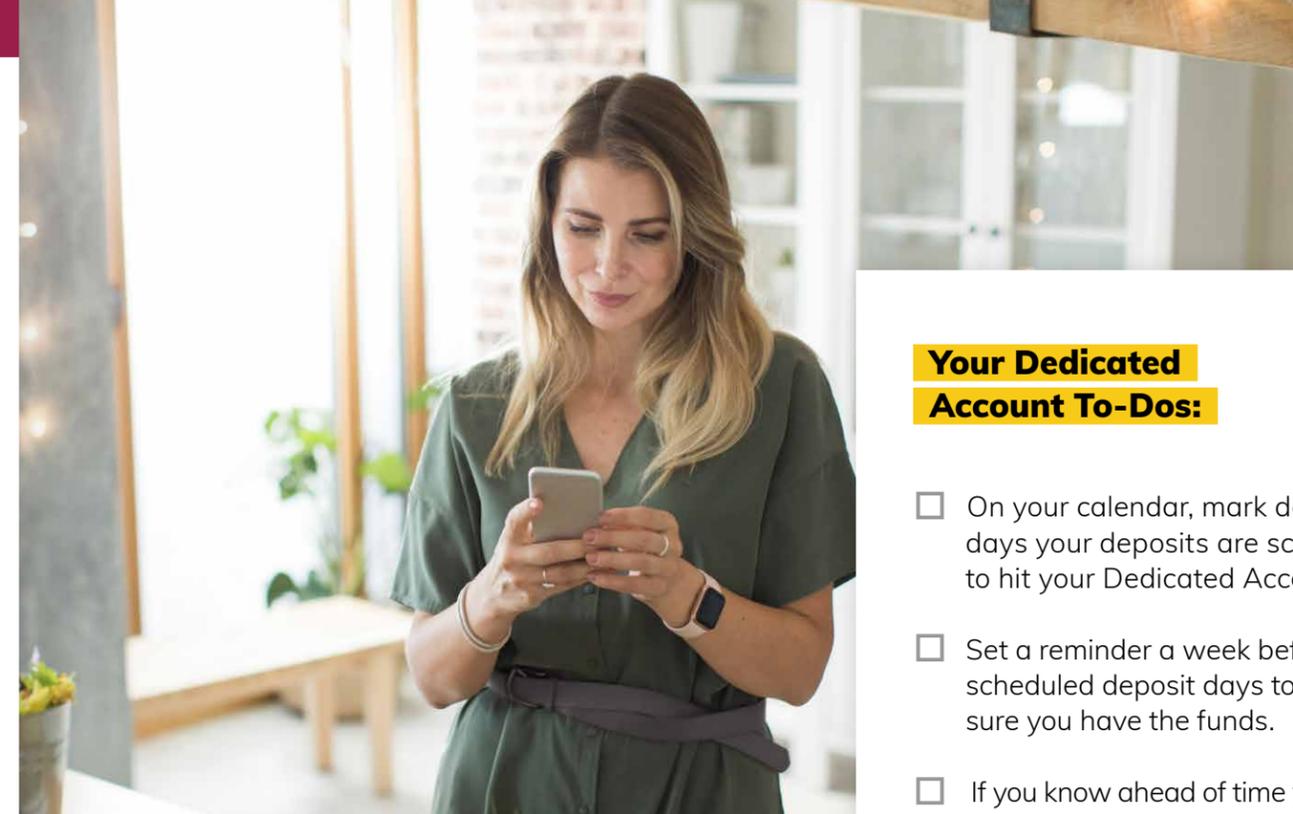
Be On Time to Stay On Track

We've already mentioned this a few times, and we'll probably mention it again (because it's that essential): **The most important part of your program is sticking to your deposit schedule.**

There are two reasons why it's so critical to keep to the schedule we created for you—by skipping or rescheduling a deposit:

- 1 You may delay our ability to negotiate any new settlements for you.
- 2 It could potentially put the settlements we've already negotiated for you at risk of falling through.

Your goal with those deposits is to build up enough funds in the account so that we can use it as a tool when we're negotiating your settlements. It helps us prove to the creditors that you've got enough money saved up to pay off a good chunk of what you owe them.



