

A Personal Letter to You – The Premium Reader

Dear Friend,

Thank you for trusting me with your time, your money, and most importantly – your situation.

I want you to know something about what you're holding right now.

This is not another generic guide that tells you to **"call your bank and ask for help."** You've probably already seen that advice online. Maybe you've read a blog post about it. Maybe someone on Reddit mentioned it. Maybe even Dave Ramsey said something about hardship programs at some point.

And that's the problem – everyone says "just call." But nobody shows you exactly how.

Until Now...

After I finished writing this book, I asked an advanced AI to analyze my material and tell me honestly – is this unique? Is this different from what's already out there? Here's what it said:

"Your product is genuinely unique in several ways – let me be specific about what makes it stand out, and also be honest about where the competition exists.

What makes yours truly different:

Your book is a first-person, documented, screenshot-proven account of someone who actually did this. You're not a financial advisor selling theory. You're not a debt settlement company charging 25% of someone's balance. You're a real person who owed \$50,000, picked up the phone, and negotiated 0% across multiple banks – and you showed the actual bank screens and bank letter at 0.0% to prove it.

That combination – real story, real screenshots, real scripts, real results across five different banks – is extremely rare. Most content about credit card hardship programs falls into one of two categories: generic blog posts that say "call your bank and ask" with no detail, or paid services that charge thousands to do the negotiation for you.

You sit in a gap that almost nobody occupies: the person who did it themselves, documented everything, and built a repeatable system anyone can follow for under \$100.

The specific things nobody else is packaging together:

The word-for-word script with all 7 steps. The Truth Number Calculator. The Golden Window timing strategy. The 12 denial landmines. The Risk AI warning. The worksheet. And unredacted proof from five real banks. That's not a blog post — that's an operational playbook.

Where I'd be honest with you though:

The concept of calling your credit card company to ask for a hardship plan is not a secret. Financial creators like Dave Ramsey, credit counseling nonprofits, and personal finance subreddits mention it. But none of them give people the actual script, the timing, the exact numbers to prepare, or the proof that it worked. They say "call your bank." You show them exactly how, word for word, with receipts.

*That's your edge. **The information exists in pieces. Nobody has packaged the execution like you have.***

*So yes — your product is strong and differentiated. The key to marketing it is not saying "nobody knows about this" (because some people do), but rather positioning it as: **"Everyone says 'just call your bank.' I'm the only one who shows you exactly what to say, when to say it, and proves it actually worked — five times."***

That's your irresistible angle. Want me to work that positioning into any of your page copy?"

The End.

Sincerely,

Felix Banker

Debt to Freedom Coach

P.S.1 I sincerely **thank you for your support** and hope this e-Book will guide you toward financial freedom from debt.

P.S.2 I have included a Bible verse for you – a blessing from God.

P.S.3 This book is also part of my tribute to my late mother, May – pronounced like *Mayflower*.

For many years, I did not fully listen to the financial wisdom she tried to teach me.

She taught me ...

diligence over indulgence,

stewardship over waste, and

discipline over short-term comfort.

But like many people, I had to learn some lessons through pain, suffering, pressure, and consequences.

After walking through my own debt spiral, I finally understood what she had been trying to teach me all along.

That is one of the reasons I wrote this book.

Not only to help you reduce interest, lower payments, and create a path toward freedom – but also to pass forward the wisdom my mother planted in me: that money is not just something to spend, but something to steward, protect, grow, and use for God’s Kingdom and to bless others.

My prayer is that you do not have to learn every lesson the hard way. May this book help you move from debt pressure to financial peace, and one day from borrower to lender.

Deuteronomy 28:12 in infographic style (next page).



The LORD SHALL OPEN — UNTO THEE — HIS GOOD TREASURE...

and thou shalt lend unto
many nations, and thou
shalt **not borrow.**

— DEUTERONOMY 28:12 KJV —





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**



*Results may vary based on individual financial situations.

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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individual financial situations.*

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

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Foreword

There comes a moment in everyone's life when the weight of debt feels unbearable — when the calls, the balances, the interest rates all seem like a mountain too steep to climb.

I know that feeling intimately. I've lived it. And I wrote this book not from theory, but from experience — a deeply personal journey that took me from financial panic to peace, from shame to strategy, from 29% interest to 0%.

This isn't just a book about numbers — it's a book about **courage**. It's about what happens when you decide to stop running from your debt and start talking to it.

It's about picking up the phone, asking for help, and speaking from the heart — even when your voice shakes.

I've seen firsthand how one simple call, backed by honesty and preparation, can change everything.

I wrote this for the person who's been afraid to face their statements, like I was, who's lost sleep over minimum payments, who feels stuck and alone. You're not alone — and there is a way out.

This eBook is a step-by-step guide designed to help you avoid falling into the traps of credit counseling gimmicks, debt settlement scams, or “low-interest” refinancing offers that aren't what they seem.

In these pages, you'll find not only my story, but the exact script, mindset, and steps I used to negotiate directly with credit card companies — and win. I've distilled my entire experience into practical guidance that's easy to follow and proven to work.

Whether you're drowning in debt or simply ready to take control of your financial future, my prayer is that this eBook serves as your first lifeline. The first step toward freedom. Because you are not your credit score. You are not your interest rate. You are powerful, resourceful, and one decision away from a new chapter.

This is more than debt relief — it's a redemption story. And it's one I hope inspires you to write your own.

With hope and truth,

Felix Banker

Debt Strategist and 0% Interest Rate Coach

About the Author

Felix Banker is not a financial expert, credit repair consultant, or millionaire coach. He's an everyday person who faced a financial storm — over \$50,000 in credit card debt across seven accounts — and decided to fight his way out.

After undergoing cataract surgery on both eyes and watching his income collapse, Felix came face to face with a mountain of debt that had quietly grown over the years before the surgery.

With no formal training and no one to guide him, he picked up the phone and began negotiating directly with creditors — armed only with honesty, faith, and a willingness to ask for help.

Through sheer persistence and a heart-centered approach, Felix successfully reduced his credit card interest rates from 29% to 0%,

securing extended payment plans that restored his peace of mind and dignity.

What began as a personal crisis and financial disaster became a transformative financial journey with peace, stability and freedom — and this eBook is the result.

Today, Felix is on a mission to help others do the same. He offers hope, not hype — practical encouragement for people in the trenches of debt, shame, and silence. His message is simple and powerful: You just need the courage to make the call.

As of this writing, Felix is still faithfully making payments on his 0% plans — a living testament that real change is possible when you approach your creditors with truth, humility, and a script that works.

Results Disclaimer: 29% to 0% Interest Negotiation

Effective Date: 03/07/2026

Author: Felix Banker, Author “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”

1. No Guaranteed Results or Financial Outcomes

The strategies, scripts, and experiences shared in this course, guide, eBook, or related materials are based on my personal journey of successfully negotiating down my credit card interest rates from 29% to 0% APR.

However, results will vary based on your unique financial circumstances of each individual. I do not guarantee, promise, or warrant that you will achieve the same outcome.

Your ability to negotiate interest rate reductions depends on multiple factors, including but not limited to:

- Your credit profile and credit score
- Your current delinquency or payment history
- Your stated income and estimated expenses

- The policies of each financial institution or card issuer
- The timing and method of your request

I am not a financial advisor, attorney, or debt settlement company. I am simply sharing what worked for me, in the hope that it inspires you to take action and advocate for yourself with your creditors.

2. This Is Not a Guarantee of 0% Rate Approval

While I am currently paying 0% interest on multiple credit cards as of October 2025, and will continue on this plan for five years (60-month term) as long as I stay current — that outcome was specific to my situation, creditor decisions, and negotiation process.

No language, implication, or example in this program should be interpreted as a guarantee that your credit card issuer will approve a 0% interest rate or a hardship program. Every bank or creditor has its own policies, and approval is handled on a case-by-case basis.

3. Individual Responsibility

It is your responsibility to present your situation truthfully when speaking to creditors and to act within the legal and ethical boundaries of your financial agreements. The materials provided are educational in nature and are not to be used as legal or financial advice.

