

5ARZ LIBERATOR PROGRAM

Erase \$1B in Debt by 2030



Mission

Erase \$1 billion in American consumer debt by 2030.

One human at a time. One household at a time. One campus at a time.

There are 220 million US adults carrying \$17 trillion in debt. Most of them are paying 20%+ interest to keep up. 5arz pays creditors directly; members earn it back doing simple tasks from home. We're building the army that puts the link in front of everyone who needs it.

That army is the **5arz Team Program**.

The three roles

ROLE	WHAT YOU DO	WHAT YOU EARN
★ Team Member	Refer people who have debt. Help them sign up and qualify.	1.00% of every dollar your recruits pay down.
◆ Team Captain	Build a team of 5+ active Team Members. Coach them.	0.25% override on everything your squad's recruits pay down (on top of your own 1%).
◇ Regional Lead	Run a region or campus. Lead 3+ Team Captains.	0.10% override on third-layer activity. Featured on the Top Teams.

1 Star = \$1. All earnings credit automatically as your downline burns off real debt. No advance fees. No headcount bounties. Pure performance comp.

Promotion ladder

TITLE	REQUIREMENT	UNLOCKED
Recruit	Just signed up — verifying	Personal dashboard
team member	Verified + 1 qualified recruit	Share code, share kit, L1 earnings
Team Captain	5 active Team Members in your downline	Team dashboard, L2 override, "Captain" badge
Regional Lead	3 Team Captains under you	L3 override, leaderboard feature, Founder swag
Senior Regional Lead	5 Regional Leads	Direct line to HQ, Tier-1 quotas, equity grant eligibility

Every promotion is automatic — when you hit the threshold, your role updates and the new dashboard surfaces unlock. No application. No waiting list.

What you're actually doing

You're helping people you know get out of debt they were never going to escape paying interest on. Every household you sign up that pays off their balance is one less American working a second job to cover finance charges.

This is not "be a brand promoter." This is not "sell our product." This is: **help your people get out of the trap, and earn while you do it.**

What we give every Team Member

The moment you activate at 5arz.com/team :

1. **Your code** — unique, shareable (`B7K2QN4M` -style)
2. **Your dashboard** — live downline, every Star tracked in real time
3. **Sharing kit** — one-click share to SMS, WhatsApp, X, TikTok, Instagram, Email
4. **Campus + global leaderboards** — compete with every Team Member in the country
5. **The branded materials pack** — one-pager PDF, 20 ready-to-paste social posts, talking points, printable flyer
6. **Direct support** — DM the founder, get answers within a day

When you hit Captain or higher, you also get:

- **Team dashboard** — total debt secured by your team, payouts earned, member-by-member breakdown
- **Squad messaging** — coordinated SMS/email to your team
- **Team Captain swag** — t-shirt, branded shareables
- **Founder-rep status** — first 50 Captains get a public profile, equity eligibility, and a voice in product direction

The compliance line (so nobody gets burned)

This is **not** an MLM in the bad sense. Here's the math that keeps us legal:

PYRAMID SCHEME	5ARZ TEAM PROGRAM
You pay to join	Free — always
You buy products to qualify	No purchase requirement
Pay flows from new signups' fees	Pay flows from real debt paid down
Earnings depend on recruiting headcount	Earnings depend on recruits actually using 5arz

You earn **nothing** until your recruit verifies their identity, runs a credit check, and we send their first creditor payment. If they sign up and ghost — zero. If they pay off \$10,000 — you make \$100.

That's the **Koscot test**, the **Amway safeguards**, and the **BurnLounge precedent** all satisfied. The FTC's official line between legal multi-level compensation and a pyramid scheme. We're firmly on the legal side. Always.

How to start (today)

1. **Sign up** at 5arz.com (5 min)
2. **Activate as Team Member** at 5arz.com/team
3. **Grab your kit** — one-pager, social posts, talking points (all in the dashboard)
4. **Share with your 20 closest people first** (personal DMs convert 20× higher than mass posts)
5. **Help your recruits finish verification** — your Stars start the moment they qualify

The vision

By end of 2026:

- **50,000 active Team Members**
- **100 Regional Leads**
- **\$100M in consumer debt erased**

By 2030:

- **1 million members**
- **\$1 billion in debt erased**
- Every major US college campus represented

You're not joining a job. You're joining a mission with comp attached. Get in early — the first 1,000 Team Members get founder status and meaningful equity consideration when we raise.

Ready?

Sign up: **5arz.com**

Activate: **5arz.com/team**

Questions: **info@5arz.com**

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