



How to Identify & Engage RED ZONE CUSTOMERS

PAYMENT BEHAVIOR

Red Zone customers have hit financial hardship so acutely that they are facing a shut-off. They carry a balance over \$1K and have missed many months worth of bill payments. If, at one point, they received energy assistance, they will show a history of some consistent payments.

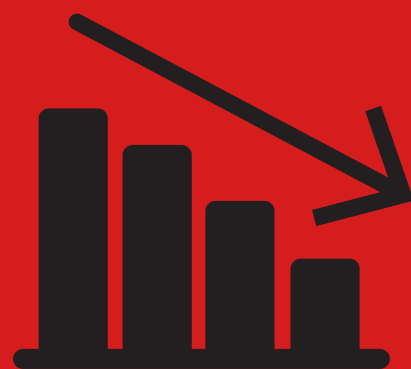


FINANCIAL STANDING

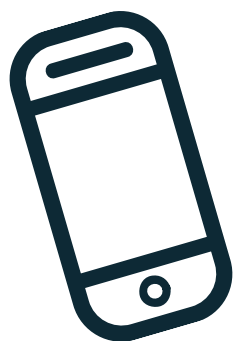
Red Zone customers are in debt over credit cards, mortgage payments, utilities and more. They're in survival mode, likely facing the 'Heat or Eat' conundrum, choosing to feed their families above paying for gas, water or lights. If they don't enroll in an assistance program now, they may never recover financially.

PROGRAM ENROLLMENT

Red Zone customers may have been enrolled in assistance at one time, but they are not enrolled now, having likely been discouraged from reapplying due to cumbersome paperwork. Guidance on renewing should make the process easier and swift. This group is otherwise likely familiar with the benefits of receiving assistance.



BEST PRACTICES FOR ENGAGEMENT



While Red Zone customers may not use online platforms regularly, they are reachable via cell phone. In order to recoup some payment from them, engage immediately via text with offers of help to enroll in assistance, payment plans or late fee forgiveness programs.

PERSONA CLOSEUP

Brad Thomas, divorced father of one, has been serving up cocktails for two decades. But when Covid struck and the bar he worked at closed, he got laid off with no indication of when he'll get back to work. Saddled with credit card debt, child support payments, a mortgage and now \$1,500 in unpaid utility bills, Brad is facing a shut-off.

Brad Thomas

- Age 39
- Homeowner
- Customer since 2014
- Bartender
- Annual Income \$40K