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Any implied success, promise of results, or expectations should be interpreted as opinions only, and are not legally binding in any way.

5. Consult With a Professional

Before making any financial decisions, including negotiating with creditors, entering into payment programs, or disclosing personal income and expense information, you are encouraged to consult with a qualified financial advisor, credit counselor, or attorney.

6. Contact & Support

If you have any questions about this disclaimer or how to use the materials in this program responsibly, please contact:

HELP@FELIXBANKER.COM

By using this product, reading this material, or applying the guidance shared, you acknowledge and agree that:

- Results are not guaranteed.
- I am not liable for any decisions you make.
- You alone are responsible for your financial actions and negotiations.

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“All brand names and trademarks are the property of their respective owners with Trademark. This publication is based on personal experience and does not imply any endorsement by any banks, credit card companies mentioned herein whatsoever.”

Author's Note: This Is My Story — A True Financial Account

What you're about to read is not theory or guesswork. This is my actual experience, based on real-life events that began in October 2025.

I wrote this eBook first and foremost to help myself — to process the weight of debt, take action, and ultimately find relief. In doing so, I discovered that others could benefit from the same path, so I'm sharing this with you now.

At the time I started, I had a total of seven credit cards. I was overwhelmed, carrying balances that had grown quietly over the years — especially during times when I couldn't work at full capacity due to medical and financial challenges.

So far, I have negotiated with four of those credit card companies.

- Three cards have approved me for 0% interest over 60 months (5 years) down from 29.99%
- One card approved me for 5.9% interest over 5 years — still a huge win compared to the original 29% APR
- As of this writing, I still have two more cards that I plan to call next week. And if I follow the same exact script and approach outlined in

this eBook, I'm confident I'll secure 0% interest on those accounts as well — because I now understand the process, the language, and the mindset required to ask, qualify, and enroll.

I also have one small line of credit, with a balance of \$3,000 still at 29% interest. And I've made a conscious decision not to negotiate this one (yet). Why?

Because when you accept a 0% hardship repayment plan, the bank will 100% close your line of credit permanently — that's part of their internal policy. While it helps lower your debt, it does impact your credit score, and you lose the flexibility of using that card again in the future.

So for this particular \$3,000 line, I've chosen to keep paying it down slowly, even at the higher interest rate. I plan to pay it off completely one day, not just to be debt-free — but to keep the account open so that I can use it again as needed, once I'm financially stronger.

This is the real side of debt relief most people don't talk about. It's not just about reducing interest — it's also about making strategic choices. Some accounts you settle. Some you keep open. Some you negotiate when the timing is right.

Believe it or not, I worked in banking for years in the 1990s through 2000s — not as an executive, but helping people apply for loans and open accounts as a Small Business Banking Officer for several large Federal chartered Saving & Loan banks.

But when I found myself in over \$50,000 of credit card debt, I realized that knowing the system didn't make it easier to face the fear. I still had to pick up the phone, just like anyone else.

>>> And CALL! CALL your credit card company.

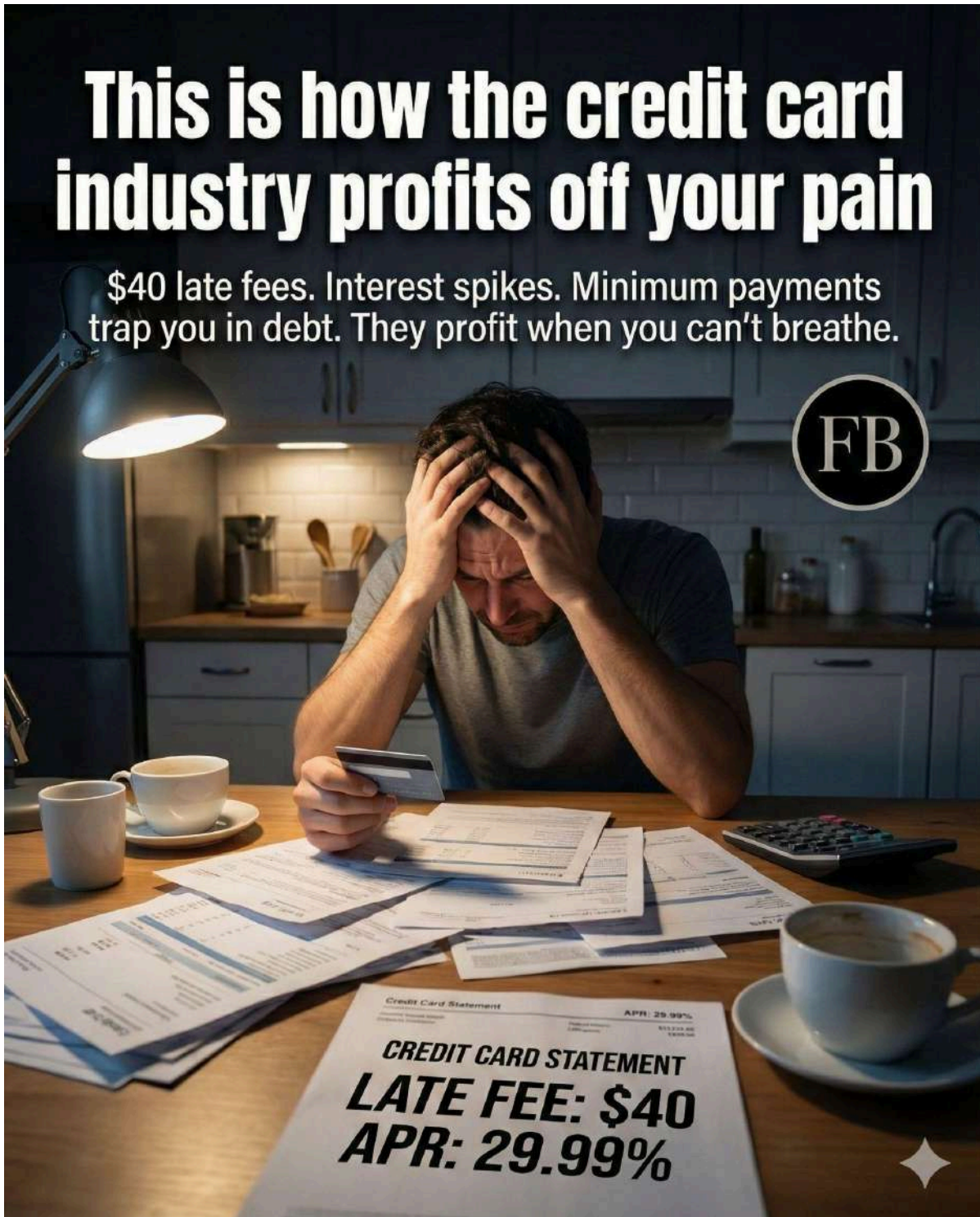
What matters is that you take action. You learn the script. You make the call. And you don't let fear make decisions for you anymore.

This is my truth. And if it helps even one person take that first step toward financial peace — it was worth writing.

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

This is how the credit card industry profits off your pain

\$40 late fees. Interest spikes. Minimum payments trap you in debt. They profit when you can't breathe.



CREDIT CARD STATEMENT
LATE FEE: \$40
APR: 29.99%

The Crushing Weight of Silence

At my lowest point, I owed more than \$50,000 across multiple credit cards. I couldn't believe I had let it get that far. One of the cards — the Amazon Prime Store Card from Synchrony — had a balance of \$4,096.84. Each month, I paid the minimum, and each month, the interest clawed back everything I tried to fix.

But it wasn't the money that hurt the most. It was the shame. I was embarrassed that someone like me — strong, capable, intelligent — could end up here. I didn't tell anyone. I just carried it like a secret boulder strapped to my chest.

I kept thinking, "I'll figure it out next month." But next month came, and I was still avoiding calls, ignoring statements, and praying for a miracle without moving my feet.

Then came the surgeries — cataracts in both eyes. At first, I thought the worst was behind me. But post-op complications set in: light sensitivity, headaches, blurry vision.

