

**DebtHelper.com**  
**Credit Card Management Services, Inc.**

# 2009 Annual Report

## Corporate Headquarters

4611 Okeechobee Boulevard  
Suite 114  
West Palm Beach, FL 33417  
Telephone: 800-920-2262  
Facsimile: 866-561-2622  
[www.debthelper.com](http://www.debthelper.com)

## Board of Directors

Mr. Matt Curran  
Jupiter Medical Center

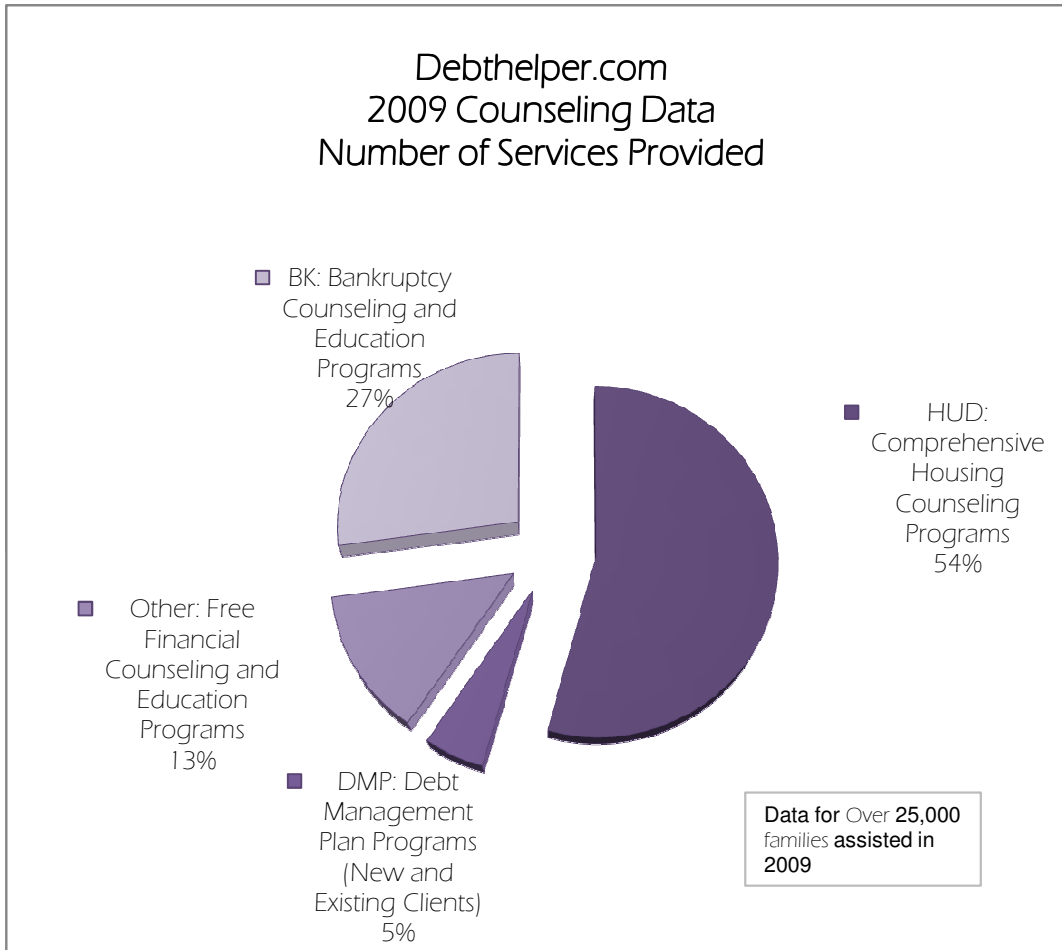
Mr. Kurt Stahura, Ph.D.  
University of Nevada, Las Vegas

Mrs. June Hudak, R.N.  
Retired - The Mintz Family Nurse

## Founder and President

Mr. Paul L. Donohue, Jr.

