

FROM DEBT SPIRAL TO FREEDOM

(Lite Version)

How I Brought My Credit Card Interest
Down from 29% to 0% and Cut My
Monthly Payments by Over Half*

**Results may vary based on individual financial situations.*

LITE
VERSION

By Felix Banker

Written by Felix Banker, Based on First-Person Real Life Personal Finance Experience

From Debt Spiral to Freedom: How I Brought My Credit Card Interest Down from 29% to 0% and Cut My Monthly Payments by Over Half *

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TABLE OF CONTENTS

LITE EDITION

FRONT MATTER

Foreword	4
About the Author	5
Results Disclaimer	5

Chapters

Chapter 1: The Call That Set Me Free - From \$50,000 in Debt to One Bold Phone Call	7
Chapter 2: Qualify? Yes, You Probably Do	9
Chapter 3: The First Call - What Really Happens	12
Chapter 4: The Gofar Bank Assessment - What Actually Happens When You Apply Online	14

The First Question: Naming Your Financial Hardship	15
The Second Question: Has Life Improved Enough Yet?	16
The Critical Turning Point: One Answer Changes Everything	17
Why "Not Sure" Is the Safest and Smartest Response	18
Your Income, Your Intent, and the Plan You are Offered	20
Chapter 5: The Approval - A Life-Changing Moment	26
Chapter 6: This Is Real - Customer Assistance Plan	29
Chapter 7: Final Thought	33

You now have the Lite Edition. But if you are preparing to actually call your creditors, do not go in with confidence alone. Go in with the script, the proof, and the mistakes to avoid.

[\[Upgrade to Premium Before You Call - Get the Script, Proof & Anti-Rejection Checklist \]](#)

Foreword (Lite Edition)

There was a moment in my life when debt felt like drowning — \$50,000 across seven cards, with interest rates as high as 29.99%. I was ashamed, scared, and recovering from cataract surgery. But I made one call. Then another. And everything changed.

This book is not just about debt; it's about *freedom through action*. It's about what happens when you stop avoiding your statements and start taking control — one phone call at a time.

If you're overwhelmed, this is your first lifeline. I wrote this guide so others could avoid the traps I nearly fell into — shady debt programs, misleading refi offers, and paralyzing shame.

You can do this. I'm living proof.

With truth and hope,

Felix Banker

"Debt Strategist & 0% Interest Rate Coach"

About the Author

Felix Banker isn't a financial guru — he's someone who lived through it. After unexpected medical setbacks and financial collapse, he personally negotiated his way out of \$50,000 in debt and down to 0% interest — without hiring anyone.

No gimmicks. Just real conversations, honest faith, and a script that worked.

Today, Felix is helping others do the same — starting with **this guide**.

Results Disclaimer: 29% to 0% Interest Negotiation

Author: Felix Banker

This guide shares my personal story of how I negotiated my credit card interest from 29% to 0%. While my outcome was real and documented, your results may vary. There are no guarantees.

! Important Notes:

- I'm not a financial advisor or attorney. I'm simply sharing what worked for me.

- Your results depend on many factors: credit score, income, card issuer policies, delinquency status, and how you present your case.
- While I'm on a 0% plan across multiple cards (as of Oct 2025), this does not mean your creditor will approve the same.
- All advice is provided "as is" — use it with care and your own judgment.

You Are Responsible

This material is educational only, not legal or financial advice. Please consult a qualified professional before making credit decisions.

By using this guide, you agree:

- Results are not guaranteed
- You alone are responsible for your actions
- I am not liable for your outcomes

 Questions? Contact: help@felixbanker.com

Chapter 1: The Call That Set Me Free - From \$50,000 in Debt to One Bold Phone Call

The Crushing Weight of Silence

At my lowest, I carried over \$50,000 in credit card debt. The Amazon Prime Store Card, alone, held a \$4,096.84 balance. Each month, I'd pay the minimum, only to watch interest devour any progress. But the deepest wound wasn't the money;

It was the shame. How could someone capable, intelligent, end up here? I kept it hidden, a secret boulder strapped to my chest. "I'll fix it next month," I'd tell myself, while ignoring calls and statements, praying for a miracle I wasn't working for.

Then came the surgeries – cataracts in both eyes. Complications followed: light sensitivity, headaches, blurry vision. My ability to work plummeted, and with it, my income. From nearly \$2,075, my monthly income barely covered essential expenses. I was left with \$75 – not enough for even one minimum payment, let alone seven.