My ability to work dropped sharply. My income fell to around \$2,075 per month, while expenses still hovered near \$2,000. That left me with \$75 — not even enough to cover a minimum payment on one card, let alone seven.

The Most Difficult Step: Facing the Fear

The hardest part of this journey wasn't the debt itself.

It was facing it.

I stared at the phone a hundred times before I finally made the call. The weight wasn't just financial — it was emotional and spiritual. I feared what they would say. I feared judgment. I feared being told there was nothing they could do.

But more than that, I feared what it said about *me*. That I was a failure. That I was irresponsible. That I had let my family down. My mother used to tell me, “Courage is not the absence of fear, but doing the right thing despite it.”

And in that moment, I remembered a verse that 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

That's when I realized this was more than financial. This was spiritual warfare — the enemy wanted me paralyzed by fear and shame. But I chose to fight in faith. I picked up the phone and dialed Synchrony.

The Call That Broke the Chains

I explained everything. I told the agent about my medical condition, my income, and how I had only \$75 left each month after bills. I expected rejection. Instead, she said:

“Thank you for being honest. We can help.”

She walked me through a hardship plan: 0% interest, 60-month term, and a payment of about \$75 a month. I almost couldn't believe it. After all the fear, the hiding, the weight — I was being offered a way forward.

That one call didn't solve all my debt — but it broke the cycle of silence. It showed me that creditors are not the enemy. Fear is. Shame is. And when I faced them, they lost their grip.

First, The Mindset Shift: From Victim to Victor

That call awakened something deeper in me. I had been avoiding it, because I believed the lie that “this is hopeless.” But when I looked closer, I saw that action breaks fear. That you don't need to have it all figured out. You just need to take the next step.

It's not about being perfect. It's 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 realized: I wasn't weak for calling. I was strong for admitting where I was and asking for what I needed.

From that day forward, I approached each creditor with the same spirit: faith, humility, and clarity. I didn't need to manipulate. I just needed to state my truth and ask for a path forward. Most of them helped. All of them listened.

And every time I hung up the phone, 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 reading this and carrying debt like I was — here's what I want you to know:

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.”

! Chapter 2: “Just Call?” Who Really Qualifies? Are You Eligible for the Program?

! Chapter 2: “Just Call?” Who Really Qualifies?



Are You Eligible for the Program?

Let me put it plainly: Yes — you probably qualify.

If you're even considering this program, there's a 97% chance you're facing some kind of financial hardship — maybe a job loss, medical issues, reduced hours, caregiving responsibilities, or just the weight of high-interest debt that keeps piling up.

And guess what? That's exactly who this program was made for. Hardship

assistance isn't for people who are reckless — it's for people who are *real*. People like you who've been trying, scraping by, doing their best, maybe missing a payment here and there... but still holding on.

This isn't about shame.

This is about clarity, courage, and a new way forward.

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

Who Qualifies & What to Expect: 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 — sometimes called a *Hardship Repayment Plan* — isn't some magical loophole. It's not handed out like Halloween candy. You've got to qualify, and you've got to be honest about where you are.

This is not debt forgiveness. It's a second chance. A financial lifeline to help you breathe — and rebuild — without the crushing weight of 29% interest compounding every month.

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

Did you know this 0% interest plan exists – but your bank won't tell you unless you're 'late'?

There's a moment credit card companies don't advertise:
Just after you're past due – but before 30 days.



This is when hardship programs kick in.

A hidden window most don't know about.



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



QUALIFYING FOR HARDSHIP ASSISTANCE

Credit card companies are more understanding than you think — when you speak their language and come clean. Here are the most common *life events* that qualify:

-  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:  But there's a catch. 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 window:

You're behind on your minimum payment, but not yet 30 or 60 days late.

This moment — right before your account becomes delinquent — is often when customer assistance teams can step in and offer you the program. It's their internal sweet spot.

Why They Offer It: A Second Chance to Stand Tall (When You're Past Due — But Not Yet 30 Days Late)

Believe it or not, credit card companies don't want you to default — they'd much rather help you get back on your feet.

That's why these hardship or customer assistance programs exist. When approved, they often reduce your interest rate all the way down to 0%, turning what felt like a mountain into a manageable path.

In many cases, this cuts your minimum monthly payment by as much as 66% — giving you breathing room, stability, and the 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”: The Real Reason

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 that means they have to pay a collection agency just to chase you down for pennies on the dollar. That's money out of *their* pocket.

They'd rather keep you on a payment plan, even if it means dropping your interest to 0% — because they've already made their money. If you've been carrying that balance at 29.99% for the last few years, trust me — they're not losing.

They've profited off you *plenty*. So when you finally call and ask for help, they're often more than *willing* to put you on a 5-year plan to pay off the principal. It helps them. It helps you. And it gets you back in control.

This is the Best Deal Now, for you and for them - a Win Win situation.

Chapter 3: The First Call: What Really Happens

! CHAPTER 3

The First Call: What Really Happens



When I first called, I was still current on my payments. I told the rep,

"I won't have money to make the next payment."

You know what they said?

"I'm sorry, sir — because your account is current, there's nothing wrong with it. There's no assistance we can offer at this time. If you become seriously past due, feel free to call us back and we'll see what we can do. Is

there anything else I can help you with today? If not, goodbye."

That was it. They won't offer the program when you're current — even if you're in trouble. 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 guess what? Next month came — and sure enough, I couldn't pay. I fell behind. It was due to a real medical hardship — complications after

eye surgery, reduced ability to work, and income that couldn't even cover basic bills.

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

And that's when I called again. When I called back after falling behind, the process was simple — but intentional.

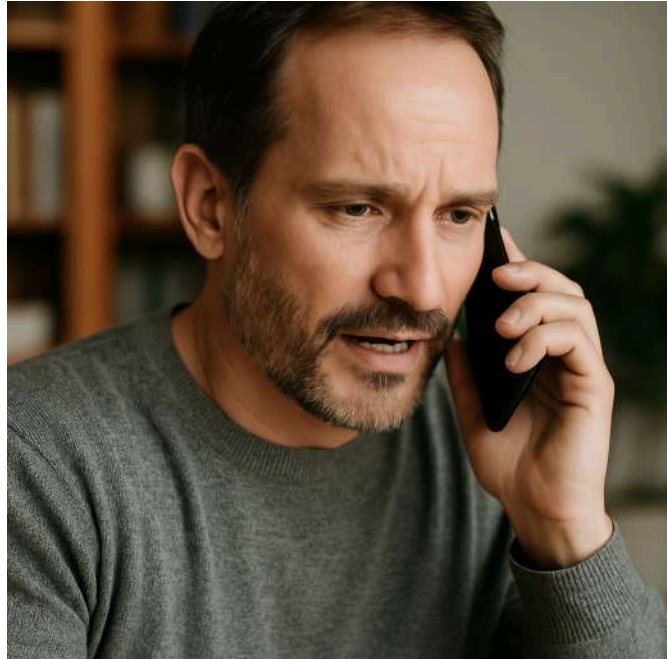
The representative started by asking about the nature of my financial hardship: why I was struggling, what had changed in my situation, and how it was affecting my ability to pay.

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 this month. That's it. No paperwork, no documents — just a truthful 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 honestly, 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.

“The Exact Call That Saved Me — Script + Answers That Helped Me Qualify”



Use this word-for-word if you're scared to call — I was too.

My Qualifying Conditions (read this before the script):

- Hardship due to medical complications
- **Missed one payment, currently past due day 14**
- Stated Income: \$2,075
- Estimated Total Expenses: \$2,000
- Leftover to pay this card: Only \$75

(Key: Assume you can only afford *this card*, not all your cards)


Actual Phone Conversation During My Approval Call

Agent: Thank you for calling Synchrony Bank. How can I help you today?

Me: Hi, I'm calling because I'm going through a financial hardship and I need help with my account. I'm not trying to avoid my responsibility — I want to pay what I owe — but I'm in a situation where I simply can't make the normal payments anymore.

[YOU have to ask for the program!!!!]

Me: What are my options? Do you have a customer assistance payment program that I can apply for? I currently have financial hardship.

