

Debt Management Plan (DMP)

Our DMP takes your unsecured debts and consolidates the payments into one lower monthly payment.

Our counselors contact your creditors and get them to decrease their minimum payments and interest rates. DMCC collects the monthly payment from you and disburses it to each of your creditors according to an agreed payment schedule. While enrolled in our DMP, most creditors cease their collection efforts, reduce interest rates and report your account as current. All of our DMP's are designed to pay off the enrolled debt in 5 years or less.

Call Today

1.866.618.DEBT (3328)



Counseling Services Available
 M-Thurs 9 - 6pm EST
 Fri - 9am- 3pm EST



Benefits Summary

- 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



Debt Management Savings Example

Creditors	Balance	Total Payments on Own	Total Payments w/ DMCC		Monthly Payment on Own	Monthly Payment w/ DMCC
Creditor 1	\$1746	\$2292	\$2020	 (Consumer must participate in a counseling session with a certified credit counselor and meet minimum DMP requirements.)	\$83	\$53
Creditor 2	\$8496	\$12742	\$9982		\$259	\$191
Creditor 3	\$7547	\$18925	\$8795		\$205	\$179
Creditor 4	\$5250	\$16143	\$6073		\$135	\$133
TOTALS	\$23039	\$50102	\$26870		\$682	*\$556

* Includes DMP Fees

According to the estimate using our dmp, the entire debt will be paid off in 5 years and produce a savings of \$23,232 with a monthly payment that is \$126 less!

I thought I would have to file bankruptcy until I spoke with your agency. My life is so much more manageable with this service. My stress over bills is GONE! I can't tell enough people about your services. It's a life saver.

**-Jason and Pam
Anderson, Indiana**



FAQ's

How much will it cost to get started?

Great question! DMCC charges fees for DMP's in accordance with State regulations and creditor guidelines. A onetime set-up fee and monthly service fee based on the amount of debt.

How do I make my payments?

DMCC provides an easy payment option for your convenience which includes automatic withdrawal from your checking or savings account.

How will I know all the creditors have successfully accepted me on the Debt Management Plan?

You will see new payments and interest rates on your creditor statements. Also, creditors may send the acceptance letters directly to you.

How will I know you can work with all my creditors?

DMCC works with over 17,000 creditors including credit cards, doctors, attorneys, government agencies, finance corporations, and collection agencies. If we are unable to work with a specific creditor you will be immediately advised.

Are you registered with the Better Business Bureau?

Yes, and as members in good standing of the Better Business Bureau you can count on us to provide sound quality service and assistance.



**www.dmcconline.org
Enroll Online**

Why Enroll?

- Personal Certified Credit Counselors
- Daily Disbursement of Payments
- Licensed, Bonded and Insured
- Certified Quality Service
- Access to Account Information 24/7
- Free Quarterly Newsletter

Call today

866-618-3328



Your Guide To Debt Freedom

Debt Management Credit Counseling Corp.

501 (C)3 Not-For-Profit Charitable Organization

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