The Most Difficult Step: Facing the Fear

The hardest part wasn't the debt itself. It was facing it. I stared at the phone countless times, paralyzed by what they might say, by the judgment I anticipated, by the fear there was no help.

But mostly, I feared what it said about me: a failure, irresponsible, a disappointment. My mother's words echoed, "Courage is not the absence of fear, but doing the right thing despite it."

And then, a verse anchored me:

"Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go." — Joshua 1:9

This was more than finances; it was spiritual warfare. Fear and shame sought to paralyze me. But I chose faith. I picked up the phone and dialed Synchrony.

The Call That Broke the Chains

I laid it all out: my medical condition, my income, the \$75 remaining after bills. I expected rejection. Instead, the agent said, "Thank you for being honest. We can help." She offered a hardship plan: 0% interest, a 60-month term, and a payment of about \$75 a month. I was stunned. After all the fear and hiding, a path forward appeared.

That single call didn't erase all my debt, but it shattered the cycle of silence. It revealed that creditors aren't the enemy; fear and shame are. When I faced them, their grip loosened.

First, The Mindset Shift: From Victim to Victor

That call ignited something within me. I had believed the lie that "this is hopeless." But action broke that fear. You don't need all the answers; you just need to take the next step. It's not about being perfect, but about being willing. Willing to pick up the phone. Willing to say, "I need help." Willing to face the numbers with truth, not emotion.

I wasn't weak for calling; I was strong for admitting my truth and asking for what I needed. From that day, I approached each creditor with faith, humility, and clarity.

No manipulation, just my truth and a request for a path forward. Most helped. All listened. With every call, I felt lighter. Not because the debt was gone, but because I was no longer hiding from it.

 If You're Where I Was...

If you're carrying debt like I was, hear this:

You are not alone.

You are not your balance.

You are not your mistakes.

You are the kind of person who can take a breath... and pick up the phone.

Because courage isn't loud. Sometimes, it sounds like a soft voice whispering, "Just call."

Before you make that call, prepare with the exact words, right department, and phrases to avoid.

[\[Get the Premium Call Script Before You Pick Up the Phone \]](#)

Chapter 2: Qualify? Yes, You Probably Do.

Let me be clear: Yes, you probably qualify.

If you're reading this, chances are you're facing financial hardship – a job loss, medical bills, reduced hours, or just the crushing weight of high-interest debt.

This program was made for you. It's not for the reckless, but for the real people – for those who've been trying, scraping by, maybe

stumbled, but are still holding on. This isn't about shame; it's about clarity, courage, and a new path forward.

But here's what they don't tell you...

 The Truth About 0% Hardship Plans

"You can't fix what you won't face." — Dave Ramsey

Let's talk facts. The 0% Customer Assistance Plan isn't magic. It requires honesty about your situation. This isn't debt forgiveness;


it's a second chance. A financial lifeline to help you breathe and rebuild without 29% interest compounding every month.

Here's what qualifies you, and what you must understand before accepting the plan.

QUALIFYING FOR HARDSHIP ASSISTANCE

Credit card companies are more understanding than you think when you speak their language and come clean. Common qualifying life events include:

- * **Job loss or major reduction in hours**
- * **Medical emergencies or ongoing health issues**
- * **Divorce, separation, or family crisis**
- * **Natural disasters or housing instability**
- * **Income loss due to caregiving or personal hardship**
- * **Business downturn (if self-employed)**

{IMPORTANT:  Even if you qualify based on life events, you often need to be "seriously past due" — but not delinquent OVER 30 DAYS.}

Here's the sweet spot: You're behind on your minimum payment, but not yet 30 or 60 days late. This precise window, before your account becomes delinquent, is when customer assistance teams can step in and offer the program.



Why They Offer It: A Second Chance to Stand Tall

Believe it or not, credit card companies don't want you to default. They'd rather help you get back on your feet. That's why these programs exist.

When approved, they can reduce your interest to 0%, turning a mountain into a manageable path. This often cuts your minimum monthly payment by as much as 66%, giving you breathing room, stability, and a chance to rebuild. It's not a handout; it's a structured way to reset, take ownership, and move forward without drowning in interest.



Why Credit Card Companies Say "Yes": It's a Win-Win

Let's be real – this is a win-win, and they know it. Credit card companies don't want to send your debt to collections. Why? Because they pay a collection agency to chase you for pennies on the dollar. That's money out of their pocket.

