

A blue-tinted photograph of a family walking on a paved path in a park. A man is crouching on the left, a woman is walking in the center holding a leash, and a young child wearing a helmet is sitting in a small wagon on the right. The background shows trees and a clear sky.

GRT Financial Welcome Packet

**The first step to a
happier life**

Welcome

Congratulations on taking the first step toward financial freedom—we're thrilled to have you with us. You're now part of a community of thousands who have successfully taken control of their finances, and we're here to support you every step of the way.

At GRT Financial, we're ready to help. Whether you have questions as you get started or need guidance down the road, our team is just a call or email away.

In this packet, you'll find everything you need to get started, including what to expect from the program, answers to common questions, and the Authorization to Communicate document. We encourage you to take some time to go through it all, and if anything is unclear or you simply want to talk things over, we're here for you.

We're committed to doing everything we can to help you achieve the settlements you deserve and complete this program debt-free. We're honored that you've chosen us to be part of your journey, and we're excited to see you reach your financial goals.

Thank you for trusting us with your debt resolution journey.

Sincerely,
GRT Financial

Steps for Success

1

Follow Your Savings Plan

Remember, the number one reason people are successful in debt resolution is their commitment to their savings program!

2

Keep Us Updated

Make sure to keep us informed about anything related to your program, including any correspondence you receive from your creditors (especially settlement offers).

3

Contact Our Client Services Team When You Need Help.

Our Phase 1 and Client Services team members have instant access to your information and have years of experience helping people just like you achieve success.

4

Stay Committed

Make your commitment to get out of debt part of a new lifestyle. The rewards are worth it, so stay focused on the end prize – becoming debt-free!

5

Signed Authorization to Communicate

IMPORTANT: Get the included Authorization to Communicate document signed in front of a notary and returned to our office. Most banks have a notary who will notarize this document for free. This is crucial for us to begin negotiations on your accounts.

6

Use the BLP Legal Club (if applicable)

You will receive your benefits in the mail following the completion of your first payment. These will explain all the benefits of being part of the BLP Legal Club. Discounted legal services are just a call away!

FAQs

What Should I Do or Say if a Creditor Calls Me?

We suggest that you communicate to the caller/creditor that you are in a financial hardship and are unable to pay anything at this time. It is important that you do not attempt to resolve or agree to an offer on your own.

What happens if my account is sent to a collection agency?

Many creditor accounts may be forwarded to collection agencies for handling. These agencies are required to notify you in writing that your account has been sent to collections. Please send all documentation you receive from collection agencies to GRT Financial. We will negotiate with these agencies on your behalf to reduce your debt. Additionally, it's crucial that you notify us as soon as your account is turned over to a collection agency. This allows us to track the status of your debt and target the best possible settlement offers for you.

What should I do if I receive a settlement offer from a creditor?

If you receive a settlement offer in the mail or by phone, it's important to forward it to us at GRT Financial. These offers may not be the best available option for you, and they need to be reviewed by our team to ensure you get the best possible resolution. The offers you receive are likely due to the steps we've taken to prepare your accounts. Allow us to use our experience, contacts, and historical data to maximize your savings and get the most out of your program.

REMINDER: The Power of Attorney and Authorization to Communicate documents are included in this packet. Please ensure these are signed with a notary present and return it to our office as soon as possible.



Contact us

Phone: 248-469-8700

PO Box 30017
Salt Lake City, UT 84130

Ask Questions and Send Documents: customercare@grtfinancial.com

Hours of Operation: 8 a.m.- 9 p.m. Eastern Monday – Friday (Closed Weekends)