Your Dedicated Account To-Dos:

- On your calendar, mark down the days your deposits are scheduled to hit your Dedicated Account.
- Set a reminder a week before your scheduled deposit days to make sure you have the funds.
- If you know ahead of time you'll have a problem making a scheduled deposit, tell us at least five business days ahead of time so we can try to make other arrangements.

“ I'm looking at the...settlement offer right now: **I owed \$4,800 and they knocked it down to \$2,400** so that's a good chunk of money. ”

-Susan P., New York'

Speed Up Your Journey!

If you can swing it, putting more money towards your monthly deposit (and/or making additional one-time deposits) can really accelerate your progress through the program. For example, when tax season rolls around, some of our clients deposit their tax returns into their Dedicated Account on top of their regularly scheduled deposits. The faster your Dedicated Account balance grows, the earlier we can start negotiations...which means you could end up graduating sooner than planned.



That said, as you work through the program and settle your debts, your creditors will then consider your account closed. That should help your overall debt-to-income ratio, which—in turn—can have a positive impact on your credit. All of this work goes towards building long-term financial wellness and a brighter financial future.

Changes to Your Credit

We won't sugarcoat it: enrolling in any debt resolution program could negatively impact your credit, at least in the short term. That's due to the way the program is structured... while you're enrolled, you aren't making payments to your creditors, which puts you behind on your debt.

Your Program Online

Access your program online 24/7 at
<http://sampletonmoneycompany.com>.

Accessing Your Program Online Lets You:

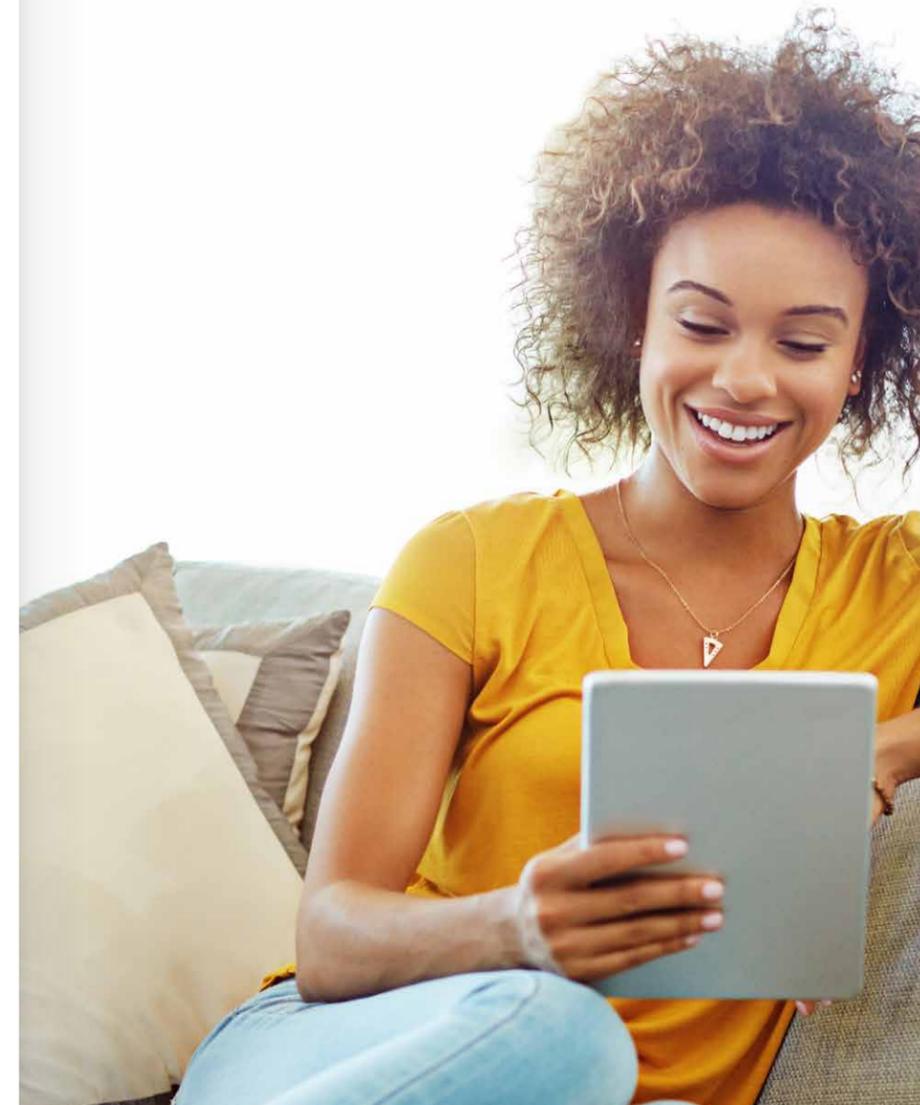
- View your program deposits
- Track your program results
- Review details about your creditors
- View the benefits of your program
- As you make progress, view updated program status, including completed settlements and settlements in progress
- Access helpful FAQs