They'd rather keep you on a payment plan, even at 0% interest, because they've already profited. If you've carried that balance at 29.99% for years, trust me – they're not losing.

They've made their money. So when you finally call for help, they're often willing to put you on a 5-year plan to pay off the principal. It helps

them, it helps you, and it puts you back in control. This is the best deal now, for both of you.

Chapter 3: The First Call - What Really Happens

When I first called, I was still current on my payments. I explained to the representative, "I won't have money to make the next payment."

The Sweet Spot: 1–30 Days Behind

Here's your golden window:

- Behind on minimum, but not delinquent
- Credit card teams can still help
- Ask about 0% or hardship programs



Their response was direct: **"I'm sorry, sir — because your account is current, there's nothing wrong with it. No assistance can be offered at this time. If you become seriously past due, feel free to call us back and we'll see what we can do."** That was it.

They won't offer a hardship program when you're current, even if you see trouble coming. They wait until you're seriously past due, but not yet 30 days late. That's the window when the hardship department can step in.

And sure enough, the next month came, and I couldn't pay. I fell behind. This wasn't by choice; it was due to a real medical hardship—complications after eye surgery, reduced ability to work, and an income that couldn't even cover basic bills.

→ **The Second Call: The Process Unfolds**

When I called back after falling behind, the process was simple, yet intentional. The representative started by asking about the nature of my financial hardship: why I was struggling, what had changed, and how it affected my ability to pay.

Then came the most critical part—they needed just two things: my estimated total monthly expenses (not a line-by-line breakdown) and my stated income for that month.

That's it. No paperwork, no documents—just an honest conversation about where I stood financially. It wasn't invasive or judgmental. They were simply confirming that my income couldn't cover my basic obligations, which made me eligible for assistance. I spoke truthfully, and that opened the door.

Here's exactly how the conversation went, so you can be fully prepared when it's your turn to call.

This is the moment where preparation matters most. If you are already inside the Golden Window, do not guess your way through the call.

[\[Get the Anti-Rejection Checklist Before Your Second Call \]](#)

Chapter 4: The Gofar Bank Assessment

What Actually Happens When You Apply Online

Privacy Note:

"Gofar Bank" is a fictitious name used to protect account privacy. This is a real interaction based on my personal experience in April 2026. All questions, answer options, and financial outcomes shown are accurate representations of the actual online assessment.

Most people imagine calling the bank and pleading their case to a sympathetic agent. What I discovered is that many major banks now handle this entirely online — through a structured, federally compliant digital assessment.

No phone call. No judgment. No awkward silences. Just you, your answers, and an algorithm designed to find the right repayment option for your situation.

Here is every question Gofar Bank asked me — and what each one is really measuring.

Question 1 of 4

QUESTION 1
What's causing your financial hardship?
I lost my job
My household income changed
I had unexpected expenses
Didn't know the account was past due

What this is measuring:
The nature and legitimacy of your hardship. All four options are valid — there is no wrong answer here. Pick the one that most accurately reflects your real situation. I selected
"My household income changed"
because medical complications reduced my ability to work.

Question 2 of 4

QUESTION 2

That can be stressful. Have things improved enough to start making regular payments again?

Yes

No

What this is measuring:

Your current recovery status. If things have genuinely not improved — answer

No.

Answering Yes may route you away from hardship assistance entirely. Be honest here.

Question 2 Follow-Up — THE Most Important Question in the Entire Assessment

QUESTION 2 FOLLOW-UP

When do you think you can start making regular payments?
Give us your best estimate.

Within 12 months ← What I picked. What you should NOT pick.

After 12 months ← Likely leads to 0% for 60 months

Not sure ← Likely leads to 0% for 60 months



STOP. Read this before you answer.

This is the question that determines everything. Your answer here directly controls which repayment plan the algorithm offers you. And most people — including me the first time — answer it wrong.

I picked "Within 12 months." I was feeling hopeful that day. An AI tool I consulted beforehand told me to sound optimistic.

I got approved instantly: 1% interest for 12 months. \$25 per month.

But here is what I realized afterward — and what nobody tells you:

If your hardship lasts longer than 12 months, you will be right back where you started.

Month 13 arrives. The plan ends. Your rate resets to 22.99% — or higher. Your payment jumps from \$25 back to \$193. You cannot afford it. You miss a payment. You are delinquent again.

Except now your account is already closed and your negotiating position is gone. **The delinquency train starts again — from a worse position than before.**

Two People. Same Situation. One Different Answer.

