JUBILEE
RELIEF HUB

Partner Application

Question Reference & Preparation Guide

Thank you for your interest in becoming a Jubilee partner. This guide lists every question in the online Partner Portal application so you can prepare your responses in advance.

The application is organized into six steps. You won't see every section — the form adapts based on the service areas you select in Step 1, so you only answer questions relevant to your organization. Fields marked with an asterisk (*) are required.

> **How to use this guide**
> Draft your answers here, then transfer them into the online form. The more specific and quantified your responses (timelines, success rates, typical outcomes), the better Jubilee can match you with the right participants.

Step 1 — Service Areas

Which service areas does your organization provide? *

Select all that apply. The remainder of the application adapts to your selections.

- ☐ Student Loans
- ☐ Credit Cards
- ☐ Auto Loans
- ☐ Mortgages
- ☐ Personal Loans
- ☐ Savings & Financial Planning

Step 2 — Company Information

Company Logo

Upload an image file of your company logo in the online form.

Company Name *

Answer:

Company Website *

Answer:

Primary Contact Name *

Answer:

Contact Title / Role

Answer:

Contact Email *

Answer:

Contact Phone *

Answer:

Public Contact Email for Users

This is the email address participants will see when matched with your program.

Answer:

Organization Type

- ☐ Nonprofit
- ☐ For-Profit
- ☐ Government Agency
- ☐ Credit Union / Bank
- ☐ Law Firm
- ☐ Financial Coaching Firm

Step 3 — Your Service Profile

Geographic Coverage *

- ☐ Nationwide
- ☐ Specific States

If specific states — which states do you serve?

States:

Services offered per debt type *

For each selected debt type, indicate which services you offer.

Student Loan services:

Credit Card services:

Auto Loan services:

Mortgage services:

Personal Loan services:

Credit card debt categories you handle (if applicable)

By balance type, interest-rate category, account status, or rate situation.

Categories:

Pricing Model *

- ☐ Free
- ☐ Nonprofit (sliding scale or grant-funded)

- ☐ Fee-based
- ☐ Employer-paid
- ☐ Sliding scale

Client Onboarding Process

Walk us through what a new client experiences from first contact to enrollment.

Description:

Typical Client Behavior at Start

What emotional or behavioral state do most clients present with when they first engage?

Description:

Languages Supported

- ☐ English
- ☐ Spanish
- ☐ Mandarin
- ☐ French
- ☐ Portuguese
- ☐ Arabic
- ☐ Vietnamese
- ☐ Korean

Brief Description of Services *

In 2–4 sentences, describe what your organization does and how you help clients.

Description:

Step 4 — Debt-Specific Service Details

Complete only the sections matching the service areas you selected in Step 1.

Student Loans

Which loan types do you support?

- ☐ Federal loans only

- ☐ Private loans only
- ☐ Both federal and private
- ☐ Parent PLUS loans

What programs / strategies do you assist with?

- ☐ Forgiveness programs (PSLF, IDR forgiveness)
- ☐ Income-driven repayment plans
- ☐ Refinancing
- ☐ Consolidation
- ☐ Loan consolidation analysis

What documentation is required from clients?

e.g., recent pay stubs, tax returns, proof of employment, loan documentation.

Answer:

Average timeline to first meaningful result

- ☐ 1–2 weeks
- ☐ 1–3 months
- ☐ 3–6 months
- ☐ 6–12 months
- ☐ 12+ months

What percentage of participants complete the program?

e.g., 85%

Do you specialize in public service workers?

- ☐ Government employees
- ☐ Teachers
- ☐ Healthcare workers
- ☐ Non-profit staff
- ☐ No specialization

Credit Cards

What services do you provide?

- ☐ Debt consolidation
- ☐ Debt settlement
- ☐ Credit counseling
- ☐ Balance transfer assistance
- ☐ Hardship / forbearance programs
- ☐ Creditor negotiation
- ☐ Other

What types of credit card debt do you work with?

- ☐ Revolving / current balances
- ☐ Delinquent accounts
- ☐ Charged-off debt
- ☐ Collections accounts
- ☐ High-interest promotional balances

Typical debt reduction for settlement clients (if applicable)

e.g., 40–60% reduction

Can you negotiate lower interest rates with issuers?