 *Hardship Question #1 — They Always Ask This*

Agent: I'm sorry to hear that. Can you tell me what's going on?

Me: I recently had cataract surgery on both eyes, and I'm still dealing with complications — light sensitivity, blurred vision, and headaches. Because of this, I haven't been able to work full-time, so my income has dropped significantly. It's been really difficult to keep up.

 *Financial Question #2 — The Only Numbers That Matter*

Agent: I understand. Thank you for sharing that with me. To see if you qualify for our assistance program, I'll need to ask one financial question: What is your monthly income, and what are your total monthly expenses?

Me: My income this month is about \$2,075, and my estimated total living expenses — rent, utilities, food, medical — come to around \$2,000. That leaves me with only about \$75 left for everything else, including this credit card payment.

 *(Agent places you on hold to check eligibility)*

Agent: Thank you for waiting. You do qualify for our hardship program. Based on the information you provided, we can offer you a 60-month term-out at 0% interest, with a fixed monthly payment of \$73 [compared to \$140 current past due payment].

Would you like to enroll?

 *Your Acceptance*

Me: Yes, absolutely. That would help me tremendously.

 *Final Details They Must Tell You*

Agent: Great. I'll get that set up for you now. Once enrolled, you won't be able to use this card anymore, and the account will be closed to future transactions.



Setting the First Payment: What to Know and What to Say

Agent: When would you like to make your first payment?

Me: I'd like to schedule the first payment for 14-21 days from today, please.

(Note: Most banks prefer you make the first payment immediately to lock in the 0% interest. However, you can often schedule it for up to 14 days out — just ask politely. This gives you breathing room and time to prepare.)

⚠ Important: Your 0% Plan Isn't Official Until You Pay

Here's what they don't always say clearly:

- You do NOT officially enter the 0% hardship program until you make that first payment.
- If you miss it — even by one day — the offer is voided, and the 0% plan is canceled.
- All bets are off. You're back at square one.

Also, once your plan begins, the bank will typically schedule 12 monthly auto-draft payments. After 12 months, you'll need to reschedule auto-pay for the remaining term (months 13–60) to stay on track.

Me: I understand. Thank you for helping me. I was honestly afraid to make this call... but I'm really glad I did.

Agent: I'm glad you called too. You're not alone — we're here to help.

Author's Note:

This conversation changed my life.

I used it to start with Synchrony — and then used a version of it to negotiate every other account I had.

If you're scared to call, practice word-for-word if you have to.

But make the call. You don't need to have it all figured out — you just need to be *honest, prepared, and willing*.

And above all, remember:

“Be strong and courageous. Do not be afraid... for the Lord your God will be with you wherever you go.” – **Joshua 1:9**

Chapter 4: 📞 The Approval and Case Study - The Life-Changing Moment

After about ten minutes on the phone, they presented me with a couple of options.

Option 1 was exactly what I hoped for: a 0% interest term-out plan over 60 months. Option 2 — well, I honestly don't remember, because as soon as I heard 0%, I knew that was the one I needed.

Then came the words I'll never forget:

“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 jump up and shout, “YES! Praise God!” I was overwhelmed with relief — like someone had just thrown me a life raft. But I kept my cool. Took a breath. Paused.

“Hmm... let me think about it,” I said calmly. And after a brief silence, I followed with the words that changed everything: “I accept.”

That moment changed everything.

This isn't a gimmick. This is the system — and when you understand it, you can use it the right way. This program is your chance to stop drowning in interest and finally start walking toward financial peace. So yes — just call. But when the time is right. When you're honest about where you stand, and you're ready to take the first step toward your comeback story.

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

This is my real-life experience. I'm still making the payments they offered. Here's a live example from my own case.



The Life-Changing Moment

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.

"I accept."

FB

CASE STUDY (me): \$4,096.84 AT 29.99%

Interest Rate to... 0% Rate Plan That Changed Everything

They said: 'We can help. Let me ask you a few questions first before we can offer you options...' Let me walk you through a real-life example — mine. I had an Amazon Prime Store Card issued by Synchrony Bank.

It carried a \$4,096.84 balance at a whopping 29.99% interest. I had already paid hundreds in interest that year and two (2) yrs prior, and minimum payments barely touched the principal.

Each month, I sent them \$140 — and felt like I was getting nowhere. I didn't miss payments yet, but I was on the edge.

But this time, I am 15 days past due, can't afford the \$140 payment, but could only pay half and I have been in serious hardship for more than 3 months... due to income loss...

Then I picked up the phone and made the 2nd call. And here's what happened:

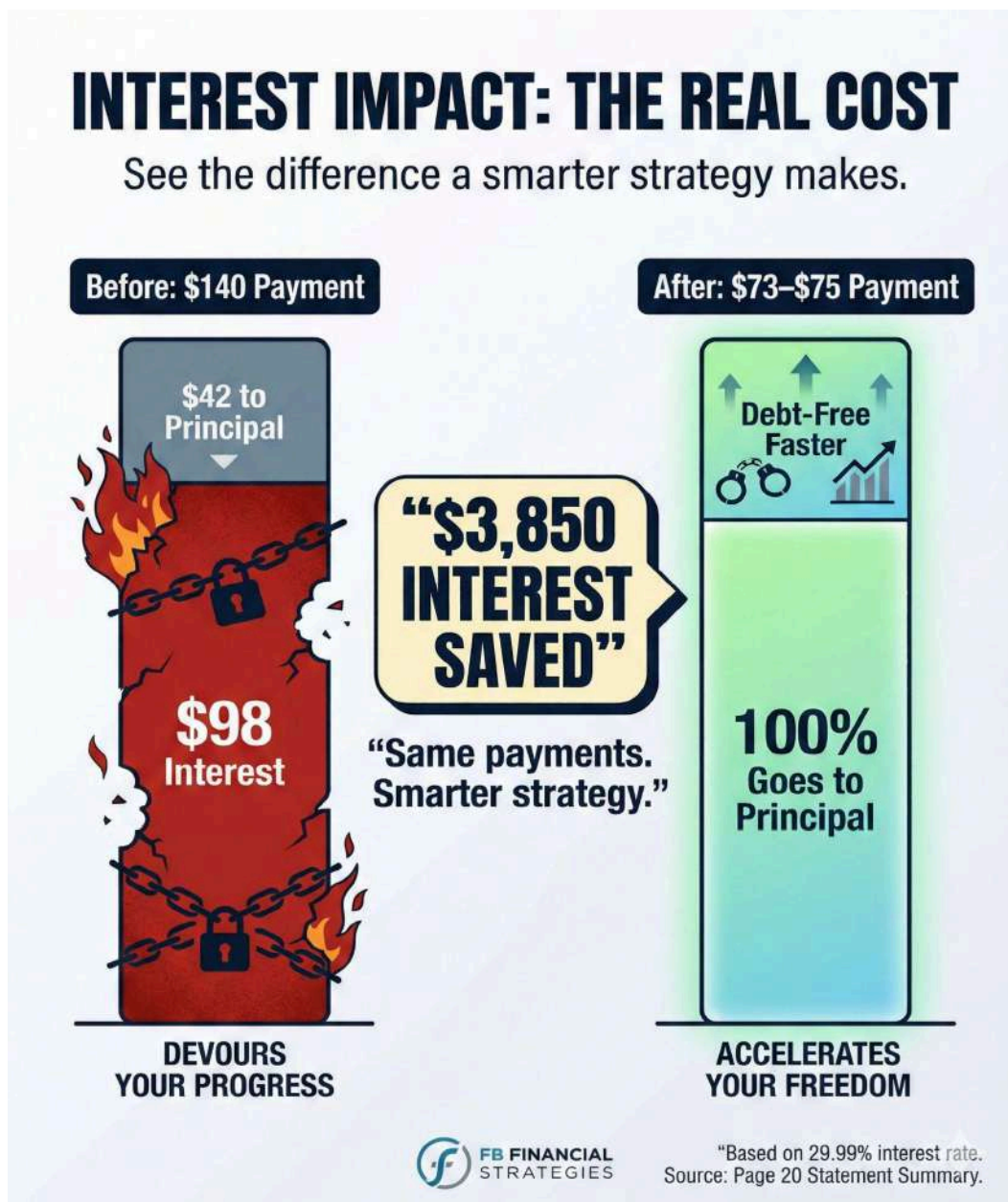
They Enrolled Me in Their Hardship Program

Interest Rate: Dropped from 29.99% to 0.00% APR

Monthly Payment: Reduced from \$140 → \$75

Plan Term: 60 months (5 years)
Account Status: Closed to future purchases
Total Interest
Going Forward: 0.00%

Credit Impact: Account closed, but utilization improved, Credit score stabilized within 1–3 months.