	Person A — Optimistic Pick	Person B — Honest Pick
Answer Given	"Within 12 months"	"Not sure"
Plan Received	1% for 12 months	0% for 60 months
Month 13 Reality	Rate resets to 22–29%	Rate stays at 0%
Payment Month 13	Jumps back to \$193+	Same \$25 manageable payment
Outcome	Delinquent again	Continuing to pay
Bank Recovers	Pennies on the dollar (collections)	100% of principal
Final Result	Back on the delinquency train	Debt free by month 60

The Five-Layer Case for Always Answering 'Not Sure'

Truth #1 — Nobody actually knows.

If you knew exactly when your hardship would end, it would not be a hardship.

"Not sure"

is the most honest answer in the room. The bank knows this too — that is why they included it as an option.

Truth #2 — Being wrong about 12 months is catastrophic.

A short-term plan that ends before your recovery does puts you right back in default — with fewer options than before. The 60-month plan protects you regardless of how long recovery takes.

Truth #3 — The bank already made their money.

If you have carried a balance at 22–29% for even two or three years, the bank has already profited significantly from your account. A 0% hardship plan is not charity. It is a structured recovery that works for both sides. You are not taking advantage of anyone.

Truth #4 — You can always pay it off early.

The 60-month plan is a safety net, not a sentence. If your situation improves in month 8 or month 18 — pay it off in full. No penalties. No restrictions. But if your hardship continues — and statistically, most do — you are still making a manageable payment instead of defaulting again.

Truth #5 — The data supports it. Banks are regulated by the Federal Reserve. They track repayment outcomes across all their hardship programs. The 60-month 0% plan exists and persists because it produces significantly lower delinquency rates than short-term plans. The customer can sustain the payment. The bank recovers 100% of principal. Both sides win.

"Not sure" is not pessimistic. It is the answer the federal system was designed to produce.

Question 3 of 4

QUESTION 3
Do you have a regular source of income? Knowing your financial situation can help us find the right option for you.
Yes
No

What this is measuring: Your ability to make any payment at all. Answer honestly. Even small or irregular income counts. Having some income shows the bank you are a recovery candidate, not a complete write-off.

Question 3 Follow-Up

QUESTION 3 FOLLOW-UP
What is your primary source of income? The type of income you select does not impact our decision to offer assistance.
Paycheck
Spouse or partner contribution
Child support, alimony, or foster care stipends
Unemployment
Disability, SSI, retirement, or pension
State aid

Notice what the bank says here:

"The type of income you select does not impact our decision to offer assistance."

This is the bank explicitly telling you that unemployment, disability, state aid — none of it disqualifies you. Select whatever accurately reflects your situation. There is no wrong answer here and no judgment.

Question 4 of 4

QUESTION 4

Will you work with us to pay off your account balance over time?

Yes, I'll work with you

No, I don't think I can work with you

What this is measuring:

Your cooperative intent. This is a federally required commitment question — the bank must establish your willingness to repay before making any offer. Always answer

"Yes, I'll work with you."

This is your final signal to the algorithm that you are a recovery candidate, not a default risk.

✓ The Offer — What Appeared on My Screen

After answering all four questions, this is what Gofar Bank offered me instantly:

Plan Detail	Your Numbers
Interest Rate	1.00% (reduced from 22.99%)
Monthly Payment	\$25.00
Number of Payments	12 months
First Payment Due	04/22/26
Last Payment Due	04/22/27
Outstanding Balance	\$1,486.11
Regular Rate Without Assistance	22.99%
Monthly Payment Without Assistance	\$193.00
Monthly Savings	\$168.00 per month

My monthly payment dropped from \$193 to \$25.
A \$168 monthly reduction. Instant approval. No phone call. No paperwork.

My Honest Confession — And What You Should Do Differently

I want to be completely honest with you about something.

I answered "Within 12 months" on the follow-up question. I was feeling hopeful. An AI tool told me to sound optimistic. I got the short-term plan — 1% for 12 months.

If I had answered "Not sure" — which was the truth —

“I believe the algorithm would have offered me 0% over 60 months instead.”

My balance was \$1,486. The difference in this case was manageable. But if your balance is \$5,000, \$8,000, or \$15,000 — that one answer to that one question could mean the difference between thousands of dollars in interest saved and a delinquency that restarts in 12 months.

Answer

"Not sure."

It is the truth. Nobody knows how long hardship lasts. And it is the answer that gives the system the best chance of offering you a plan you can actually sustain — for as long as you need it.

