



2012



# Who We Are...

**Debt Management Credit Counseling Corp. (“DMCC”) is a nonprofit 501c(3) public charity committed to providing financial education and assistance to the public.**

DMCC is approved by the U.S. Department of Health and Urban Development to provide housing counseling and the U.S. Trustee of the Department of Justice to provide bankruptcy counseling and education. DMCC began operations in 1999 and is located in Lighthouse Point, Florida. DMCC has been accredited by the British Standards Institute as compliant with ISO 9001:2008 credit counseling standards since June 2001.



# Our Mission

Our mission is to provide consumers education and budget counseling to improve their financial literacy and assist them in the management of their personal finances.

We are committed to providing credit counseling through educational programs and materials, personal budgeting, and debt management plans to financially distressed consumers, while maintaining fiscal integrity and utilizing the highest quality standards in the industry.

Rev. #6

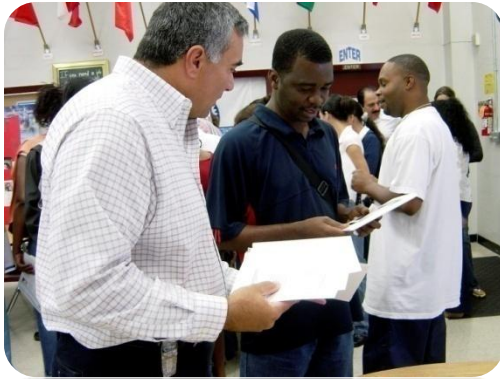


# Our Programs

- ◎ Financial Education
- ◎ Personal Budget Counseling
- ◎ Debt Management Plans
- ◎ Bankruptcy Counseling and Education
- ◎ Housing Education & Counseling
- ◎ Community Services



# We are committed to education...



# Financial Education

**At the core of DMCC's charitable mission is the provision of free financial education to the public and our debt management plan clients.**

Education is provided free of charge via seminars at high schools and community centers, a proprietary financial literacy program, and a vast array of online and printed materials.



# High School Seminars

**DMCC travels to high schools in the South Florida area to teach students about real world financial issues that will educate them and assist them in making good financial decisions.**



**Since inception, DMCC has taught over 35,000 students at 73 different schools, including:**

Boyd Anderson  
Western High  
Glades Central  
Lake Worth

Boynton Beach  
Dillard  
Ely  
Plantation



# Community Seminars

**DMCC conducts free educational seminars in community centers throughout South Florida.**

We have taught people of all ages about how the financial decisions they make today can affect them for years to come.

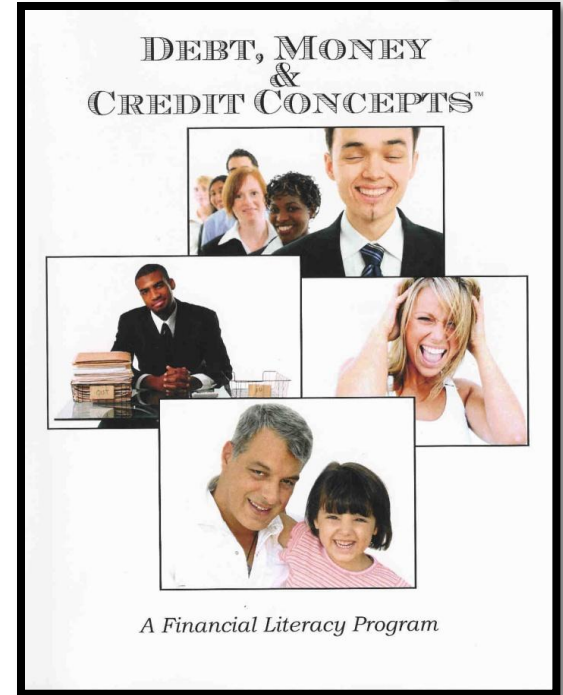
All seminars are available in English and Spanish. Seminars are for adult education and the homeless.



# Financial Literacy

**Debt, Money & Credit Concepts**  
is a financial literacy course  
written and published by  
DMCC.

The course is provided free to  
High School students and the  
general public in both online  
and printed workbook versions.



## Financial Literacy (continued)

**Debt, Money & Credit Concepts**  
consists of 12 modules designed to improve financial skills and decision making, including:

- **Savings: Be ready for the future.**
- **Paying with plastic: Learning the wise use of credit cards.**
- **Hold my money: Everyday banking.**
- **Buying vs. leasing automobiles**



# Educational Materials

DMCC publishes a variety of materials in both English and Spanish that contain timely and useful educational information. All materials are provided free of charge either online, by email or in print.

Newsletters

Handbooks

Brochures

Videos

Financial Articles



# Personal Budget Counseling

**DMCC Certified Credit Counselors provide free personal budget counseling to consumers from across the United States.**

- ⦿ All counselors independently trained and certified.
- ⦿ Written counseling report with net worth & budget analysis and recommendations provided.
- ⦿ Debt Management Plans recommended only if beneficial to consumer.

**In 2011 approximately 11,400 consumers received free budget counseling from DMCC**



## Debt Management Plans

Debt Management Plans (DMP) provide qualified consumers concessions from their unsecured creditors to assist them in the repayment of their accounts. DMCC charges consumers fees for servicing DMPs based on federal and state regulations. Creditors also contribute funds to DMCC for providing this service to their account holders.

**\*The DMP fees and contributions provide funding for DMCC's free counseling and education programs.**



## Debt Management Plans (continued)

### Our DMP benefits include:

- Payments Consolidated Into One Lower Monthly Amount
- Enrolled Debt Paid-off within 5 Yrs
- Reduced Interest Rates
- No Collection Calls
- No Past Due or Over-limit Fees
- Positive Payment History Created

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*In 2011 DMCC reduced DMP client interest rates from 25.3% to 9.9% on average.*

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# Community Services

DMCC helps local charities by organizing food and clothing drives, providing volunteers, and helping them achieve their goals.



**DMCC employees have volunteered their time to many charities including:**

Juvenile Diabetes Research Foundation  
Florence Fuller Child Development Center  
United Way's Habitat for Humanity



# Board of Directors

**Phil Heinemann**

**Executive Director and President**

**Shannon Schaffer**

**Vice President**

**William Kalaf**

**Treasurer**

**Carol O'Brien**

**Secretary**



# Accreditations

- ◎ HUD Approved Housing Counseling Agency
- ◎ U.S. Trustee Approved Bankruptcy Provider
- ◎ British Standards Institute ISO 9001:2008 Certified
- ◎ BBB of Southeast Florida (A+ Rating)
- ◎ Association of Credit Counseling Professionals
- ◎ National Association of Certified Credit Counselors
- ◎ National Industry Standards for Homeownership Education and Counseling.





## **Debt Management Credit Counseling Corp.**

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