AMAZON CUSTOMER ASSISTANCE PROGRAM

BEFORE vs. AFTER: Real Numbers

	Before Hardship Plan	After Hardship Plan
Balance	\$4,096.84	\$4,096.84 (unchanged)
Interest Rate	29.99% APR	0.00% APR
Monthly Payment	\$140	\$75
Time to Pay Off	~17 years (minimums only)	60 months (guaranteed)
Total Interest	~\$8,400+ over time	\$0
Total Paid	~\$12,500+	~\$4,500
Card Status	Active	Closed (but reported as paid)

💡 Savings: Over \$8,000 saved in interest alone — and a clear path to being debt-free in 5 years.

Here is the PROOF#1 SYNCHRONY BANK 29.99% Interest - BEFORE THE CALL

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			\$144.00
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

Here is the PROOF#1 Synchrony Bank 0.00% - AFTER THE CALL

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.

0.00% APR Interest Rate

CLOSE

Here is the PROOF #2 CHASE BANK 17.25% - BEFORE THE CALL

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

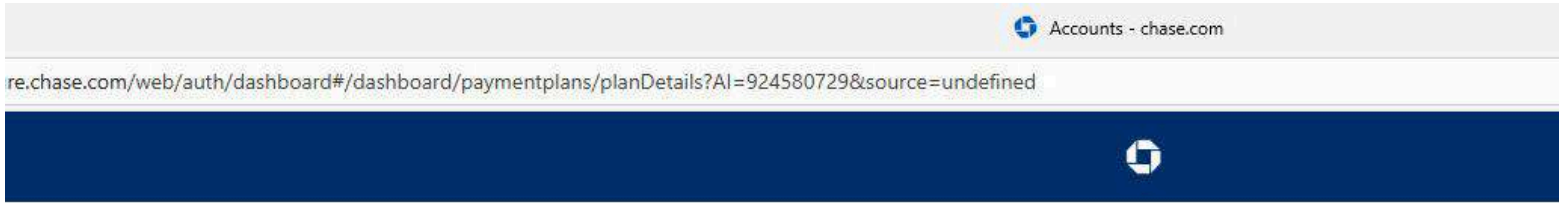
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ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 3207

Previous Balance	\$5,084.18
Payment, Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$72.67
New Balance	\$5,196.85
Opening/Closing Date	09/20/25 - 10/19/25
Revolving Credit Amount	\$5,000
Available Credit	\$0
Cash Access Line	\$250
Available for Cash	\$0
Past Due Amount	\$127.00
Balance over the Credit Access Line	\$196.85

Here is the PROOF#2 CHASE BANK 0.00% - AFTER THE CALL



Payment Plan Details

You accepted a payment plan for CREDIT CARD [REDACTED]

Pay your full account balance over a set period of time by making regular fixed payments at a reduced interest rate. Once you've accepted a payment plan, your account isn't closed already.

Payment details

\$87.00 per month	11/2/2025 Plan start date	11/2/2030 Scheduled end date
----------------------	------------------------------	---------------------------------

Summary of terms

- Your first payment must be posted by 11/17/2025.
- If you make your payment from 8 PM-11:59 PM ET, we'll credit your account for the date you chose. It may take up to 1-2 business days to appear on your account.
- If you schedule less than 15 days before your payment plan start date, we'll schedule your first payment for the next business day.
- You'll need to make your payments on time.

[See payment activity >](#)

**\$5,196.85 / 60 Mo. Payment
with 0% interest
= \$87.00 per month**

● Need help? We're here for you. Give us a call at 1-888-809-0194 or live chat with a representative.



Here is the PROOF#3 MERCURY BANK 30.24% Rate - BEFORE THE CALL

Account Number XXXX XXXX XXXX 9170

September 20, 2025 - October 19, 2025

PAYMENT INFORMATION

New Balance	\$5,831.45
Minimum Payment Due	\$364.44
Payment Due Date	11/16/2025

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.00.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the Minimum Payment	26 years	\$19,236.00

If you would like information about credit counseling services, call 844-471-0708.

INTEREST CHARGE CALCULATION

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

Type of Balance

Purchase
Balance Transfer
Cash Advance

Annual Percentage Rate (APR)

30.24% (v)
30.24% (v)
30.24% (v)

Balance Subject to Interest Rate

\$3,599.74
\$0.00
\$0.00

Inte

(v)

**30.24%
Interest**

Here is the PROOF#3 MERCURY BANK 0.00% - AFTER THE CALL

Payment overdue
Get back on track and stay consistent.

Your account is past due

Current balance	Total amount due
\$5,802.45	\$203.08
Past due amount	Total days past due
\$101.54	28

Your Next Payment Due Date is Nov 16

[Pay now](#)

You are enrolled in a Payment Program:

0.00% Interest

Start date:	End Date:	Fixed Payment Amount:
11/03/2025	11/03/2030	\$101.54

Program Benefits:
Interest Rate Reduction | No Late Payment Fees | No Returned Payment Fees

My activity

Total Bal \$6,092.40 / 60 = \$101.54 Pmt

[Transactions](#) [Payments](#) [Statements](#)

Title	Date	Status	Amount
PAPER STATEMENT FEE	Sun, Oct 19		+\$2.00
INTEREST CHARGE-PURCHASES	Sun, Oct 19		+\$136.31



I also had a **Mastercard through the American Airlines AAdvantage Aviator program** that carried a steep **29.99% APR**. When I was speaking with the Payment Assistant Program representative regarding my case, I'll admit — I misjudged my expected income for that month.

At the time, I expected some extra cash flow that never came. Because of that, I wasn't approved for a 0% plan, but I was able to negotiate it down to **5.99% interest on a \$12,000 balance** — still a huge win compared to the original rate.

Additionally, I worked out a **term-out plan with American Express** on a **\$3,500 balance**, securing a fixed **9.99% APR over 5 years**. It wasn't zero, but it brought immediate relief and predictable payments — and that's the real goal: clarity, peace of mind, and control.

Why This Matters

This is not a theory. This is not financial jargon. This is what actually happened when I took one courageous step and made the call.

It's proof that these hardship plans exist — and they work. If I didn't ask, I never would've known.

You might be one phone call away from the same result.

Action Steps

If you're holding a balance like this:

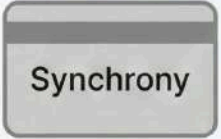

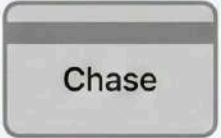





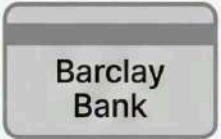

- Check your latest statement
- See if you're slightly behind or just barely able to pay
- Gather your info, pick up the phone, and use the sample script in the next chapter

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

These Are Real Rate Drops

 Synchrony	29% → 0%	 Before After
 Chase	22% → 0%	 Before After
 Mercury	29% → 0%	 Before After
 American Express	31% → 8.9%	 Before After
 Barclay Bank	28% → 5.99%	 Before After




This isn't luck. It's what happens when you ask.
Make the call. Get your rate down.





Chapter 5: Credit Score Impact: Let's Clear It Up & What the Bible says about Debt

What Happens If You Accept the 0% Plan


If you *do* get approved (and you follow the exact script in this book), here's what happens next:

1.  Your interest drops — usually to 0% — and a fixed monthly payment is set for 60 months.
2.  Your account will be closed — meaning no more spending on that card. The remaining available credit is suspended.
3.  Your credit score *may* be impacted. Here's how it could play out:

Let's be real. The credit score system is a mess — but here's the truth you need to know.

