

5ARZ LIBERATOR PROGRAM

Recruit. Earn. Repeat.



The opportunity to get paid for sharing something people already need.

What 5arz does (in 30 seconds)

5arz pays off your friend's debt today. They earn it back by completing simple tasks from their couch — multiple-choice questions, content checks, quality ratings. No interest. No penalties. No job required.

When you refer someone, **you earn Stars every time they pay down debt**. As long as they keep using 5arz, you keep earning.

How you get paid

Three tiers, all tied to *actual debt your downline burns off*. No signup fees from your recruits. No starter packs. No headcount bounties. Just real performance compensation.

TIER	WHAT YOU EARN	THE MATH
★ L1 · Direct	1.00% of what your recruit pays off	\$10,000 burned → 100 Stars (\$100)
✦ L2 · Team	0.25% when your recruits' recruits pay down	\$10,000 burned → 25 Stars (\$25)
◇ L3 · Campus	0.10% two layers down — your network's network	\$10,000 burned → 10 Stars (\$10)

1 Star = \$1. Stars hit your balance the moment your recruit's creditor payment is sent. Watch your number tick up in real time on [/team](#).

A realistic example

You sign up **20 friends** in your first 90 days. Five of them recruit **3 more** each (so 15 in your L2). Average debt across the 35 people: **\$8,000**.

Over the year as they pay down debt:

- L1 earnings: $20 \times \$8,000 \times 1.00\% = \mathbf{\$1,600}$
- L2 earnings: $15 \times \$8,000 \times 0.25\% = \mathbf{\$300}$
- Plus L3 from any of THEIR recruits

Total: \$1,900+ in Stars to erase your own debt or cash out — all from sharing a link.

A real team captain (50 directs, 100 in team) can clear **\$10K+/year** running this part-time.

Who's a good recruit?

Anyone you know who has any of these:

- Credit card balance
- Medical bill
- BNPL (Klarna, Affirm, Afterpay)
- Old student loan
- Personal loan
- Past-due bill in collections

That's most of America. Average household carries \$7,500 in credit card debt alone.

Who's a good rep?

If you've ever:

- Run a side hustle
- Promoted a club or party on campus
- Had a group chat with 50+ people
- Closed a sale of any kind
- Built a TikTok following

You can run this. The work is: **share your link, follow up, help your recruits get verified**. That's it.

Three steps to start

1. **Get your code.** Sign up at 5arz.com, complete verify, grab your code from `/team`.
2. **Share it.** Drop the link in group chats, on social, on a flyer outside the dining hall. Use the share kit on `/team` (SMS, WhatsApp, X, TikTok, Instagram, Email — one-click each).
3. **Help them finish.** Your recruit needs to do three things to qualify you for payout: verify identity, run a credit pull, get a first creditor payment sent. Walk them through it. Once they qualify, **your Stars start flowing automatically.**

Build a campus team

Want to dominate your university? Name your team on `/team` (e.g. "USC Ambassadors") and tag your campus code (`usc`). Every recruit who signs up under you gets attributed to your team and shows up on the **campus leaderboard**. Top teams across all campuses get featured + 5arz swag + Tier 1 rep status (higher rates).

Why this is different from MLM scams

This isn't Herbalife. Here's the math:

PYRAMID SCHEME	5ARZ TEAM PROGRAM
You pay to join	Free to join
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	Earnings depend on recruits actually using the product

You earn **nothing** until your recruit verifies their identity, runs a credit check, and pays off real debt. If they sign up and ghost — zero. If they pay off \$10,000 — you make \$100. That's the FTC's line between legitimate multi-level marketing (Amway, Avon) and a pyramid scheme. We're firmly on the legal side.

What's capped

- Max upline payout per referee across all three tiers: **3% of their debt burn-down**
- No more than **one direct upline** per recruit (whoever's code they used to sign up)
- Stars are paid out as the recruit burns down debt — **never in advance**

Tools we give you

When you sign up at `/team`, you get:

- Your unique share code (`B7K2QN4M` -style)
- A live dashboard showing every recruit, their status, and Stars you've earned
- Campus + overall leaderboards (compete and brag)

- Six one-click share buttons (SMS, WhatsApp, X, TikTok, Instagram, Email)
- Auto-attribution — anyone landing on 5arz.com/?ref=YOURCODE gets tagged to you for 60 days

Ready?

1. Sign up: 5arz.com
2. Get your code: 5arz.com/team
3. Share it. Start earning.

Questions? Email info@5arz.com or DM @5arzhq on every platform.

5arz Inc · USPTO 63/979,474 · Delaware C-Corp · FTC TSR-compliant · 1 Star = \$1 USD utility credit

This is not an offer to sell securities. Earnings depend on referee activity; past performance does not guarantee future results. Average earnings disclosure available at 5arz.com/earnings.

Ready? Sign up at 5arz.com. Activate at 5arz.com/team. Questions: info@5arz.com