

MONITOR YOUR STATEMENTS TO VERIFY DMP TERMS ARE HONORED

(ALERT ACCC IF ANYTHING CHANGES FROM THE DMP AGREEMENT)

MAKE ONE PAYMENT TO ACCC, AND WE DISBURSE THE FUNDS TO EACH CREDITOR

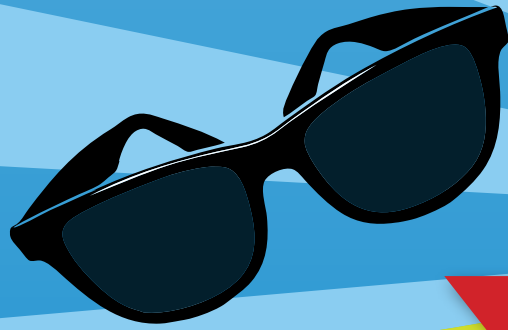
**★ BONUS**  
Check out ACCC's UNDERSTANDING CREDIT REPORTS BROCHURE HERE

BEGIN BUILDING AN EMERGENCY FUND. THIS SHOULD EQUAL 6 MONTHS OF LIVING EXPENSES

AFTER 6 MONTHS IN THE PROGRAM, WE REEVALUATE YOUR BUDGET

If you have had an increase in income, increase your payments to accounts with the highest interest rates.

**★ BONUS**  
Use this FINANCIAL CALCULATOR to help you save for a goal, whether it's a large purchase or a trip



**THE END**

*If you have made it this far, you should be well on your way to being debt-free!*

# The Path to Financial Peace of Mind: Debt Management Program

American Consumer Credit Counseling - 130 Rumford Ave, Suite 202, Auburndale, MA 02466

STOP USING CREDIT CARDS TO AVOID INCURRING MORE DEBT

**★ BONUS**  
Head over to Talking Cents Blog for tips on everything from grocery store savings to repaying student loans

**★ BONUS**  
For a thorough view of your monthly budget, download ACCC's HOUSEHOLD BUDGETING WORKSHEET

**★ BONUS**  
Download ACCC's BUDGET IN YOUR POCKET to help you stick to your budget on a daily basis

**★ BONUS**  
Watch this quick VIDEO to learn how your debt management program works

*If you are facing financial difficulties and having trouble repaying debts...*

**START HERE**



The Credit Counseling Professionals

CALL 800.769.3571  
OR CLICK HERE

A certified credit counselor will provide you with a detailed review of your current financial situation.  
  
The counselor will help determine if a debt management program is right for you.

**★ BONUS**  
Not sure how to prepare for a counseling session? Watch this VIDEO

ENROLL IN ACCC's DEBT MANAGEMENT PROGRAM

A counselor will help you construct a realistic budget to help you manage your finances while in the debt management program.  
  
Counselors will work with your creditors to negotiate a possible reduction in fees, monthly payments, and the timeframe to pay off the debt.