## **Gold Membership Services**

Unlock the benefits of becoming a **Gold Member** with comprehensive services designed to help you achieve financial freedom and manage your debt stress-free.

For our Gold Members, our dedicated team handles almost everything personally and professionally.

## Here's what we offer:

## **Gold Membership Services:**

- Personalized Debt Consultation: Get tailored advice to understand and resolve your debt situation with a custom plan. <u>A custom plan works!</u>
- **Training to Handle Collection Calls**: Learn techniques to handle recovery agent calls effectively and without stress. *We give a short personalized training on it.*
- Recovery Agents' Harassment Support: Get proven strategies that have successfully
  assisted many clients in handling recovery agent communications effectively. <u>Get the</u>
  benefit of our expertise!
- Expense Tracking & Management: Learn how to manage your daily expenses and avoid unnecessary costs to free up cash for debt repayment. *Our team creates a customized Proven budget that works.*
- **Debt Settlement Guidance**: Receive expert advice on negotiating settlements with your lenders, empowering you to achieve a manageable resolution to your debt. <u>We work</u> with you on this personally right from reaching out to your lenders.
- Interest Rate Negotiation Tips: Receive guidance on how to approach your lender for a reduction in interest rates or to completely remove it. We will reach them out through you and stand behind you for a reduction in interest rates or to completely remove it.
- Review of Settlement Documents: Ensure that the settlement documents you sign are clear, simple, and in your best interest. <u>We will personally review or suggest steps to</u> verify these documents to avoid fake settlement.
- Advice on Handling Notices: If you receive notices from lenders, get advice on how to respond calmly and professionally. We assist you in drafting response if needed.
- \*Access to Trusted Advocates: We have a network of trusted advocates in major cities
  to connect you with legal professionals if needed, and we'll assist in finding support in
  areas beyond our network. This can reduce your stress significantly.
- **Debt-Free Progress Tracking**: We'll regularly track your progress and keep you motivated on your journey to becoming debt-free. *Loss of Motivation is a disaster*.
- Credit Score Monitoring Tips: Learn how to monitor your credit score and receive tips
  to improve it once you are debt-free. While we do not want you take a loan ever, we
  quide you with tips how to improve your CIBIL score post settlement.
- **Support in Filing Grievances**: Assistance with the process of filing complaints with your lender or the banking ombudsman if you're being harassed or even going beyond if needed. *We understand it better!*
- **Regular Financial Health Check-ins**: Periodic reviews of your financial situation to ensure debt issues don't arise again. *This secures your future*.

- **Crisis Debt Management Advice**: Receive guidance on managing debt in emergencies, such as *job loss or medical issues*.
- **Priority Support**: Get access to quick email and phone support for any questions or concerns about your debt during our business hours. <u>Just request a callback!</u>

\*Please note **Access to Trusted Advocates** is a complimentary service. Lawsuits are not a part of our services. While we may help you connect you to advocates, they might have their own charges.