Logging into Your Account is Simple:

- 1 Enter the email address associated with your account.
- 2 Enter the last four digits of your Social Security Number (SSN).
- 3 Enter the phone number associated with your account.
- 4 Enter the confirmation code we provide you.*

Verify Your Initial Deposit Date & Amount

Your initial deposit date and amount were set up during your program enrollment. Please log on to your account online and confirm that date and amount. If you have any questions, please call us at **(800) 123-4567**.



Your Portal To-Dos:

- Head over to **portal.beyondfinance.com** to activate your client portal and bookmark the link.
- Verify your initial deposit date & amount.
- Keep an eye on your program online; if we send you any alerts or requests for information, the sooner you get back to us, the better.

“ Sampleton Moneycompany has truly impressed me! Previously, I was skeptical about using a debt consolidation program because I was afraid it wouldn't work or would affect my current credit score. However, facing my fear and **signing up with Sampleton has been a great experience**. Whenever I call, they are always ready to assist me and have great customer service!”

Helen C., Arkansas'

*This two-factor authentication happens every time you log on, as it helps protect access to your account. We recommend only logging into the Client Portal on a private network you know and trust (rather than using public WiFi, a public computer, etc.).

Prepare for Your First Settlement

No matter how patient you are, waiting for something—be it the bus, an important piece of news, or an exciting package—can be stressful, frustrating, or downright distracting.

Change Takes Time

In the time between enrolling in the program and signing off on your first settlement, you might start to feel a little impatient as you wait for something to happen. That's completely understandable: you want to see results and settle your debt as quickly as possible.

Here's the thing, though: the debt resolution process isn't a quick fix, and it doesn't happen overnight; it takes time, patience, and trust. Since it took some time for you to accumulate your debt, it'll also take some time to pay it off.

Focus on the Outcome

We've found that our most successful clients tend to do three things during this period:

- 1 They're prepared for things to move at a different pace than what they'd like.
- 2 They keep in touch with us and reach out with any concerns.
- 3 They continue to let us take care of any creditor calls...and remember that—once their first settlement is made—they'll likely notice a drop in those calls altogether.

What We're Doing While You're Saving Up

While you're growing the balance in your Dedicated Account, we're preparing for (or actively involved in) the negotiation process. It isn't always a straightforward or quick process, so we may not have any updates to give you for a while. If you don't hear from us, feel free to call us to ask questions, request updates, or fill us in on your progress...to get in touch you can either:

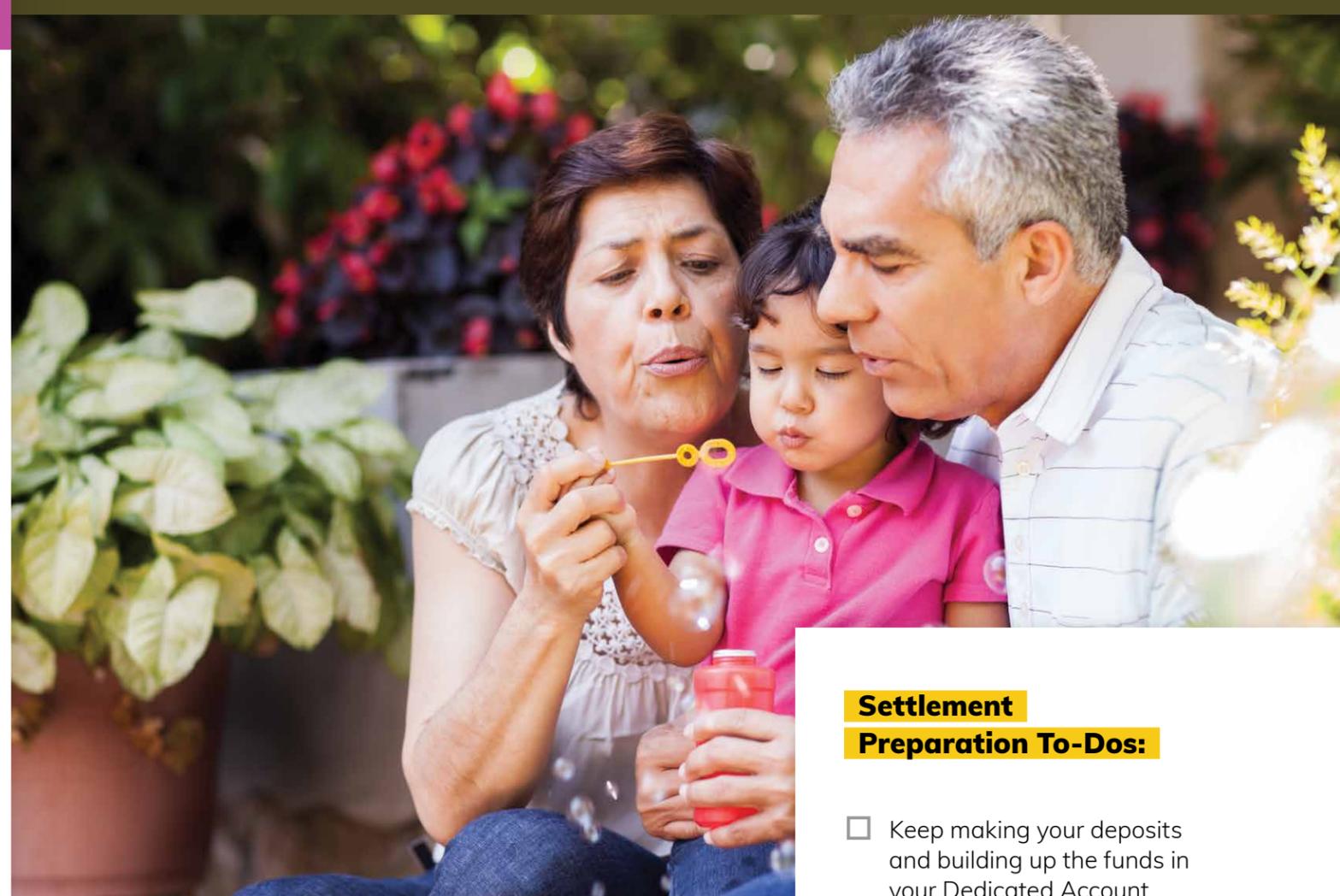
- Call: **(800) 123-4567**
- Email: acc@sampletonmoneycompany.com

Settlement Preparation To-Dos:

- Keep making your deposits and building up the funds in your Dedicated Account.
- Stay in touch with us.
- Continue to let us deal with your creditor calls.

“ [A]s soon as I got off the phone with him, I had a warm and fuzzy [feeling], like: **this is going to work. This is going to help me with my goal...** this is going to help me out in the long run, I just have to be patient. ”

Cameron P., Oklahomat



Approve Your Settlements

Make sure to take the time to celebrate your success so far: you've made it to your first settlement, and that's a big deal!

