

| 5ARZ LIBERATOR PROGRAM

Talking Points for Every Conversation

For face-to-face conversations — campus tabling, dorm flyering, friend-of-friend intros, networking events. Memorize three of these. Use the right one for the moment.

30-second elevator pitch

5arz pays off your debt for you. You earn it back doing simple tasks from your phone at home — 10-minute multiple-choice questions, content checks, easy stuff. No interest. No fees. Most people are debt-free in about a year working a few hours a week. I'm running a campus team — if you want to check your offer, it's free, takes five minutes, and there's no commitment.

When they ask "What's the catch?"

*Honest answer: there isn't one for you. **For us**, we make money by selling the task answers to AI research partners — companies like Anthropic and OpenAI pay for human judgment data to improve their products. That's how we fund paying your debt off. So you're getting paid to do work that's actually valuable. Your debt gets erased, AI labs get cleaner data, we earn a small margin. Everyone wins.*

When they ask "Is this a scam?"

*Fair question. Here's the test: **No money leaves your wallet, ever.** No signup fee. No credit check that affects your score. No "starter pack." If 5arz disappeared tomorrow you'd lose nothing. We hold a US patent on the model (USPTO 63/979,474), we're a Delaware C-Corp with proper licensing, and we're FTC-compliant. Want me to walk you through the verify flow right now? You can stop at any step.*

When they ask "How is this different from a payday loan?"

Critical difference: **this is not a loan**. A loan you owe back with interest, on a fixed schedule, no matter what. 5arz pays your creditor and you owe us only what they paid, with **zero interest**, on no fixed schedule. You can pause for a month, take a break, take a year. Your balance never grows. If you never complete another task, we just don't get paid back — you don't accrue penalties, you don't go to collections, nothing.

When they ask "How much can I actually pay off?"

Average member burns down **\$620/month** working 5-8 hours a week. That clears a typical \$5K balance in about 8 months. The number scales — if you put in more hours, you pay off faster. Tasks are around \$2-\$5 each in Star value and take 10-15 minutes. Some people make it a side hustle, some treat it like part-time work, some just chip away on the couch while watching TV.

When they ask "Why are you doing this?"

Because I get paid every time my recruits pay down debt. **1% of whatever you burn off**. If you have \$5K and pay it off, I make 50 Stars — that's \$50 toward erasing my own debt. So it's actually in my interest to make sure you **SUCCEED**, not just sign up. Which is why I'll help you through the verify flow if you want and check in on you. No pressure either way though.

When they push back: "I don't want to do tasks all day"

Totally fair. Two things: (1) **you don't have to**. Most people do 30 min in the morning + an hour at night, that's plenty. You can pause for a month if life happens, no penalty. (2) The tasks are actually kind of fun — they're multiple-choice judgment calls about content quality. Not data entry, not surveys, not "watch this ad." More like Reddit moderating. If you'd rather not, totally cool — but maybe forward my link to someone you know who'd benefit? I'll cut you in on what they earn off.

When they have specific debt: credit card

Perfect — credit cards are exactly the sweet spot. Most members come in with \$3K-\$15K in credit card debt at 20%+ APR. 5arz pays it off TODAY, your APR effectively becomes zero, and you grind it down with tasks instead of paying \$200/month in interest. Even if you only worked 2 hours a week, you'd still be saving the interest. Want me to do a quick math comparison with your card right now?

When they have specific debt: medical

Medical is the easiest. Most medical debt is non-interest-bearing and the providers will discount aggressively to settle. 5arz pays the bill in full or at a discount and you pay us back over time with no interest. Walking out of a \$4,000 hospital bill in 6 months working part-time from home — that's a typical 5arz member.

When they have specific debt: student loans

*Honest answer: federal student loans we can't touch yet — those have to stay with the government. **Private student loans we CAN.** If you have any Sallie Mae, SoFi, Navient private balances, those qualify. Want me to check what types you have during verify?*

When they have specific debt: BNPL (Klarna, Affirm, Afterpay)

BNPL is huge for us — average person has \$300-\$1,500 spread across three or four BNPL accounts, and missing a payment kills your credit. 5arz consolidates all of them, pays everyone, you owe us one number with no interest. We just had a member retire \$1,400 across four BNPL accounts in 60 days.