If you recover early — pay it off in full. No penalties. No restrictions.

The 60-month plan is a safety net, not a sentence.

Ready to Execute This Perfectly?

The Outlook Question is one decision point.

The Premium Edition covers every decision point in the call — including:

- The Truth Number Rule
 - the exact income/expense calculation that determines approval or denial before you even explain your hardship.
- The Risk AI Warning
 - how approving one card can silently close your other credit lines within 24–48 hours, and the exact order to call your cards.
- The 12 Killer Mistakes
 - every phrase that permanently flags your account, and what to say instead.
- Word-for-Word Scripts

The online assessment has more than one decision point. The Premium Edition walks you through the full strategy, the Truth Number Rule, the Risk AI Warning, and the exact order to call your cards.

[[Unlock Every Decision Point Before You Answer the Bank](#)]

Your short-term payment plan for account ending in [REDACTED]

A short-term payment plan lets you make reduced monthly payments with a reduced Annual Percentage Rate (APR) for 12 months. You will not be charged late fees during this time, and we'll close your account if it's currently open.

After you complete your payment plan, your remaining account balance will return to the terms currently outlined in your agreement. This includes your minimum monthly payment, fees, and interest rates.

Plan details

Interest rate	1.00%
12 monthly payments	\$25.00
First payment due date	04/22/26
Last payment due date	04/22/27

Account details

Outstanding balance	\$1,486.11
Current regular interest rate	22.99%
Total payment due on 04/22/26 without payment assistance	\$193.00

i Your payment plan is available until 04/18/26. After 04/18/26, or if you make new charges to your account, your payment plan terms may change, and you will need to contact us.

[Continue to terms](#)

Chapter 5: The Approval - A Life-Changing Moment

In Summary: After ten minutes on the phone, the options came. Option 1: a 0% interest payment plan over 60 months. Option 2 faded into the background; I heard "0%" and knew that was my lifeline ON MY FIVE (5) OTHER CARDS.

Then came the words that landed like a miracle: "**We can help. Let's enroll you in the Customer Assistance Plan at 0% interest. Your new monthly payment would be \$73 — compared to the \$140 you're currently past due on. How does that sound?**"

Inside, I wanted to shout, "YES! Praise God!"

The relief was overwhelming, like a life raft tossed to a drowning soul. But I held my composure. Took a breath. "Hmm... let me think about it," I said calmly. After a brief silence, I uttered the words that changed everything: "I accept."

That moment truly changed everything.

This was the moment everything changed. In Premium, I show you the full Evidence Vault, the real approval screenshots, and the word-for-word conversation flow that helped me get approved.

[\[See the Full Evidence Vault and Approval Script \]](#)

DON'T BURN YOUR ONE CHANCE
Use this cheat sheet when calling your bank.

This isn't a gimmick. This is a system, a path to financial peace when you're ready to walk it. It's your chance to stop drowning in interest. So, yes, call them. But only when the time is right. When you're honest about where you stand, and you're ready to take the first step in your comeback story.

The door is open. All you have to do is step through it. I know because I did, and I'm still making those payments, living proof that this path is real.

Seeing a \$3,850 interest saving is powerful, but executing the negotiation carefully is what makes preparation matter. The Premium Edition helps you avoid costly mistakes and gives you the best chance to make the call with clarity, confidence, and preparation.

INTEREST IMPACT: THE REAL COST

See the difference a smarter strategy makes.

Before: \$140 Payment



**DEVOURS
YOUR PROGRESS**

After: \$73-\$75 Payment



**ACCELERATES
YOUR FREEDOM**

**“\$3,850
INTEREST
SAVED”**

**“Same payments.
Smarter strategy.”**



“Based on 29.99% interest rate.
Source: Page 20 Statement Summary.”

Chapter 6: This Is Real - Customer Assistance Plan

Here's one of the three (3) actual credit card Customer Assistance Plan / Hardship Repayment Programs with 0% APR interest approvals, an offer I received by asking for the Payment Assistance Plan.

PAGE 2 of 3

Visit us at <https://amazon.syf.com/> or Call 1-866-634-8379

Rewards Detail

Rewards Earned YTD	\$53.74
Previous Rewards Balance	\$14.09
+ 5% Rewards Earned	\$0.00
+ Bonus Rewards Earned	\$0.00
+/- Adjustments	\$0.00
- Rewards Points Redeemed	\$0.00
+ Rewards as of statement date	\$14.09

Prime Cardholders can earn 5% Back on eligible Amazon.com purchases, and also earn Bonus Rewards by purchasing select items at Amazon.com.

