



Q & A's

1. Why should I build a franchise business with The Credit Clinic?
 - a. We are the number #1 credit restoration company in the U.S.
 - b. Best Commissions in the industry!
 - c. Best Corporate support and training in the industry!
 - d. MORE CASH IN YOUR POCKET!!
2. Is this a SCAM?
 - a. No, we are NACSO (National Association of Credit Services Organizations) Members and CROA Certified (Credit Repair Organizations Act). The credit repair industry is regulated by the FTC (Federal Trade Commission)
3. Is this an MLM?
 - a. No, although we do pay an override for Sales (inquire with our Recruiter)
4. Do I need a License?
 - a. No, but we do require that all of our Agents become CROA Certified through NACSO within 6 weeks of joining The Credit Clinic as an Agent
5. Do I do the actual credit repair myself?
 - a. No, the Corporate office in Tempe, AZ processes all of the credit repair paperwork. You are responsible for selling and explaining the service only!
6. Can I do credit repair in all 50 States?
 - a. Please review the map on the "Opportunities" page of the main website. We are able to do credit repair in all 50 States, although advertising for credit repair services is limited to the 34 States shown on the map. All other states are by referral only.
7. Is there Training provided?
 - a. Yes, you will be going through a 6 Week Fast Track Coaching/Mentoring program. We will walk you through the credit repair process, marketing and building your business.
8. Can I hire my own Agents?
 - a. Yes! After you've completed the Coaching program and have completed the certification process for the CROA exam
9. How does compensation work for The Credit Clinic?
 - a. You would be a W9 Independent Contractor, responsible for your own taxes. Each credit repair file is paid on a commission basis. The Credit Clinic pays by check on the 1st and the 15th of the Month.
10. If my Client cancels their Agreement do I have to pay back my commission?
 - a. No. The Credit Clinic never does a charge back on Agent commissions once your Clients initial payment has been processed.
11. Do I need to do this full-time to make money?

- a. No, although you will find that typically you can make as much money part time as if you were working full time!
12. Do I get a protected territory?
- a. No, all Agents are able to sell in all areas (see question #4) in the U.S.
13. Can I be let go even though I am an Independent Contractor?
- a. Yes. The Credit Clinic reserves the right to terminate the Independent Contractor Agreement for any reason including but not limited to 30 days for non-production of sales. Termination also applies to unethical business practices.
14. Will it cost me anything to join as an Agent with The Credit Clinic?
- a. Yes. The total investment will be: \$599.00
 - i. \$350.00 6 Week Fast Track Coaching/Mentoring Program
 - ii. \$199.00 CROA Certification
 - iii. \$ 50.00 Customized URL Link to The Credit Clinic
 - iv. * Business cards available per your design request/cost varies
15. Do I have to generate my own leads?
- a. Yes, you will be generating your own leads. The Credit Clinic will be assisting you in the learning process of how to generate leads which best suite your marketing niche.
16. What marketing supplies are available?
- a. There is a state-of-the-art Corporate website which will be your main marketing tool, along with pre-designed marketing pieces.
17. Do I need my own website?
- a. No, you will be able to purchase a customized URL link for \$50 which will be a “redirected” link to The Credit Clinic Corporate website
18. Can I do this business from home?
- a. Yes, although to maximize your success you’ll need to put in the footwork as well!