

## **How the Debt Recovery Program Works**

First of all, you fill out and send to LearnApplyProsper LLC (from now on LeAP) the 'Debt Recovery Application Form' we meet. LeAP will review it and contact you to schedule the one hour free of charge interview, discussion. The objective is to better assess the situation, get to know each other, try to have the idea of the end result.

Once the decision is made that we can work together and the timeline and objectives are realistic, we will continue to work on the program in the following stages:

- For the 1<sup>st</sup> month meet once a week.
- After the 1<sup>st</sup> month, meet once a month for next three months.
- Then once every three months.
- After a year into the program, we will establish once in 6 months follow up meetings.

Payment: You pay only when the objective is met. The payment amount will be calculated based on the hours LeAP spent with you during the program, with the rate of \$100 per hour.