Visit amazon.com or www.syncbank.com/amazon to redeem available rewards. For more details about the 5% program, visit www.amazon.com/storecard.

Returned rewards for automatic statement credit enrolled cardholders may not be displayed in the Rewards Detail table. Please check the Transaction Activity for full statement credit redemption.

Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases, Fees & Others Debits (+)	Interest Charged (+)	Expired Promotion Balances* (+/-)	New Statement Balance
Regular	-	\$4,141.95	\$144.00	-	\$98.89	-	\$4,096.84
Total		\$4,141.95	\$144.00	-	\$98.89	-	\$4,096.84

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.
* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

Transaction Detail

Date	Reference #	Description	Amount
Payments			
09/12	F9342007Z00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$144.00
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$98.89
09/19		INTEREST CHARGE ON PURCHASES	\$98.89

29.99% Interest Rate

2025 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$828.29
Total Interest Paid	\$812.12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(v) = Variable Rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	N/A	29.99% (v)	\$4,150.11	\$98.89

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, or 24 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 29.99%. If a (v) is shown after your APR in the Interest Charge Calculation section of

Plan Information



Prime Store Card



This account is enrolled in customer assistance plan.

\$73.00 per month Until Paid in Full

Fixed Payment Amount

Plan length ⓘ



How It Works

Your account is now enrolled in our Customer Assistance Plan. As a part of this payment plan, if your account is not already closed it will be permanently closed. Upon enrollment and for the duration of the payment plan, Synchrony Bank will reduce your APR to 0%.

These changes to your account may not bring the account up to date.

**"0%" Interest
Rate**

CLOSE

💡 *Inside the Premium Edition, I reveal exactly which bank this is — along with two others — and show you the **full credit card statements** tied to each 0% APR approval.*

I was **14 to 29 days behind on payments**, and they still approved me. You'll see the real balances, the customer assistance plans, and how I did it due to my hardship conditions — **step by step**.

⚠️ **WARNING: Don't Burn Your One Chance.** In the Premium Edition, I include the "**12 Killer Mistakes**" checklist. *Why?* Because if you say the wrong thing (like "I have no money"), they will flag your account and **deny you permanently**.

This is exactly why the full Premium Edition matters: you see the proof, then the next page shows what is included before you make the call.

 **What's Inside the Premium Edition:**

1. **My 3 Real Case Studies (Three of my Credit Cards)**
Reveal All Three Bank Names → Each card approved for **0% APR**, even while **14–29 days behind**
2. **Unblurred Proof:** Before-and-after screenshots + MY actual statements
3. **The Exact Phone Script:** Word-for-word what I said to get approved — just follow and read
4. **Impact on Your Credit Score:** Learn what actually happens to your credit (Premium Chapter 5)
5. **FREE BONUS 1: ✗ 12 Killer Mistakes:** Avoid the errors that get people rejected or removed from plans

Do not just believe the story. See the proof, use the script, avoid the mistakes, and make the call prepared.

[\[**Unlock the Full Premium Strategy - \\$97 Instant Download** \]](#)

Chapter 7: FINAL THOUGHT

Why This Matters

This isn't theory or jargon; it's my true story. I took one courageous step, made the call, and found a path out of a debt spiral. This proves hardship plans exist and work. If I hadn't asked, I'd never have known. You might be one phone call away from the same result.

Action Steps

If you're carrying a balance:

- * Check your latest statement.
- * See if you're slightly behind or struggling to pay.
- * Gather your info, pick up the phone, and use the script like above to adapt to your situation.

Don't let fear or pride keep you in bondage. Make the call. Ask for help.

"The truth will set you free." — John 8:32

What the Bible says about Debt

Now is your moment. Pick up the phone. Speak the truth. Ask for the hardship program.

“The borrower is slave to the lender.” — Proverbs 22:7

But the first step toward freedom is this: Face it. Own it. Fix it.


This program isn't a bailout. It's a bridge — and you still have to walk across it.

When I finally made that call, something shifted. Not just in my bank account, but in my spirit. I realized fear didn't win. Shame didn't get the last word. That quiet moment of courage became a turning point — a Holy moment where God met me in the middle of my mess, not after it was cleaned up. Because it wasn't just a phone call. It was an act of faith.