When they ask "Why would AI companies pay for tasks?"

Same reason Google pays for human eyeballs to label street signs for self-driving cars — humans are still the gold standard for judgment on quality, accuracy, and nuance. AI models can't reliably tell which of two

responses is more helpful or factual yet. That's why every major lab (OpenAI, Anthropic, Google, Meta) spends hundreds of millions per year on services like Scale AI, Surge, Toloka — they're all middlemen who take 60% and pay workers 40%. We cut out the middlemen and route the money directly to the people whose answers fund it.

When they ask "How do I know it's legit?"

Three quick checks:

1. **Patent:** USPTO 63/979,474, filed Feb 2026. Public record at uspto.gov.
2. **Entity:** Delaware C-Corp, registered. Foundation in Cayman Islands. Real legal infrastructure.
3. **Money trail:** When 5arz pays your creditor, you get a confirmation email FROM your creditor — Chase, Capital One, whoever. So you're not trusting us, you're trusting the bank that just got paid.

Plus: nothing leaves your wallet. There's no risk to checking your offer.

When they're worried about credit impact

Two parts: (1) **Checking your offer is a SOFT pull** — zero impact on your score. (2) When 5arz pays off your debt, that's reported as a "settled" or "paid in full" depending on the creditor. Settled can temporarily ding your score 20-50 points, paid-in-full helps. We work with the creditor to negotiate the best designation possible. Most members see their score recover and net improve within 6 months because total debt drops dramatically.

The follow-up close

Look, I'm not going to chase you. If this isn't for you, no hard feelings. But if you're paying interest on debt right now, this is genuinely the easiest path to zero I've ever seen. Five minutes to check your offer. **You can leave any time, no commitment.** Want me to text you the link right now?

When they sign up — IMMEDIATE follow-through

After they hit submit on verify:

Solid. Two things real quick:

1. **Check your email** — there's a Stripe Identity link to confirm your ID. Takes 90 seconds. Without that, nothing moves forward.
2. **Pick the Spinwheel option** when it asks you about debt sources — it's a soft pull, no credit impact, way faster than typing everything in manually.

*Once those two are done, you'll see your debts listed and your offer is locked. **First creditor payment usually goes out within 48 hours.** That's also when my Stars start ticking up — so I'm motivated to help you finish. Hit me up if anything gets stuck.*

Campus tabling specifics

Set-up:

- Small sign that says **"WE PAY YOUR CREDIT CARD DEBT"** — that's the entire hook
- QR code linking to [5arz.com/?ref=\[YOURCODE\]](https://5arz.com/?ref=[YOURCODE]) printed on cards
- A laptop or tablet open to </team> showing your dashboard burn-down as social proof
- One or two recruits hanging around as testimonials

Approach:

- "Hey — got any credit card debt you're tired of paying interest on?"
- If yes: 30-second pitch
- If maybe: card with the QR
- If no: "Cool, anyone in your life who does? Forward this link — if they sign up under you, I'd cut you in on what they pay down."

Volume metric: 100 conversations per day, 20 cards taken, 5 sign-ups, 2 qualified. That's a top tabler. If you're under 1 sign-up per 50 conversations, your pitch is off — try a different opener.

What to do if a recruit asks something you don't know

Honest answer: "I don't know — let me find out and get back to you." Then ping us at info@5arz.com with the question. We'll get back within a business day. Never make something up. Never overpromise. The whole program works because we're the legit alternative — we ruin the position the second a rep starts making stuff up.

The mindset

You're not selling. You're **introducing**. Most of the people you talk to already have debt and already wish there was a better way. You're the one who found it. Your job is to make sure they see what you saw, then get out of their way.

Receipts > pitches. Numbers > vibes. Help them succeed and your number ticks up automatically.

Anything you want, plug it into a Vault Statement

When you're talking to someone who's hesitant, anchor everything to a real number. Not "you could save a lot of money," but "you could save \$1,847 in interest this year alone." Pull out a calculator. Show the comparison. Numbers cut through skepticism faster than anything else.

That's the playbook.

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