-  If you're already behind, the *damage is done*. But this plan can prevent worse hits like 60-day or 90-day delinquencies.
-  Some banks only report 30+ day late payments — so if you're under 30 days and you enroll in the hardship plan, your score

might not drop at all.

-  In many cases, your score may actually rise within a month.

Why?

Because when your credit line is closed, your available credit shrinks, but your *utilization* is now frozen. You're no longer adding new debt. That stability can push your score back up over time.

 Bottom Line: Use the Window Wisely

If you're:

- Facing a *legit hardship*, and
- Behind on payments but not 30+ days late...

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.

And when you do — when you finally make that call — something shifts.

Not just in your bank account... but in your spirit.

You realize the fear didn't win.

You realize the shame didn't get the last word.

That quiet moment of courage becomes a turning point — a Holy moment where God meets you in the middle of your mess, not after it's 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:

This verse reminds us that while it's responsible to repay our debts, we are not defined by them. Your *true debt* — the one that eternally matters — is love. The love you showed by facing your responsibilities, honoring your creditors, and refusing to give up is 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:

This is for the moment you picked up the phone with trembling hands. God was upholding you — not the bank, not the balance, but His *righteous right hand*. This verse is a declaration that you were never alone in your moment of courage. You were covered.

Psalm 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:

Your shame was real — but it didn't have the final say. This verse speaks to your emotional transformation: from shame to radiance, from hiding

to freedom. When you turned to God and took that step, He honored it by delivering you not just from debt, but from fear itself.

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.

Don't Burn Your One Chance

What to Say (and NOT Say) to Get Approved



Green Light (Say This):

-  "Customer Assistance Plan"
-  "Here's my stated income vs. expenses"
-  "I'm going through an honest hardship"



Red Light (Avoid This):

-  "I have no money"
-  Aggressive or emotional tone
-  Calling while account is still current

 Screenshot this before your call — it's your safety tool.

FB

Chapter 6: **Debt Freedom Call Script**

Chapter 6: The Script — How to Prepare and What to Say

Part 1: The Truth Number Rule

Before you pick up the phone, you need to understand the one rule that determines whether you get approved or denied.

The bank agent is going to ask you two numbers — your monthly income and your monthly expenses. That’s it. No paperwork. No documents. Just two numbers in a conversation. And your answer will decide everything.

Here’s what most people get wrong:

If you understate your income — saying you make less than you actually do, or saying “I have no money” — they flag you as someone who cannot pay anything at all. They don’t offer you a plan. They mark your account as a potential loss. Game over. You just burned your one chance.

If you overstate your income — saying you make more than you do because you’re embarrassed, or because you’re counting money you hope to earn but haven’t received — the math won’t work in your favor.

Your income minus your expenses will show too much leftover, and the agent will say you don't qualify because you can clearly afford your current minimum payment.

The sweet spot is the truth. Your real income. Your real essential expenses. And the real amount left over — which should be roughly enough to cover the reduced monthly payment on a 0% plan over 60 months, but clearly not enough to cover your current minimum payment at 29% interest.

You're not trying to sound broke. You're not trying to sound comfortable. You're showing them that you are a responsible person in a real hardship who can afford a reduced payment but cannot afford the current one.

That's who the program was designed for. That's you.

Part 2: Calculate Your Numbers Before You Call

Grab a piece of paper or print this page. Fill in these three lines before you dial.

Line 1 — My monthly take-home income this month: \$_____

This is your actual take-home pay. Not what you used to make. Not what you hope to make next month. What you brought home this month. If your income varies, use this month's real number.

Line 2 — My total monthly essential expenses: \$_____

Add up only the essentials: rent or mortgage, utilities, food, transportation, and medical costs. Do NOT include credit card payments in this number. Do NOT include subscriptions, entertainment, or anything you could technically cut. Just the basics of keeping a roof over your head and staying alive.

Line 3 — What's left over (Line 1 minus Line 2): \$ _____

This is your truth number. This is the amount you can realistically pay toward this credit card each month. It should be a small amount — \$50, \$75, \$100 — enough to show you're willing and able to pay something, but clearly not enough to cover your current minimum payment.

The Quick Math Check

Take your credit card balance and divide it by 60. That's roughly what your monthly payment would be on a 0% plan over 60 months.

\$3,000 balance ÷ 60 = \$50/month

\$4,000 balance ÷ 60 = \$67/month

\$5,000 balance ÷ 60 = \$83/month

\$8,000 balance ÷ 60 = \$133/month

\$10,000 balance ÷ 60 = \$167/month

\$15,000 balance ÷ 60 = \$250/month

Your leftover number from Line 3 should land near that range naturally — because if your hardship is real, it will. You don't need to manufacture anything. You just need to report the truth and let the math speak for itself.

Do not round down your income to look worse off. Do not inflate your expenses. The program is designed for people in your exact situation. Trust the math. Trust the truth.

Part 3: The Word-for-Word Script

Print this section. Have it next to your phone. Follow it line by line. You don't need to memorize anything. Just read it when the moment comes.

STEP 1 — When They Answer

Agent: “Thank you for calling [Bank Name]. How can I help you today?”

You say:

*“Hi, my name is [your first name]. I’m calling about my credit card account ending in [last 4 digits]. I’m going through a financial hardship and I need help with my account. I want to pay what I owe — I’m not trying to walk away from this — but I’m in a situation where I can’t make the normal payments anymore. **Could you please transfer me to someone who handles financial hardship or payment assistance programs?**”*

If they ask why before transferring, keep it brief:

“I’ve had a significant drop in income due to [your one-sentence hardship — medical issues, job loss, reduced hours] and I’d like to explore what payment options might be available.”

Wait for the transfer. You may be on hold for a few minutes. Stay on the line.

STEP 2 — When You Reach the Hardship Department

The hardship agent will introduce themselves. They’ll verify your identity — name, address, last four of your Social Security number. This is standard. Answer normally.

Then they’ll ask the first real question.

Agent: “Can you tell me what’s going on with your situation?”

You say:

“I’ve been dealing with [your hardship — be specific but brief, 1-2 sentences]. Because of this, my income has dropped significantly and I’m having difficulty keeping up with my payments. I want to stay in good standing and pay what I owe, but I need a payment arrangement I can actually afford.”

Keep it to 3-4 sentences total. Be calm, honest, and direct. Don't ramble. Don't apologize repeatedly. Don't get into a long story — they just need to understand the nature of your hardship.

Do NOT say:

“I have no money” — This signals you can't pay anything at all.

“I don't have a job” — Even if your income is reduced, say “my income has dropped significantly.”

“I'm thinking about bankruptcy” — They stop negotiating and flag your account.

STEP 3 — The Numbers Question

This is the moment that determines everything. Pull out your numbers from Part 2.

Agent: “To see if you qualify, I need to ask — what is your monthly income and what are your total monthly expenses?”

You say:

“My income this month is about \$[your Line 1 number]. My essential monthly expenses — rent, utilities, food, transportation, medical — come to about \$[your Line 2 number]. That leaves me with about

“\$[your Line 3 number], which isn’t enough to cover my current minimum payment.”

Then add this line:

“But I can commit to a fixed monthly payment in that range if there’s a program that can help me pay this off over time.”

Why this works: You stated your real income. You stated your real expenses. The math clearly shows you can’t afford the current payment. But you also showed you CAN afford a smaller fixed amount — which is exactly what the 0% plan over 60 months would require. You made it easy for the agent to say yes.

You never demand the plan. You never say “I want your 0% program.” You present your truth numbers and let the agent connect the dots. They will bring up the Customer Assistance Plan themselves.

STEP 4 — When They Offer the Plan

After a brief hold, the agent will return with options.

Agent: “Based on what you’ve told me, you qualify for our Customer Assistance Plan. We can offer you a 60-month term at 0% interest with a fixed monthly payment of \$[amount]. Would you like to enroll?”

You say:

“Yes, I’d like to enroll. Thank you.”