- ☐ Yes, routinely
- ☐ Yes, sometimes
- ☐ No, not part of our service

What delinquency level do you accept?

- ☐ Current / no delinquency only
- ☐ Up to 30 days late
- ☐ 30–90 days late
- ☐ 90+ days / charged-off
- ☐ Any delinquency level

Average time to resolution or first significant progress

- ☐ Under 3 months
- ☐ 3–6 months
- ☐ 6–12 months
- ☐ 1–2 years
- ☐ 2–3 years
- ☐ Varies significantly by case

Typical credit score impact (be specific)

e.g., Initial impact −50 to −100 pts, recovery takes 12–18 months.

Answer:

What monthly payment / savings can clients expect?

e.g., $200–400/month payment or 30–50% reduction

Minimum total credit card debt to enroll

e.g., $5,000 / $10,000 / flexible

Maximum credit card debt you handle

e.g., $75,000 / $100,000+ / no limit

Do you work with accounts already in collections?

- ☐ Yes, routinely
- ☐ Yes, but limited
- ☐ No, must resolve first

Do you work with clients in or near bankruptcy?

- ☐ Yes
- ☐ Only Chapter 13 (with repayment plan)
- ☐ No

Do you manage multiple cards or focus on the single largest debt?

- ☐ Consolidate all cards
- ☐ Focus on highest balance first
- ☐ Flexible approach
- ☐ Other strategy

Auto Loans

What services do you offer?

- ☐ Refinancing
- ☐ Loan restructuring
- ☐ Repossession prevention
- ☐ Trade-in optimization
- ☐ Lease-to-own assistance

LTV (Loan-to-Value) and credit requirements

e.g., Max 120% LTV, minimum 620 credit score.

Answer:

Average time to close refinance / restructure

- ☐ 1–2 weeks
- ☐ 2–4 weeks
- ☐ 1–3 months
- ☐ 3+ months

Average monthly payment savings for clients

e.g., $150–300/month

Typical interest rates offered (if applicable)

e.g., 4.5–8% APR range

Do you work with clients who are delinquent?

- ☐ No delinquency

- ☐ 1–3 months late
- ☐ 3+ months late
- ☐ All delinquency levels

Mortgages

What services do you specialize in?

- ☐ Loan modification
- ☐ Refinancing
- ☐ Forbearance assistance
- ☐ Foreclosure prevention
- ☐ Short sale consultation

What hardship qualifications do you require?

e.g., Income loss, medical emergency, job transition, pandemic relief.

Answer:

Average time from application to resolution

- ☐ Under 2 months
- ☐ 2–4 months
- ☐ 4–6 months
- ☐ 6–12 months
- ☐ 12+ months

Minimum credit score requirement

e.g., 580, 620

LTV (Loan-to-Value) limits

e.g., Max 100%, 110%, 125%

Average monthly payment reduction achieved

e.g., $200–500/month or 15–25%

Personal Loans

What services do you provide?

- ☐ Debt consolidation
- ☐ Refinancing for better rates
- ☐ Debt restructuring
- ☐ Credit building assistance

Typical APR improvement for refinance clients

e.g., 18% to 8% APR

Minimum credit score to qualify

e.g., 600, 650, 700

Typical debt range you work with

e.g., $5,000–$50,000

Average time to fund / implement

- ☐ 1–3 days
- ☐ 1–2 weeks
- ☐ 2–4 weeks
- ☐ 1–3 months

Average monthly payment reduction

e.g., $150–400/month

Savings & Financial Wellness

What financial wellness services do you offer?

- ☐ Financial coaching
- ☐ Budgeting assistance
- ☐ Automated savings programs
- ☐ Emergency fund building
- ☐ Credit score improvement tracking

How do you measure success for clients?

e.g., Debt reduced by X%, savings built to Y months emergency fund, credit score improved Z points.

Answer:

Average engagement period

- ☐ 1–3 months
- ☐ 3–6 months
- ☐ 6–12 months
- ☐ 12+ months
- ☐ Ongoing

What behavioral changes do most successful clients make?