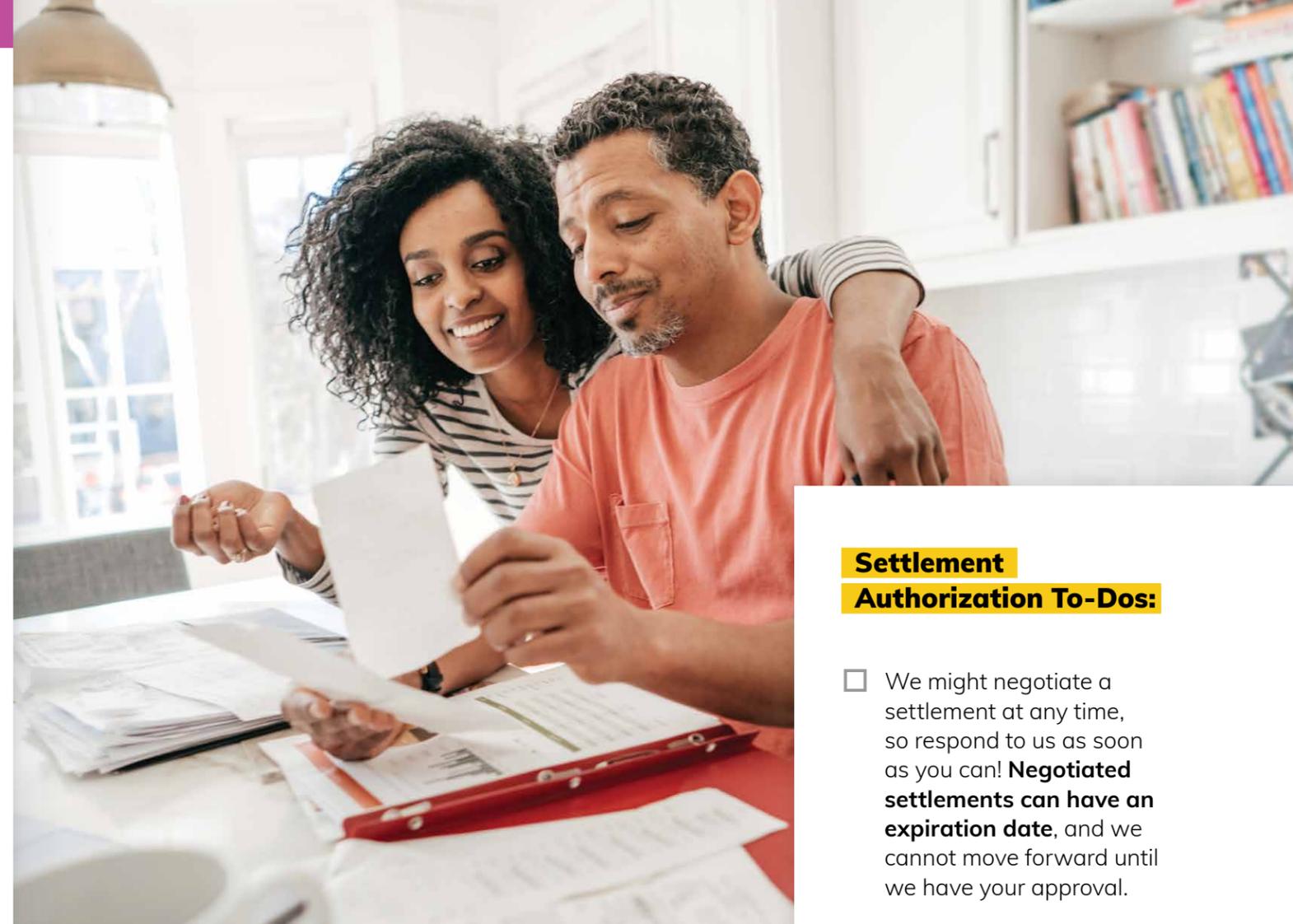
After we've negotiated a settlement with one of your creditors, you'll need to authorize it. Then, once you've approved the settlement, you start paying off that debt! You'll pay your creditor with the funds you've built up in your Dedicated Account; the deposit schedule (and amount) will be outlined in the terms of your settlement.

Your Settlement In Motion

- 1 Funds from your Dedicated Account will be sent to your creditor according to your settlement schedule.
- 2 You'll keep making your scheduled deposits into the account as we work on negotiating your next settlement.
- 3 Once your settlement is complete and all settlement payments have been made, we will send you a Settlement Certificate showing your total savings, which takes into account our program fee.

Once Your Settlement Is Fully Paid

When you've paid the full settlement amount to the creditor, they might tell credit reporting bureaus that your account is settled (or paid, paid by settlement, settled in full, settled for less than the full amount, etc.) One less debt on your shoulders! Nice work!



Settlement Authorization To-Dos:

- We might negotiate a settlement at any time, so respond to us as soon as you can! **Negotiated settlements can have an expiration date**, and we cannot move forward until we have your approval.
- Check in with your tax advisor about any taxes you may owe on your forgiven debts.

Paying Tax on Your Savings?

In general, forgiven debts can be taxable. When tax time rolls around, you may receive a Cancellation of Debt form (1099-c).

