

Retention Strategy

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Retention Strategy

Overview

Retention is the most important operational priority at Crowned Credit. High churn is a direct threat to revenue and growth — and it is largely preventable with the right process. This page covers every tool a CSR needs to detect churn risk early, use retention scripts effectively, and either save the client or handle the exit with grace.

Every prevented cancellation is real, recurring revenue saved. Every saved client is someone who gets to reach their financial goal.

The Churn Problem

In early 2026, active clients dropped significantly month over month — a churn rate that Jethro has identified as the number one business priority. At the program's monthly fee, each retained client represents significant annual recurring revenue. The math is clear: improving retention has a bigger impact on revenue than acquiring new clients at this stage.

Root Causes of Churn

- **Unmet expectations** — Clients expected faster results than the process allows
- **Communication gaps** — Silence between rounds makes clients assume nothing is happening
- **Financial pressure** — Monthly fee feels hard to justify when results are not yet visible
- **No progress narrative** — CSRs not connecting each deletion to the client's bigger goal
- **Score dropped** — No proactive communication when scores dip before the client notices

What CSRs Must Do Differently

- Touch every client at least 3 times per month — no silence
- Call proactively when a score drops — before the client notices it
- Anchor every call to the client's original goal (house, car, business loan)
- Celebrate every deletion as a win, no matter how small
- Use retention scripts before cancellation, not after
- Offer plan adjustments before clients ask to cancel

Churn Warning Signs

Signal	Risk Level	Action
Missed payment or payment failed	Critical	Call immediately. Do not wait for them to reach out. Offer payment extension if 7 days or less past due.
No portal login in 30+ days	High	Proactive call. They are disengaging — re-anchor to their original goal.
Not responding to SMS (two or more in a row)	High	Try alternate contact method. If still silent: send "we are here" SMS and flag in GHL.
Complaint about results ("nothing is working")	High	Address immediately. Schedule a review call. Use expectation management scripts.
Score went down	Medium-High	Proactive call before they notice. Explain cause, reassure, show cumulative progress.
Two or more rounds with zero results	Medium-High	Escalate to dispute team. Communicate updated strategy to client.
Mentions "I am thinking about pausing"	Imminent churn	Do NOT accept without a full retention attempt. Go immediately to save scripts.
Asks "when will this be done?"	Medium	Schedule a review call. Give concrete timeline, milestone progress, and graduation roadmap.
Mentions financial hardship	High	Explore plan adjustment: Essential downgrade, billing date change, or payment extension.

Proactive Retention Touchpoints

Moment	When	Message Type	Goal
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Progress Celebration	Same day as any deletion	Enthusiastic SMS plus call	Reinforce the value of staying enrolled
Score Drop Alert	Within 24 hours of detecting a drop in SmartCredit	Proactive call — not SMS	Get ahead of it before the client panics
Billing Reminder	3 days before payment due	Friendly SMS	Reduce failed payments
30-Day Silence Check	If no client-initiated contact in 30 days	Personal text from CSR	Re-establish relationship before they drift away
Milestone Celebration	3 months in, 6 months in	Personalized call plus progress recap	Show cumulative value of the program
Goal Proximity Nudge	When client is within 50 points of their goal score	Excited call — "You are so close" energy	Keep them engaged when the finish line is in sight

Save Scripts — Word for Word

Rule before any save attempt: Never immediately accept "I want to cancel." Always ask why first. Listen completely before going into any script. The save script adapts based on the specific reason.

Save Script 1: "Results Are Too Slow"

"I hear you, and honestly I appreciate you telling me directly instead of just disappearing — that means a lot. Can I ask you something? When you think about why you signed up — was it [their goal, for example buying a home, getting a car, lower interest rates]? [Listen.] Okay.

So here is where you are right now: we have gotten [X] items removed from your report. Your score has moved [+X points]. Before we started, you were at [start score] — you are now at [current score]. That is real progress.

I know it does not always feel fast enough — and I get that. But let me tell you what happens when people leave at this stage: they lose the momentum we have built, and when they come back later, they are starting from scratch again.