Answer:

Common Questions (All Service Types)

Which service models do you offer?

- ☐ DIY / self-guided
- ☐ Guided with support
- ☐ Full-service managed
- ☐ Comprehensive credit counseling

What is your pricing model?

- ☐ Flat fee
- ☐ % of debt / savings
- ☐ Monthly subscription
- ☐ Performance-based
- ☐ Free / nonprofit

Pricing details (be specific for matching)

e.g., $99/month subscription, or 15% of savings negotiated.

Answer:

Minimum and maximum debt thresholds

e.g., $5,000 – $100,000

Credit score requirements (if applicable)

e.g., 580+, 650+, or flexible

Ideal annual income range for your clients

e.g., $40,000 – $150,000

What behavioral indicators predict success with your program?

e.g., Consistent payment history, openness to budgeting, willingness to negotiate.

Answer:

Disqualifying factors

e.g., active bankruptcy, severe delinquency.

Answer:

Level of client involvement required

- ☐ Minimal (set-it-and-forget-it)

- ☐ Moderate (monthly check-ins)
- ☐ High (weekly engagement)

What percentage of enrolled clients complete or achieve their primary goal?

e.g., 72%

Describe typical client outcomes (quantify where possible)

e.g., 45% debt reduction in 3 years, avg credit score improvement of 120 points.

Answer:

Key differentiators vs. competitors

Answer:

Step 5 — Your Ideal Candidate

Primary goals you help clients achieve *

- ☐ Lower monthly payment
- ☐ Loan forgiveness eligibility
- ☐ Pay off loans faster
- ☐ Resolve delinquency or default
- ☐ Understand and evaluate all options
- ☐ Reduce financial stress
- ☐ Refinance or consolidate
- ☐ Navigate employer benefits

Loan statuses you work with

- ☐ Current
- ☐ Grace Period
- ☐ Forbearance
- ☐ Deferment
- ☐ Delinquent (30–90 days)
- ☐ Default
- ☐ Collections

Employment types you typically serve

- ☐ Government / Public sector
- ☐ Nonprofit
- ☐ K–12 Education
- ☐ Higher Education

- ☐ Healthcare / Medical
- ☐ Private sector
- ☐ Self-employed
- ☐ Not currently employed

Income range of typical clients

- ☐ Under $30k
- ☐ $30k–$50k
- ☐ $50k–$75k
- ☐ $75k–$100k
- ☐ $100k–$150k
- ☐ $150k+
- ☐ No income requirement

Loan balance range you typically work with

- ☐ Under $10k
- ☐ $10k–$30k
- ☐ $30k–$60k
- ☐ $60k–$100k
- ☐ $100k–$200k
- ☐ $200k+
- ☐ No minimum / maximum

Client readiness level that fits your program best

- ☐ Exploring options
- ☐ Ready to enroll soon
- ☐ Urgent / immediate need

Emotional or behavioral profile you serve well

Select the mindsets and situations where your program delivers the best outcomes.

- ☐ High financial stress
- ☐ Overwhelmed by complexity
- ☐ Hopeful and motivated
- ☐ Skeptical / needs trust-building
- ☐ Recently experienced hardship

Do you work with Public Service Loan Forgiveness (PSLF) candidates?

- ☐ Yes — this is a specialty
- ☐ Yes — as part of broader services
- ☐ No

Minimum Annual Income (optional)

Leave blank for no minimum

Maximum Annual Income (optional)

Leave blank for no maximum

In your own words, describe your ideal successful client *

Think about the situations, mindsets, and financial circumstances where your program delivers the strongest outcomes.

Answer:

What outcomes can participants typically expect?

Answer:

How long does it typically take participants to complete the program?

e.g., 6–12 months, Ongoing (12+ months)

How do you define success for your clients?