These are the verses that reminded me I wasn't alone — that my courage mattered, and that God was with me through every trembling word.


Romans 13:8 (NIV)

"Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law."

 Reflection: My debt didn't define me. My true debt, the one that eternally matters, is love. Facing my responsibilities and honoring my creditors was an act of spiritual maturity.

Isaiah 41:10 (NIV)

"So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

 Reflection: When I picked up the phone with trembling hands, God was upholding me. Not the bank, not the balance, but His righteous right hand. I was never alone in that moment of courage. I was covered.

Psalms 34:4–5 (NIV)

"I sought the Lord, and he answered me; he delivered me from all my fears. Those who look to him are radiant; their faces are never covered with shame."

🔥 Reflection: My shame was real, but it didn't have the final say. Turning to God and taking that step delivered me not just from debt, but from fear itself. My face, once covered in shame, became radiant.

Final Truth

This isn't a gimmick. This is exactly how the system works — and once you understand it, you can use it the right way. This program is your chance to stop drowning in interest and start walking toward financial peace.

So yes — call. But call at the right moment — when you're honest about where you stand and truly ready to take the first step.

The door is open. All you have to do... is step through it.

You can do it, I am praying for you.

STOP PAYING 29% INTEREST. THERE IS A BETTER WAY.

You are not broke. You are just drowning in interest.

If you are making minimum payments but the balance never goes down, you are stuck in the Debt Spiral. You feel the weight of the calls, the shame of the balance, and the fear that you will never get out.

Most people think the only options are bankruptcy, debt settlement scams, or ruining their credit forever.

They are wrong.

*In From Debt Spiral to Freedom, Felix Banker reveals the little-known program inside the banking system that allowed him to negotiate **\$50,000 of credit card debt** down from a crushing **29.99% APR** to **0%**.*

This is not a theory. This is a tactical playbook based on real-life events.

Inside, you will discover:

- ***The Golden Rule of Negotiation:*** *Why paying on time is actually preventing you from getting help—and the specific "Sweet Spot" window (Days 1–29) where banks are desperate to say "Yes".*
- ***The Exact Word-for-Word Script:*** *The specific phrases that get you transferred to the Hardship Department (and the ones that get you denied instantly).*
- ***The "Evidence Vault":*** *Real, unedited screenshots showing account balances dropping from 29% interest to 0% fixed-rate plans.*
- ***The 12 Killer Mistakes:*** *Why saying "I have no money" or "I don't have a job" will actually hurt your chances—and what to say instead.*

You do not need a credit repair guru. You do not need a consolidation loan. You just need the courage to make the call—and the right script in your hand.

It's time to stop running from your debt and start negotiating it.

ABOUT THE AUTHOR *Felix Banker is not a financial guru. He is an everyday person who faced a financial storm—medical hardship, income loss, and over \$50,000 in debt—and fought his way out. He successfully reduced his rates to 0% and cut his monthly payments by over half. Now, he shares the exact blueprint so you can do the same.*

You do not need a credit repair guru. You do not need a debt settlement company. You need the courage to call - and the right script in your hand.

[\[Upgrade to Premium and Make the Call With Confidence \]](#)

CREDIT CARD INTEREST & PAYMENT WORKSHEET

FELIX BANKER

A Debt to Freedom Bonus Companion • Your first step toward a real payoff plan

Debt to Freedom

Welcome.

This is the same one-page diagnostic I use with my coaching clients to size up a credit card situation in under five minutes. Fill it out slowly and honestly — don't skip the cards you've been avoiding. Those are usually the ones we solve first. When you're done, you'll have a crystal-clear picture of what your debt is actually costing you — and you'll know exactly which card to attack first.

— Felix Banker

YOUR INFO

FULL NAME

EMAIL

DATE COMPLETED

TARGET DEBT-FREE DATE

SUMMARY DASHBOARD — FILL IN AFTER PAGE 2 IS COMPLETE

TOTAL CARDS	TOTAL BALANCE	AVERAGE APR	HIGHEST APR
	\$	%	%
TOTAL MIN. PAYMENTS	EST. MONTHLY INTEREST	EST. ANNUAL INTEREST	MOST URGENT CARD
\$	\$	\$	

THE PROBLEM CARD — THE ONE THAT KEEPS YOU UP AT NIGHT

Most people already know which card is hurting them most. Name it.

