



SURPLUS FUNDS PATHWAY · ORIENTATION

Your Questions, Answered

Every question asked at the Surplus Funds Pathway Orientation, answered in writing so everyone gets the same complete answer, including people who couldn't attend. Questions asked more than once appear once. Names are never included.

It's free

No charge, and you'll never be asked for payment details.

Wednesdays, 4:30–5:30 PM PT

Live on Zoom. Every session is recorded.

No pressure to decide

Read the written terms and take your time.

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Have a question that isn't here? Email education@rescueequity.com and it will be answered and added.

1

About the Program

What this Program is, and what it isn't.

1

Will I get leads or clients from this?

No. This is an education program. It doesn't provide leads, clients, referrals or work of any kind.

2

Do I work for you, or for your recovery company?

No. Nobody in this Program works for me, for RescuEquity Education™, or for any company I own. This is a course. If you ever start your own business, any company, including any company I'm involved with, would deal with you separately, on its own terms, the same as anyone else, and this course gives no advantage or priority.

3 Will you refer me to a company, or buy what I find?

No. The Program doesn't refer students, place them, or buy anything from them.

4 Is the certificate a license?

No. It's an educational certificate from RescuEquity Education™. It isn't a government license and doesn't authorize legal work.

5 Is the orientation recorded? Can I watch the replay?

Asked 2 times

Yes. The orientation was recorded, and everyone who registered can watch the replay, including people who couldn't attend. The replay link and passcode are in the email that came with this document. Can't find it? Email education@rescuequity.com.

6 Where do I send my questions?

Email education@rescuequity.com. Every question is answered in writing and shared with everyone, and new questions are added to this document as they come in.

2 Cost and Commitment

What it costs (nothing) and what you're agreeing to.

7 What does it cost?

Nothing. There is no charge for the Surplus Funds Pathway training, and you'll never be asked for payment or payment details. If you choose to enroll, the written enrollment terms explain how the Program works.

8 Do I need to buy software, lists or tools?

No. You don't need to buy anything for this Program. When the trainings mention tools professionals use, that's for your education, not a requirement.

9 Do I have to decide today?

No. Please don't. Read the written terms, take your time, and ask us anything.

10 What am I supposed to do with the documents mentioned at the orientation?

There are two, and neither has a deadline.

1. **The Disclosure & Acknowledgment form** (the link in the chat). It confirms you heard what this Program is and isn't. It does not enroll you or commit you to anything.
2. **The written Enrollment Terms**, which arrive by email within one business day. Read them carefully. If you decide to enroll, use the online Enrollment Acceptance form linked in that email, or sign and reply to it.

If you decide not to enroll, you don't need to do anything.

3 Income and Money

Why we never quote income, payouts or fees.

11 How much can I make?

I can't and won't give you an income figure. Results depend entirely on what someone does after the course, the law where they work, and many other factors, and many people who take courses earn nothing from them. This Program teaches skills; it doesn't promise income.

12 How much money is out there? How big are these cases?

Amounts vary enormously, and a public record doesn't prove anything is recoverable. We teach how to verify, not how to estimate payouts, and we don't quote figures.

13 What fee do claimants pay?

It varies by company and is limited by law in some states and case types. We cover how fees work, and the legal limits, in the trainings. We don't recommend or quote any specific fee.

14 Some states cap what a recovery company can charge (I've heard Arizona does). How do fee limits work?

Some states limit what someone can charge for helping a person recover surplus funds, and some limit who can do the work at all. The limits differ by state and by case type, and they change, so we don't quote a figure for any state. In the trainings we cover how fee limits work and how to find and read the current law. Before you work in Arizona or any other state, read the current statute and confirm it with an attorney licensed there.

15 Are recovered surplus funds taxed?

We can't give tax advice. Whether recovered funds are taxable depends on each person's situation, so claimants should ask a qualified tax professional. If you ever run your own business, the fees you earn are business income, and you should get your own tax advice.

Training and Practice

How the trainings run, and how you move forward.

16 Will we call real people in the calling-skills sessions?

No. Every call in those sessions is role-play with simulated cases. You will never contact a real person as part of this course.

17 Can I start calling people right away?

Not as part of this Program. All practice is simulated. If you later decide to contact real people in your own business, you'll need to meet the legal requirements yourself, including do-not-call, consent and licensing rules, and get your own legal advice. Stage 2 covers those topics.

18 I already work in this industry. Can I skip Foundations?

Everyone starts with Foundations so we have a shared standard. Experienced students often move through it quickly.

19 How long does the Program take?

Asked 2 times

It's self-paced, with weekly instructor sessions. Advancement depends on demonstrated learning, not on a calendar. Questions about your enrollment or access to Program materials? Email education@rescueequity.com. You'll always be able to reach me.

