

Company-paid training clawback / promissory note trap

Force **written repayment trigger** language before sign. Pairs employer offer check + financing trap. Invents no rates. Independent — not FMCSA.
Not employment or lending advice.

- **Order:** this trap → employer offer check → financing trap → deposit receipt.
- “We pay your school” is not the same as no repayment if you leave.

Repayment writing

- ☐ Employer / sponsor named on offer: _____
- ☐ Training paid by: ☐ Employer ☐ School financing ☐ Student ☐ Mix · phrase

- ☐ Promissory / clawback / repayment note in writing? ☐ Yes · date _____ ☐
No ☐ Unclear
- ☐ Trigger events copied from writing (quit / fail / fire / time):

- ☐ Any dollar / % figures from the written note only? ☐ Yes · line _____ ☐
None listed ☐ Unclear — invent nothing
- ☐ Hold signature until triggers are on paper you keep? ☐ Yes ☐ No

Refuse if...

- Verbal “no clawback” vanishes from the written note.
- They rush a signature before you can keep a copy of repayment triggers.

Decision: ☐ Proceed ☐ Hold money ☐ Walk · Notes: _____