Everything we have done stays on your report — but the next level requires Round [X] to be completed. What if we finished just one more round together? The next 30 days could be the one that moves you past [key milestone].

Can you give us that?"

Save Script 2: Financial Hardship

"I completely understand — times are tight and every dollar matters. I do not want to put you in a bad spot financially. That is not what we are here for. Let me see what options we have for you before we make any final decisions.

Option 1: Can we adjust your billing date so it falls right after your payday? That might make it easier. Option 2: If you are on the Accelerated or Momentum plan, there is a lower-cost option that keeps your account active while we continue working.

You would still get dispute rounds — just at a different pace. Would that help? I just do not want to see you this close to [their goal] and have to walk away. What do you think?"

Save Script 3: "I Will Come Back Later"

"I totally respect that. Can I just share one thing with you? The work we have already done — those deletions — they stay. But the bureaus also move fast in the other direction. New collections can appear.

Balances can go up. And if we are not actively managing it, we can lose ground while you are away. The other thing is, when you come back, there may be a reactivation fee because we would need to re-activate your file.

So in some cases it actually costs more to pause than to just stay active at the base rate. Is there anything I can do to make staying feel more manageable right now?"

Save Script 4: "I Found Another Company"

"I understand — and I am not going to trash anyone else. But I do want to ask you a quick question. Have you looked at their reviews? There are a lot of companies in this space that make promises they cannot keep.

We have been working together for [X months] and in that time we have [results recap]. That is real, documented progress. Switching now means starting their process from scratch, paying their setup fee, and waiting another 30 days before anything even happens.

You are already in progress with us. What is it that the other company offered that made you want to switch? Let us see if we can match that here."

Plan Adjustment Options

Adjustment	How It Works	When to Offer	Owner
Billing Date Change	Move recurring payment to date after client's payday. Follow Advanced Payment SOP.	Financial hardship, repeated missed payments	CSR then Billing (Khryzza)
Plan Downgrade	Reduce monthly fee. Client continues at slower pace. Requires management approval for mid-cycle downgrade.	Financial hardship, client about to cancel	CSR then Team Lead then Billing
Payment Extension	Allow 7-day grace if payment is 7 or fewer days late. If more than 7 days: consult Khryzza.	One-time hardship, short-term cash flow issue	CSR for 7 days or less. Billing for longer.
Credit Toward Bill	Apply referral bonus as bill credit instead of cash payout. Reduces their payment burden.	Client who has referred people; financial hardship	CSR then Billing

Temporary Pause Policy: Check with management before offering any "pause" option. There is currently no formal pause policy documented — do not promise this without confirmation from a team lead. Cancellation plus reactivation is the documented path.

Win-Back Sequences for Churned Clients

When a client cancels, do not write them off. The door stays open. Maintain a professional, warm sequence after cancellation.

Win-Back Timeline

Day	Action	Message Focus
Day 0	Cancellation confirmation SMS	Warm, professional close. Reference their progress. Keep the door open.
Day 14	Progress reminder SMS	"You had X items removed — your foundation is stronger than when you started."

Day	Action	Message Focus
Day 30	Check-in SMS	Ask how their credit journey is going. No pressure — just staying present.
Day 60	Reactivation offer SMS	Offer to pick up where they left off. Frame as "we saved your progress."
Day 90+	Quarterly touch	Share a success story. "One of our clients just hit their goal score — reminded me of your situation."

Day 0 — Cancellation Exit SMS

"Hey [First Name], your account has been deactivated as requested. It was genuinely a privilege working on your credit — you had real progress and we saw [X items removed / +X score points]. The work we did stays on your report. When you are ready to pick back up, we will be right here. Just reply or call (336) 310-0090. Wishing you nothing but wins — Crowned Credit Team."

Day 60 — Reactivation Offer SMS

"Hey [First Name]! It is [Name] from Crowned Credit. We still have your file active and all the progress from your time with us on record. We can pick back up right where we left off — no starting over. Want me to walk you through reactivation? It is easy and your file is waiting."