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## DEBT CONSOLIDATION SCRIPT

Hello \_\_\_\_\_! My name is \_\_\_\_\_ and I'm with the Debt Free Network. I understand you have an interest in Debt Consolidation!

Would you be interested in learning more about a debt consolidation program that can help you regain control of your finances while lowering your credit-card interest and payments and ultimately helping you get out of debt sooner?

Pause - If **YES** then:

\*1. Do you have at least \$10,000 in unsecured debt and more than one credit card? (Y/N)

Eligible types of Unsecured Debt Include:

- Credit Card Debt
- Department & Retail Store Cards
- Medical Bills
- Unsecured Personal Loans
- Auto Loan or Lease **Repossessions**
- Unsecured Business Debts and more.

Non-Eligible Types of Debt:

- Student Loans
- IRS Tax Debt
- Mortgage Debt
- Car Payments
- Secured Loans

\*2. Are you employed or receive consistent income every month? (*Unemployment benefits **DO NOT** qualify, customer must be employed or have a steady income*) (Y/N)

\*3. Are you currently in or filed for bankruptcy before? (Y/N)

4. Have you ever made any late payments or are you close to or over your credit limit on your credit cards now? If so, how many days behind are you (i.e. 30, 60, 90, etc.)?

(If customer answered YES to Questions #1, 2 and 3, continue proceeding)

Based on our survey, you are pre-qualified for a free, no obligation analysis to help reduce your payments and interest rates, consolidate all your bills into one low monthly payment, and help you pay-off your debt sooner.

Please hold the line while I connect you to a representative who can further explain the program and all the many benefits. Thanks and have a great day.

(Transfer call to receiving agent)

(If customer answered YES to only one question or **No to Question #2** -- Inform them of the minimum conditions to apply and thank them for their time.)