If I could only fix one card, it would be: _____

Why it feels like the problem (check all that apply):

- | | |
|--|--|
| <input type="checkbox"/> Highest APR | <input type="checkbox"/> Biggest balance |
| <input type="checkbox"/> Hardest minimum payment to make | <input type="checkbox"/> Most stressful to think about |

My payoff strategy (circle one):

AVALANCHE SNOWBALL BALANCED
highest APR first / smallest balance first / mix of both

YOUR CREDIT CARDS

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List every active credit card. Use your most recent statement for accuracy.

Debt to Freedom

#	CARD NAME	LAST 4	BALANCE	APR %	MIN PMT	DUE	STATUS	MO. INT.	YR. INT.
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									

How to calculate interest by hand

Monthly Interest = Balance \times APR \div 12

Annual Interest = Balance \times APR

Example: $\$4,200 \times 22.99\% \div 12 = \80.47 per month • $\$4,200 \times 22.99\% = \965.58 per year

PRIORITY RANKING & PRESSURE POINTS

Look at your numbers. Mark what's loudest. This is where your plan begins.

RANK YOUR CARDS — ATTACK ORDER

Using your chosen focus strategy (Avalanche = highest APR first, Snowball = smallest balance first), list your cards in the order you plan to attack them. Card #1 is your first target.

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____
- 7 _____
- 8 _____

PRESSURE POINTS — CHECK ALL THAT APPLY

- | | |
|---|--|
| <input type="checkbox"/> At least one card has an APR above 25% | <input type="checkbox"/> Minimum payments feel hard to make most months |
| <input type="checkbox"/> I am carrying a balance I cannot pay off this month | <input type="checkbox"/> I have been declined or had a credit limit cut recently |
| <input type="checkbox"/> I have missed or been late on a payment in the last 6 months | <input type="checkbox"/> I have taken a cash advance in the last 12 months |
| <input type="checkbox"/> I am only making minimum payments on at least one card | <input type="checkbox"/> I have 3 or more cards carrying a balance |
| <input type="checkbox"/> I have used a card to pay another card or bill | <input type="checkbox"/> Total credit card debt is more than one month's take-home pay |
| <input type="checkbox"/> I avoid opening statements or checking balances | <input type="checkbox"/> A lender has called or written about an overdue account |

THE ONE THING I MOST WANT TO FIX

HOW TO USE THIS WORKSHEET

FELIX BANKER

Seven steps. About twenty minutes. Then you'll know exactly where you stand.

Debt to Freedom

Step 1 — Gather your statements.

Pull up every active credit card statement — paper, app, or PDF. Don't skip the ones you've been avoiding. Those are usually the ones that matter most to your payoff plan.

Step 2 — Fill in every card.

Use Page 2. Write in the Card Name, Last 4 Digits, Balance, APR, Minimum Payment, Due Date, and Current Status for every card with a balance — even the small ones.

Step 3 — Be exact with your APR.

Use the purchase APR from your most recent statement. If you're in a promo rate that's about to expire, write in the rate that kicks in next. That's the one your plan needs to be built around.

Step 4 — Do the interest math.

Monthly Interest = Balance \times APR \div 12. Annual Interest = Balance \times APR. Fill in both columns for every card. Add them up at the bottom of Page 1.

Step 5 — Name your Problem Card.

On Page 1, write down the one card that's hurting you most, check why it feels like the problem, and circle your payoff strategy: Avalanche (highest APR first), Snowball (smallest balance first), or Balanced.

Step 6 — Rank and reflect.

On Page 3, rank your cards in the order you want to attack them and check every pressure point that applies. Then write down the one thing you most want to solve.

Step 7 — Take your next step.

You now have the diagnosis. The next step is the plan. See the panel below for how to go from numbers on paper to a real payoff strategy with me and a small group of people working on exactly the same thing.

YOUR NEXT STEP — DEBT TO FREEDOM COACHING CALL

You've done the diagnosis. Now come build the plan.

The Debt to Freedom Coaching Call is a live small-group session where I walk you through your completed worksheet, help you choose between the Avalanche and Snowball strategies for your exact situation, and build a month-by-month payoff plan you can start the same week. You'll also see how other members in the room are solving debt situations that probably look a lot like yours — which is often the most valuable part.

Investment: \$297 per person • Small group • Live on Zoom

You now have the diagnosis. Your balances, APRs, minimum payments, and pressure points are on paper. The next step is not guessing - it is using the Premium Playbook to turn these numbers into a creditor call strategy.

[\[Finished the Worksheet? Get the Premium Playbook Before You Call \]](#)