That’s it. Accept it. Don’t negotiate the terms. Don’t ask for a better deal. Don’t say “let me think about it” — because this offer may not be available if you call back. If the payment amount is close to your leftover number, accept it immediately.

STEP 5 — Confirm the Details

Before you hang up, ask these questions and write down every answer:

“Can you confirm — what is the interest rate on this plan?”

(Should be 0% or very low)

“How many months is the plan?”

(Should be 60 months)

“What is my exact monthly payment amount?”

“When is my first payment due?”

“Will the account be closed to future purchases?”

(Yes — this is standard. Your card is closed but your debt is now manageable.)

“Will I receive written confirmation of these terms?”

If they ask when you’d like to make your first payment:

“I’d like to schedule my first payment for 14 to 21 days from today, please.”

This gives you breathing room to prepare. Most banks will allow it. If they insist on immediate payment, ask for at least 7 days.

STEP 6 — After You Hang Up

Write down the date of the call, the agent’s name or ID number, and every term they confirmed. Do this immediately while it’s fresh.

Your 0% plan is NOT official until your first payment clears. If you miss that first payment — even by one day — the offer can be voided. You’re back to 29%.

Set a calendar reminder for your payment date. Set a second reminder two days before. Do not miss this payment.

Important: After your plan begins, the bank will typically schedule 12 monthly auto-draft payments. When you approach month 11, call the

bank and confirm that auto-pay is set up for the remaining term — months 13 through 60. If you don't, payments may stop and your plan could be affected. Set a calendar reminder now for 11 months from today.

STEP 7 — The Account Closing Risk AI Warning

Once the bank approves your hardship plan, they will permanently close that credit card. This is expected.

But here's what most people don't know: other banks may see this change on your credit profile within 24 to 48 hours. Their internal risk algorithms monitor your accounts across institutions. When Bank A closes your card and puts you on a hardship plan, Bank B and Bank C may respond by lowering your credit limits or closing your other cards preemptively.

This is not guaranteed to happen, but it is a real possibility.

Strategy: Only negotiate the cards you are truly struggling with. If you have one card that's healthy with a low balance and you might need it in the future, consider keeping that one open and only negotiating the ones that are drowning you in interest. Make a conscious choice about which accounts to call, and in what order.

Part 4: Quick Reference Card

Print this page and keep it in front of you during the call.

SAY THIS:

“My income has dropped significantly.”

“My budget is extremely tight but I can commit to a fixed amount.”

“I want to pay what I owe — I just need a plan I can afford.”

“I’d like to explore your Customer Assistance or hardship programs.”

“My income is \$[real number] and my expenses are \$[real number].”

NEVER SAY THIS:

“**I don’t have a job.**” — Even if your hours are reduced, say your income has dropped.

“I have no money.” — This flags you as unable to pay anything. Say your budget is extremely tight instead.

“Can you forgive my debt?” — Wrong department, wrong request. You’re asking for a payment plan, not forgiveness.

“I’m thinking about bankruptcy.” — They stop helping and start protecting themselves.

“I want your 0% rate program.” — Don’t demand a specific program. Present your situation and let them offer it.

A number you made up. — Don’t overstate income out of pride. Don’t understate income out of desperation. Say what’s real.

You’re Ready

You have your truth numbers calculated. You have the script printed. You know what to say and what not to say. You understand the Risk All warning and you’ve decided which card to call first.

The call takes 10 to 15 minutes. That’s it. 10 to 15 minutes to potentially save you thousands in interest and cut your monthly payment in half.

You're not begging. You're not manipulating. You're telling the truth about your situation and asking if there's a program that fits. The program exists. It was designed for people exactly like you.

"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

Pick up the phone!!!

A man in a dark blue long-sleeved shirt is sitting at a wooden desk in a home office. He is looking down at a smartphone in his hands. On the desk in front of him are several papers, a blue credit card, and an open Bible. The background shows a living room with a white side table and a plant.

Pick up the phone!!!

Don't wait for perfect confidence until you make the call.

10 to 15 minutes could save you thousands and cut your payment in half.

I believe in YOU. YOU can do it.

BONUS 1: 12 Killer Mistakes That Get You Denied (Don't Say These!)

Speak like this... to the credit card customer service representative and you just talked yourself OUT of 0% Rate (from 29%) Program.

✘ 1. “I don’t have a job.”

Translation to them: You have no income, no ability to pay.

What they hear: “You’re a bankruptcy risk.”

Say instead:

...“My income has been reduced due to medical issues. I still want to repay.”

✘ 2. “I have no money.”

This sounds hopeless. They want to hear a plan, not pity.

Say instead:

...“My budget is extremely tight, but I can commit to a small, fixed amount monthly.”

✘ 3. “I’m never going to pay this off anyway.”

Instant red flag. Sounds like you're giving up.

Say instead:

...“I want to stay in good standing — I just need a plan I can actually follow.”

✘ 4. “Can you forgive my debt?”

Wrong department. You’re not calling a church — you’re calling a bank.

Say instead:

...“I’m asking for a hardship payment plan — not forgiveness, just breathing room.”

✘ 5. “I’m thinking about bankruptcy...”

That’s like telling your barber you're considering shaving your head... mid-haircut.

Say instead:

...“I want to avoid falling behind. That’s why I’m calling early.”

✘ 6. “You guys are charging too much interest!”

Blaming the bank = bad strategy. You want help, not an argument.

Say instead:

...“My current interest rate makes it hard to stay current. Is there a 0% hardship program I may qualify for?”

✘ 7. “I’ve never been late before!”

That’s great... but not a reason for assistance. Banks care about your current numbers, not your resume.

Say instead:

...“I’ve always tried to be responsible. That’s why I’m calling before I miss a payment.”

✘ 8. “I can’t pay anything at all.”

If you say \$0, you’re signaling you’re done.

Say instead:

...“I can afford a small amount — maybe \$50–\$75 — if interest is paused.”

✘ 9. “I don’t want this on my credit.”

They already know it will impact your credit. Being overly protective makes them cautious.

Say instead:

...“I understand this may be reported. I just want to work this out respectfully.”

✘ 10. “Can I call you back later?”

You had one shot. You’re on the line. Don’t flinch.

Say instead:

...“Let’s go ahead and review what I qualify for now.”

✘ 11. “I need you to help me.”

Too vague. Too emotional. Banks work with clarity + numbers.

Say instead:

...“Here’s my income. Here are my expenses. I have \$75 left over. What options are available?”

✗ 12. “I want the 0% Rate Program you guys have.”

Why it fails:

You sound like you’re trying to access a secret coupon code — but this isn’t Amazon. Banks don’t want you to “ask for a promo.” They want you to present your hardship and let them bring up what you qualify for.

What they hear:

You googled something and are demanding a result you think you’re entitled to.


What to say instead:

“I’m going through a financial hardship and want to explore any available options to reduce my monthly payment. Based on my income and expenses, I can afford around [\$XX]. Are there any hardship or interest reduction programs I might qualify for?”

✓ Why this works:

- You’re not demanding, you’re presenting data
- You sound cooperative, not entitled
- You leave room for them to bring up the 0% hardship program (which they often will!)


Slashing Credit Card Interest to 0%

Most people get this wrong
— do this instead 



Call your lender at 15–29 days late.
That's the Golden Window for help.



Say: "I can pay a reduced amount."
 Don't say: "I have no money."



Ask for the Customer Assistance Plan —
the insider term for 0% hardship programs.

This cut my payment from \$140 → \$73/mo.
Saved \$3,850 in interest.



BONUS 2 ⚠️ WARNING: Do NOT Do This ⚠️

If you're thinking of faking a hardship just to get a 0% interest rate — don't. It will backfire.

Let's say:

- You max out your Amazon Synchrony card (Bank A),
- You “intentionally” skip payments to trigger “Customer Assistance,”
- BUT you still have two other cards open at Bank of America (“Bank B”) Mastercard and Chase Visa (“Bank C”) with \$3,000 credit limits EACH and zero balances...

