

Hardship Call **Script & Checklist**

For when the minimum won't fit. Fill this in, dial, read it out loud, write everything down.

☐ Before you dial

Account (last 4 digits): _____

Due date: _____ Minimum: \$ _____

I can send this month: \$ _____

Why money is tight: _____

Restart normal payments by: _____

Phone number: _____

I'm asking for:

- ☐ Temporary lower payment
- ☐ Due-date change
- ☐ Fee waiver
- ☐ Lower interest rate
- ☐ Short hardship plan

☐ The script

"Hi, my name is _____, and I'm calling about account ending in _____. I'm having trouble making my minimum payment this month because _____. I can afford to pay \$ _____ by _____. I'd like to ask about a temporary payment plan, a due-date change, a fee waiver, or a lower interest rate, whatever options you have for someone in my situation. When could I restart my regular payments? Can you send any agreement we reach in writing, by mail or email?"

First person can't help? Ask for the hardship, account assistance or retention team.

☐ If they offer something, ask before you say yes

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|---|---|
| ☐ New required payment & first due date? | ☐ Card stays open, frozen or closed? |
| ☐ Does my interest rate change? | ☐ How is it reported to credit bureaus? |
| ☐ Will late or other fees be waived? | ☐ Will you email or mail me the full terms? |
| ☐ How long does it last? What happens after? | ☐ Calendar the new due dates before hanging up |

☐ Call notes: get it in writing

Date & time: _____ Rep's name: _____

What they agreed to: _____

New payment: \$ _____ Starting: _____ For how long: _____ Written terms received? ☐

You can make this call yourself, for free. Steer clear of anyone who promises to make your debt disappear or wants a big fee up front. Guide: freedomclimbers.com/hardship-call-script/