Answer:

What is your program's success rate?

e.g., 78% of clients qualify for forgiveness within 18 months

Average credit score range of your most successful clients

- ☐ Below 580 (Poor)
- ☐ 580–619 (Fair)
- ☐ 620–659 (Fair-Good)
- ☐ 660–699 (Good)
- ☐ 700–739 (Very Good)
- ☐ 740+ (Excellent)
- ☐ We work with all credit scores

Behavior toward debt — describe your most successful clients

- ☐ Proactive — seeking help before crisis
- ☐ Reactive — responding to delinquency or default
- ☐ Motivated but overwhelmed
- ☐ Skeptical but open to guidance
- ☐ Committed to a structured repayment plan
- ☐ Struggling with consistency / follow-through

- ☐ In denial or avoidant of the issue

Types of debt your program supports

- ☐ Federal student loans
- ☐ Private student loans
- ☐ Credit card debt
- ☐ Auto loans
- ☐ Mortgage / home loans
- ☐ Personal / unsecured loans
- ☐ Medical debt
- ☐ Tax debt
- ☐ Business debt
- ☐ Financial education
- ☐ Savings

Age range of your most successful clients

- ☐ 18–24
- ☐ 25–34
- ☐ 35–44
- ☐ 45–54
- ☐ 55–64
- ☐ 65+
- ☐ All ages

Average length of support / engagement

- ☐ Less than 1 month
- ☐ 1–3 months
- ☐ 3–6 months
- ☐ 6–12 months
- ☐ 1–2 years
- ☐ 2–5 years
- ☐ 5+ years
- ☐ Varies by client

Eligibility & Client Fit

What is the minimum debt threshold you work with?

e.g., $10,000 minimum; we focus on $15k+ for best outcomes

Do you work with clients who have missed payments or have accounts in collections?

Answer:

How do you handle clients with both student loan and credit card debt simultaneously?

Answer:

Is there a credit score floor for enrollment? How do you handle clients below it?

Answer:

Will you need to pull credit scores from clients, and/or from your organization?

Answer:

Do you serve clients who have previously gone through debt settlement or bankruptcy?

Answer:

Outcomes & Success Metrics

How do you define and measure a “successful” client outcome?

Answer:

What percentage of enrolled clients complete the program vs. drop out?

e.g., 72% complete, 18% pause, 10% withdraw

Can you break down success rates by debt type?

Credit card vs. student loan vs. medical.

Answer:

Do you track post-program FICO scores at 6, 12, and 24 months after completion?

Answer:

Step 6 — Capacity & Preferences

What documentation do you typically require from clients?

We'll communicate this to referred participants.

- ☐ Government-issued ID
- ☐ Social Security Number (SSN)
- ☐ Credit pull authorization
- ☐ Proof of income (pay stubs / tax returns)
- ☐ Loan statements or servicer info
- ☐ Employment verification
- ☐ FSA ID / studentaid.gov login
- ☐ No documentation required

Average time to first appointment *

- ☐ Same day
- ☐ 1–3 business days
- ☐ Within 1 week
- ☐ 1–2 weeks
- ☐ 2–4 weeks
- ☐ More than 1 month

Monthly capacity (new clients) *

Approximate number of new referrals you can accept per month.

e.g., 25

How would you like to receive referrals? *

- ☐ Dashboard only
- ☐ Email only
- ☐ Both

Pricing & Fee Structure

Are there any additional fees beyond enrollment and maintenance?

e.g., creditor disbursement fees, setup fees, exit fees.

Answer:

What happens if a client can't afford the monthly fee mid-program?

Answer:

Is the fee structure the same regardless of total debt amount?

Answer:

Do you offer hardship waivers or sliding scale pricing?

Answer:

Is there anything else you'd like to add regarding the services you offer?

Answer:

Book Recommendations (Optional)

Would you like to recommend financial books to participants on the Jubilee platform?

- ☐ Yes, I'd like to recommend books
- ☐ No thanks

If yes — do you have your own affiliate link, or would you need one from Jubilee?

- ☐ I have my own affiliate link(s)
- ☐ I'd like Jubilee to provide affiliate links

Affiliate link URL (if applicable)

https://amzn.to/yourlink

Describe the book(s) you'd like to recommend

Include title, author, brief description, target audience, and affiliate URL.

Answer:

Thank you for partnering with Jubilee.

Once you submit your application through the Partner Portal, our team will review your responses and follow up regarding next steps. Questions? Reach us through the portal or at our partner support address.