

# Partner Programs

For over 10 years DMCC has offered free educational materials and seminars to companies and private organizations all over the State of Florida.

Become our Partner and let us help your employees and customers get the financial education they need.



We can construct an educational program that will assist your employees and customers learn more about managing money and dealing with financial issues, so that their personal financial stress does not affect the overall quality of your business.

Our Certified Credit Counselors will help create a financial plan that will provide your employees and customers with needed support to improve their financial health.

## DMCC will design a custom educational workshop for your business.

As a Partner, DMCC can help your employees and customers learn more about:

- Understanding credit reports and scores
- Budgeting
- Identity theft
- The consequences of cashing in retirement plans
- Options for debt relief
- Leasing or buying a new car
- Purchasing a home
- Foreclosure prevention

Our Partner Program is a valuable resource to assist your employees and customers manage their money and answer their financial questions; all of which positively impacts your business.

**Debt issues can cause many problems. Financial stress restricts the work potential of your employees and it limits the purchasing power of your customers.**



## It's Smart Business.

If you participate in a DMCC Partner Program, you create a productive organization by taking care of those financial issues that may cause problems with your employees. You also help minimize turnover, which is time consuming and costly.

## Available benefits to your employees and customers include:

- Free budget counseling by a Certified Credit Counselor
- Free personalized report with recommendations
- Free DMP setup to lower interest rates and payments
- Free financial literacy program
- Free seminars at your place of business
- Free educational materials

## What is a DMP?

Our DMP (Debt Management Plan) is structured to help people that are struggling with unsecured debt such as major credit cards, department store cards and other eligible debts. It is designed to eliminate or reduce high interest rates, consolidate their debt payments, eliminate over-limit charges and late fees, end collection calls and payoff their accounts within 5 years or less. As a Partner, we will waive the standard setup fee (\$50-\$75) for your employees and customers (monthly fees at State regulated rates will still apply).

## Benefits include:

- Payments consolidated into 1 lower monthly payment
- Lower interest rates
- No collection calls
- Positive payment history
- No past due and over-limit fees
- Accounts reported as current
- Enrolled debt paid off in 5 years or less

## Why DMCC?

DMCC is a 501c(3) public charity that has been in business since 1999 and has an A+ rating with the BBB. We are a HUD Approved Housing Counseling Agency and U.S. Trustee approved to provide bankruptcy counseling and education. DMCC is certified by the British Standards Institute as compliant with ISO 9001:2008 quality standards and is licensed, insured and bonded.



To Speak with an Education Department Representative about our Partner Program Call (954) 418 - 1466 or visit us online [www.dmconline.org](http://www.dmconline.org)

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