20 Is there a set timeline for Stage 1 (Foundations)?

There's no fixed end date. Foundations is self-paced, with weekly instructor sessions alongside it. You work through the Quick Start, the Student Field Guide, the practice cases and the role-play assessment. Your Practice Review comes when you've demonstrated the skills, not when a calendar says so.

21 Are the Wednesday trainings recorded? Do I have to attend every one?

Asked 3 times

Yes, each Wednesday training is recorded, and enrolled students get the replay by email. If you miss a session, watch the replay before the next Wednesday. Attending live is the best way to learn, but missing one or two sessions doesn't remove you from the Program. We all have busy schedules, so show up and learn at your own pace. Since practice is the core of Foundations, plan to attend the live calling-skills sessions whenever you can.

22 Will I get a new Zoom link every Wednesday?

No new link each week. If you enroll, your welcome email includes the registration link for the Wednesday Training Series. Register once, and Zoom emails you a personal join link that works for every Wednesday session. Save that email.

23 What time do the Wednesday trainings start and end?

The Wednesday Training Series meets every Wednesday from **4:30 to 5:30 PM Pacific** (7:30 to 8:30 PM Eastern), live on Zoom.

24 What happens if I'm not ready for Stage 2?

Nobody is dropped without a clear next step. At the end of Foundations, an instructor does a Practice Review, which is an educational review, not a job evaluation. It has four possible outcomes:

1. Advance to Stage 2
2. More practice
3. Coach and retest on one specific skill
4. Complete Foundations at this level

Most gaps are handled with more practice or coaching on the specific skill. If the review records "complete Foundations at this level," you've finished Stage 1 and the Stage 2 invitation isn't offered at that point. Either way, the review tells you specifically what you demonstrated and what to work on.

25 How can I tell whether someone is actually owed surplus funds?

That's exactly what Steps 1 and 2 of the Wednesday Training Series cover: where lists come from (county, court and trustee sources) and how to research debt and ownership. A public record can suggest that funds exist. It doesn't prove who is entitled to them or how much. Verification comes before any contact. During the Program, all practice uses simulated cases, so please don't research real people for coursework.

5 Working in This Field Later

If you ever start your own business: what to know.

26 Do I need an LLC or a license?

Not to take the course. If you later start a business, what you need depends on your state and what you do, so you should get your own legal and tax advice. Module 15 covers the general requirements.

27 Is this legal? Isn't this the kind of thing scammers do?

Recovering surplus funds is a legitimate, regulated area, and the regulations vary by state. That's exactly why we teach verification, honesty, stop requests and boundaries first. Some states limit who can do this work and what fees can be charged, so anyone working in it needs to know the law where they operate.

28 Can I do this in any state?

The rules for working in this field differ by state, and the trainings explain the kinds of rules to research for your state. If you have a specific state in mind, email us and we'll follow up.

29 Which states are best for surplus funds? Which have no fee caps?

We don't rank states or recommend one. Fee limits and rules about who can do this work vary and change, and a state with fewer limits isn't automatically a better place to work. The trainings show you how to research any state's current rules so you can decide for yourself, with your own legal advice. We'll go deeper on this in class.

30 Do I need an attorney on every case, or before contacting a claimant (for example, in Georgia)?

Asked 2 times

It depends on the state and the case, so we can't give a single yes or no, and we don't give legal advice for any state. Some states and case types require court filings or limit who can help with a claim, and some situations (deceased owners and probate, competing claims, liens) need an attorney. Knowing when to stop and involve an attorney is one of the core skills we teach. If you plan to work in Georgia or any other state in your own business, confirm the current rules with an attorney licensed there before you contact anyone.

31 How long does it take for surplus funds to actually be paid out?

It varies widely by state, by county or court, and by case. Some claims move in a few months; others take much longer, especially with court hearings, probate or competing claims. We don't promise a timeline, and in this work you shouldn't promise one to a claimant either. Giving people a realistic timeline is part of earning their trust. I'll go deeper on what affects timing in class.

32 Do I need a transaction coordinator (TC)?

Not for this Program. You don't need to hire anyone or buy any service to take the course. If you ever start your own business, whether to bring in help such as a transaction coordinator is your own business decision.

33 Is there a word I should avoid when naming a surplus funds business?

Yes. The word I mentioned at the Immersion was "finder." In some states "finder" is a regulated term with its own rules, including fee limits, so putting it in your business name can create confusion about what you do and which rules apply. More generally, avoid any name that could make a claimant think you're a government office, court or county agency, or that promises results. People in this situation are often wary of scams, and your name is the first thing they judge you on. Before you register a name, check your state's rules for business names.

IMPORTANT

The Surplus Funds Pathway is an education program. It is not a job or a business opportunity, and it does not provide leads, clients, work, referrals, territory or income. No earnings are promised, and many people who take courses like this earn nothing from them. All practice uses simulated cases. The certificate is educational, not a government license, and does not authorize legal advice. There is no charge for this Program.

Still have a question?

Every question gets a written answer, shared with everyone.

education@rescueequity.com