

Overview: Roadmap to Financial Freedom



CREDIT.ORG

Charting Your Path to Debt Relief

The Roadmap to Financial Freedom guidebook and the seminar it accompanies are designed to teach our clients and the community about our Debt Management Plan (DMP), how it can help, and to ensure one is successful in repaying their debts through the DMP. The guide includes:

- **Information about Credit.org and what we offer**
 - Nonprofit financial education
 - Debt Management Plans
 - Confidential Debt Counseling
 - Credit Report Review
 - Housing Counseling
 - Bankruptcy Counseling and Education
- **Details about the credit counseling session**
 - Budgeting advice and guidance
 - Reviewing your debts and finances
 - Professional recommendations for debt relief
- **Understanding a Debt Management Plan (DMP)**
 - What the DMP means
 - How it can help you
 - How to enroll in a DMP
 - What kinds of debts are eligible
- **Our role in a Debt Management Plan**
 - Developing a workable budget for you
 - Acting as liaison between you and creditors
 - Distribute payments to all of your creditors
 - Free financial education
 - Ongoing support throughout the Plan
 - DMP successful completion and “graduation”
- **What we can’t do through a DMP**
 - Facing legal action
 - Dealing with collectors
- **Your creditors’ role in a DMP**
 - Accept payments through us
 - Grant concessions (lower fees & interest, etc.)
 - Re-aging accounts
- **Your part of the DMP**
 - Making your payments on time
 - Take advantage of our free education
 - Don’t open new credit while on a DMP

Roadmap to Financial Freedom (continued)

- **How a DMP affects your credit history**
 - DMP is not a factor in credit scoring
 - Closing accounts while on a DMP
 - Avoiding bankruptcy through a DMP
- **Your debt management journey with us**
 - Completing the plan on schedule
 - Re-establishing credit after a DMP
 - Contact us whenever support is needed
- **A comprehensive summary of key tips for DMP success**
 - Your guide to all of the implications of a DMP
 - Managing payment due dates
 - Accelerating payoff with extra payments
 - What to do if you have to miss a payment
 - Comparing your creditor statements to our monthly progress report
 - How we negotiate your payment plan with your creditors
 - What Fair Share is and how it works
 - Making your DMP payment
 - Verifying account payoff
- **All of the ways to contact us**
 - Using our Customer Web Portal to monitor your DMP progress
 - Our dedicated hotline for clients
 - Other kinds of counseling services available
 - Housing help
 - First Time Homebuyer Seminars
 - Student Loan Counseling
 - Educational Programs
- **Glossary of debt related terms**

Download the full guidebook from our website for free. We have a comprehensive and growing library of educational materials to help anyone succeed in achieving financial freedom.



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