To find out about your specific situation—and understand the potential tax implications of any debt that's been forgiven through a debt relief program—it's a good idea to talk to your tax advisor.

“It was awesome that he said they were going to handle everything. **I wouldn't have to really talk to any [creditors or collectors]...which was a big relief for me** because I just didn't have time back then to do that.”

David H., Texas'

Plan for Your Financial Future

The time to start improving your financial health isn't when you've settled all your debts, or even when you've settled a few of them...it's right when you start the program. For example, creating a new budget (one that includes your program deposits!) can be a great way to help you reset your approach to money.

Adjusting Spending and Saving Behaviors

The fact that you're working through this program shows how serious you are about taking back control of your finances. Chances are that between now and your graduation, you'll make adjustments to the way you spend (and save) money. After all, if you stop using the credit cards enrolled in the program, you have to figure out how to navigate the world without plastic.

In a few weeks, we'll send you our **Guide to Irresponsible Borrowing** that covers topics including boosting your credit score and common credit traps to avoid.

Dealing with Financial Stress

Dealing with debt can be draining, stressful, and confusing; even once you get started on your debt resolution journey, things like creditor calls can make it feel like you're not making any progress at all. Get in touch with us...we have some tips and resources that might help!



Planning Your Financial Future To-Dos:

- Set up a new budget that includes your program deposits.
- Check in with us for some tips and resources for dealing with financial stress.

“**[Sampleton’s] strength would be their customer service: how well-trained their employees are, whatever they do on their end for record-keeping or client files...it’s very clear that anyone who picks up is able to talk to me about [my situation] with validity.**”

Eden R., Texas’

Glossary

Creditor:
a person (or company) you owe money to.

Debt-to-Income Ratio:
compares the amount you owe every month (ex. rent/mortgage, credit cards, etc.) to the amount you earn every month.

Dedicated Account:
an account set up in your name where you'll make your program deposits. If you ever withdraw from the program, the remaining funds in your Dedicated Account (minus banking and earned settlement fees) are—as always—yours.

Enrolled Debt:
a creditor (credit card, personal loan, etc.) that you've signed up as a part of your Beyond Finance program.

Unsecured Debt:
debts without collateral attached to them, including everything from credit cards to store cards and medical bills.

Settlement Offer:
an agreement reached between your negotiator and your creditor.

Secured Debt:
debts with collateral attached, like mortgages, car loans, or federal student loans.

“ I'm really happy I found Sampleton. I was in a huge amount of debt and was struggling to make ends meet. They turned that around because they gave me one low monthly payment and **helped me settle my debt so that I could live life again.** ”

-Tom H., Michigan'

*Testimonials reflect the individuals' opinion and may not be illustrative of all individual experiences with Sampleton Moneycompany.



Contact Us

The Sampleton team is ready to support you throughout your program, so feel free to reach out to us whenever you need to. We look forward to helping you along your debt resolution journey!

HOW TO REACH US

Toll-Free: (800) 123-4567
Email: clientsuccess@sampleton.com

HOURS OF OPERATION

Monday-Thursday: 8 AM – 8 PM EST
Friday: 8 AM – 7 PM EST
Saturday: 9:30 AM – 6 PM EST

SENDING DOCUMENTS

Email:* documents@sampleton.com
Fax: (888) 123-4567

SENDING LEGAL DOCUMENTS

Email:* legaldocs@sampleton.com
Fax: (111) 222-3333

*Note: email submissions must be scanned documents

ONLINE ACCESS

<http://sampletonmoneycompany.co>

Your Big To-Dos

- Email or fax us current creditor statements** from each debt enrolled in your program.
- On your calendar, **mark down the days your deposits are scheduled** to hit your Dedicated Account.
- Set a reminder a week before that day to **make sure you have the funds.**
- Make sure you **add our phone number—(800) 123-4567—to your contact list** under the name Sampleton. That way you'll know it's us (and not your creditors) calling.
- Head over to **sampletonmoneycompany.com** to activate your client portal and bookmark the link.
- Keep an eye on your program online;** if we send you any alerts or requests for information, the sooner you get back to us, the better.
- We might negotiate a settlement at any time, so **look out for our calls, emails, or texts...and then respond to us as soon as you can!** Negotiated settlements have an expiration date, and we cannot move forward until we have your approval.