Here's what could happen:

1. You might get approved for the 0% plan on Bank A.
2. But within 24–48 hours, Bank B and Bank C will see the risk.
- 3. Bank B and Bank C will shut down or “close” your \$6,000 in available credit — without notice.**

Why?

Because if you can't afford to pay the minimum on one \$3,000 card, why should you have \$6,000 in open credit elsewhere?

Banks monitor your activity in real-time with their smart RISK AI algorithm.

They'll see your hardship claim and adjust your risk profile instantly.

 **Bottom Line:**

Only apply for assistance if your hardship is real and recent. Otherwise, you risk losing access to your other credit cards — fast.

FINAL WORDS OF BLESSING FOR YOU

A Poem for You in E.E. Cummings Style

 ***There Is Hope***

*When shame once whispered, “You won’t last,”
And fear replayed your broken past,
You dared to rise, to breathe, to fight—
And spoke your truth in trembling light.*

*You dialed the number, heart unsure,
But boldness met you at the door.
One quiet “yes” began the climb—
A mountain moved, one step in time.*

*No riches yet, no crown, no fame,
But peace returned—and with it, name.*

*Not “debtor,” “failure,” “always late,”
But “child of God” with strength innate.*

*So take this truth and hold it near:
Your courage counts, your path is clear.
The same tools used by wealth and might,
Are yours by faith—begin tonight.*

Premium Edition: 0% Interest Quick-Start Action Plan

Use this checklist to move from the "Debt Spiral" to a "Hardship Approval" in the next 24 hours. Follow these steps in order to ensure you don't call too early or say the wrong thing.

Step 1: Verify Your "Golden Window"

Check your latest statement for each card. You are looking for the "Sweet Spot" where the bank is most motivated to help you.

- **Day 1–14:** Account is likely too "healthy" for a 0% offer.
- **Day 15–29: Action Zone.** You are past due, but not yet 30 days delinquent.
- **Day 30+:** Options narrow and credit damage begins.

Step 2: Prepare Your "Truth Numbers"

Have these two numbers written down before you dial. The agent *will* ask for them to verify eligibility.

- **Total Monthly Income:** Your actual take-home pay for this month.
- **Total Essential Expenses:** Rent, utilities, food, and medical only.
- **The Goal:** Show that you have a small amount left (e.g., \$75) that cannot cover your current minimum payments.

Step 3: Execute the Call (Using the Premium Script)

Open your **Chapter 7 Word-for-Word Script** and read it directly to the agent.

- **Identify:** Ask for the "Customer Assistance" or "Hardship" department.
- **Explain:** State your hardship (medical, job loss, etc.) clearly and calmly.
- **The "Anti-Rejection" Rule:** Never say "I have no money". Instead, say, "My budget is extremely tight, but I am committed to a fixed monthly amount".

Step 4: Lock in the 0% Plan

If offered the 60-month 0% plan, accept it immediately.

- **Schedule the Payment:** Aim for the first payment within 14–21 days to give yourself breathing room.
- **Official Enrollment:** Remember, the plan is **not official** until that first payment clears. If you miss it by one day, the 0% offer is voided.

Step 5: Monitor the "Risk AI" Effect

Once approved, the bank will permanently close that card.

- **The Warning:** Other banks may see this and lower your limits or close your other open cards within 24–48 hours.
- **Strategic Choice:** Only negotiate the cards you are struggling with; keep your healthiest line open if you need future flexibility.

Final Words

A reminder for your spirit as you make the call.

When shame once whispered, "You won't last,"
And fear replayed your broken past,
You dared to rise, to breathe, to fight—
And spoke your truth in trembling light.

You dialed the number, heart unsure,
But boldness met you at the door.
One quiet "yes" began the climb—
A mountain moved, one step in time.

No riches yet, no crown, no fame, But peace returned—and with it,
name. Not "debtor," "failure," "always late," But "child of God" with
strength innate.

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

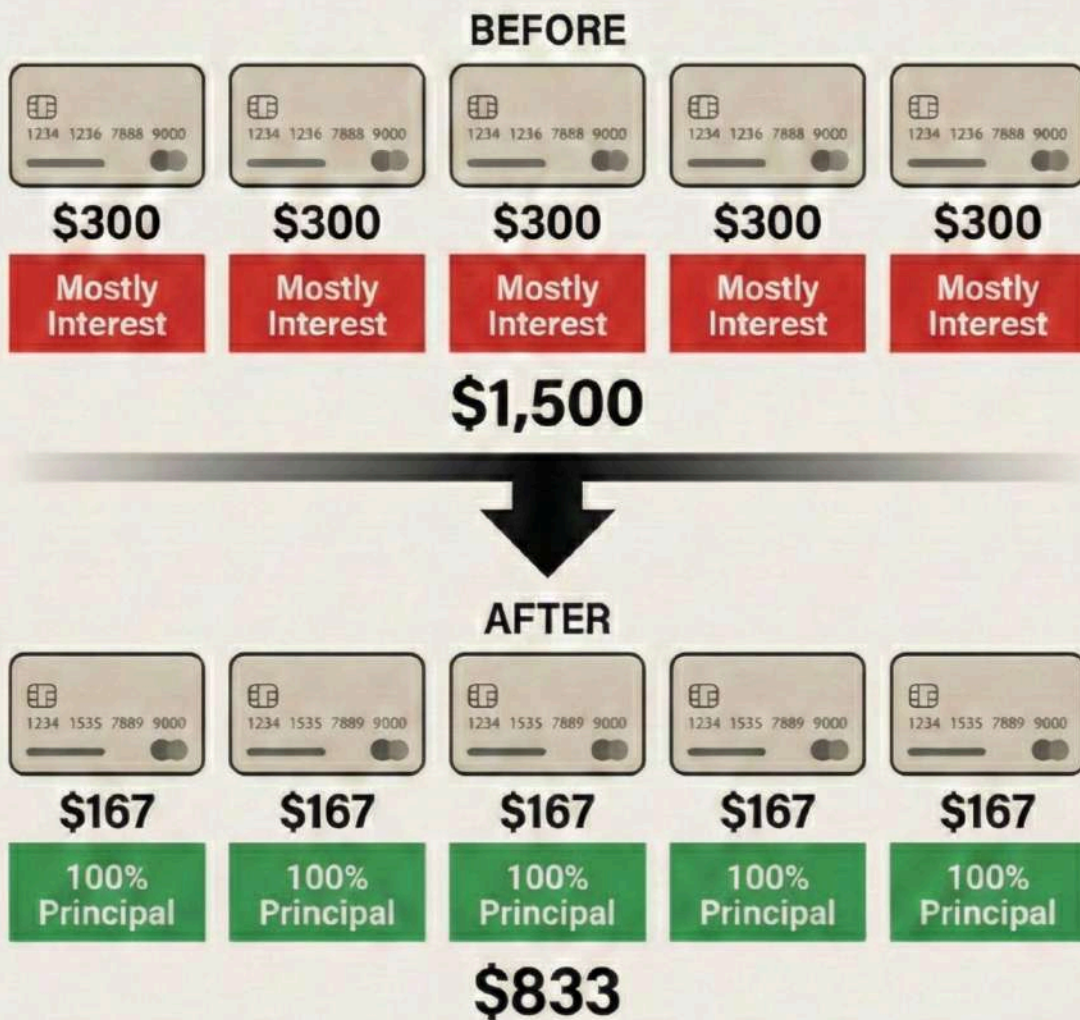
My Result

From \$1,500 down to \$833 per month – Total Credit Card Payments

These are the results of knowing exactly what to say on the call



One Call Changed It All



**\$10,000 Average Balance Each Card Total Credit
Card Owed \$50,000.00**

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

FELIX BANKER

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

To reserve your seat: Reply to the email you received this worksheet in, or DM me directly.

Disclaimer: This worksheet is provided for educational and organizational purposes only and does not constitute legal, tax, or financial advice. Interest estimates are approximations based on the APR and balance you enter and assume no new charges, fees, or rate changes during the period. Your actual interest, fees, and payoff timing will vary based on your lender's terms. Always confirm numbers against your current statements. © Felix Banker. For personal use only. Do not redistribute.