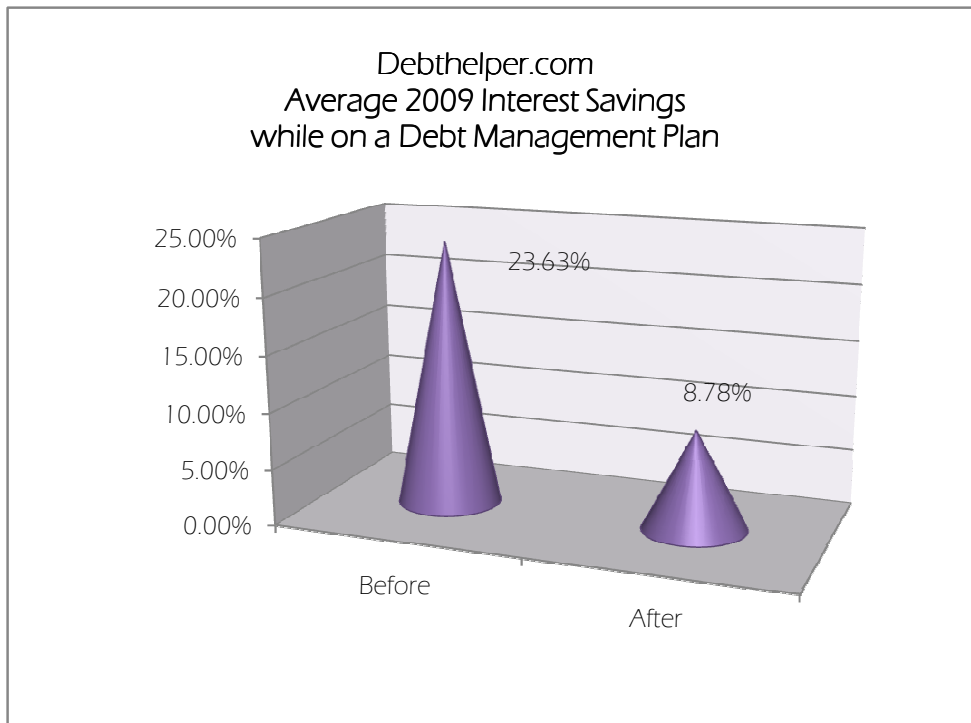
# 2009 Program Services



HUD	Reverse Mortgage Counseling Loss Mitigation and Default Resolution Counseling First Time Buyer Education Courses
BK	Bankruptcy Credit Counseling Personal Financial Management Instructional Courses
Other	Credit Report Review Budgeting and Spending Plans Free Financial Education Workshops
DMP	Debt Management Programs

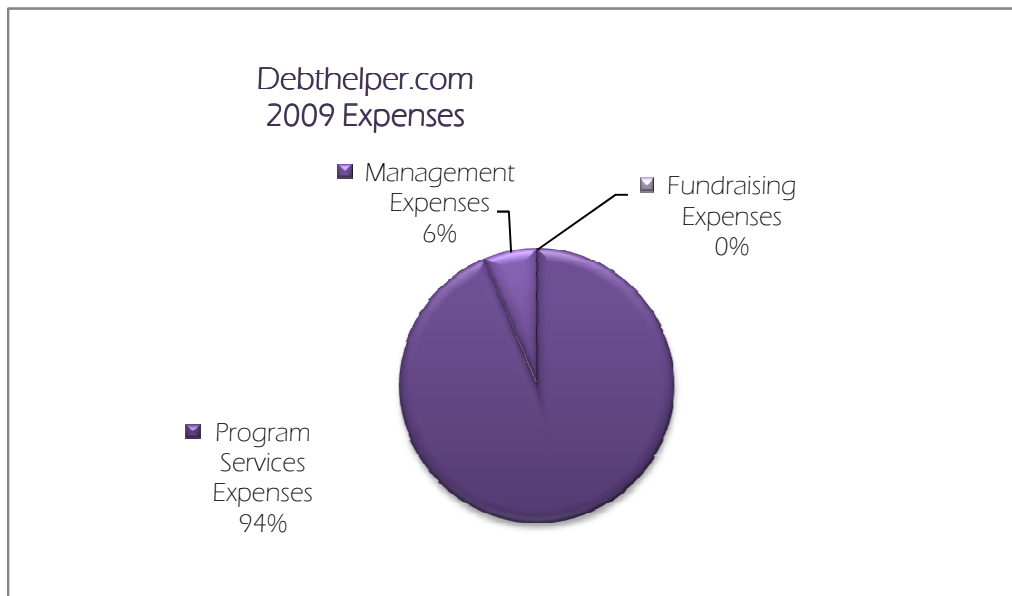
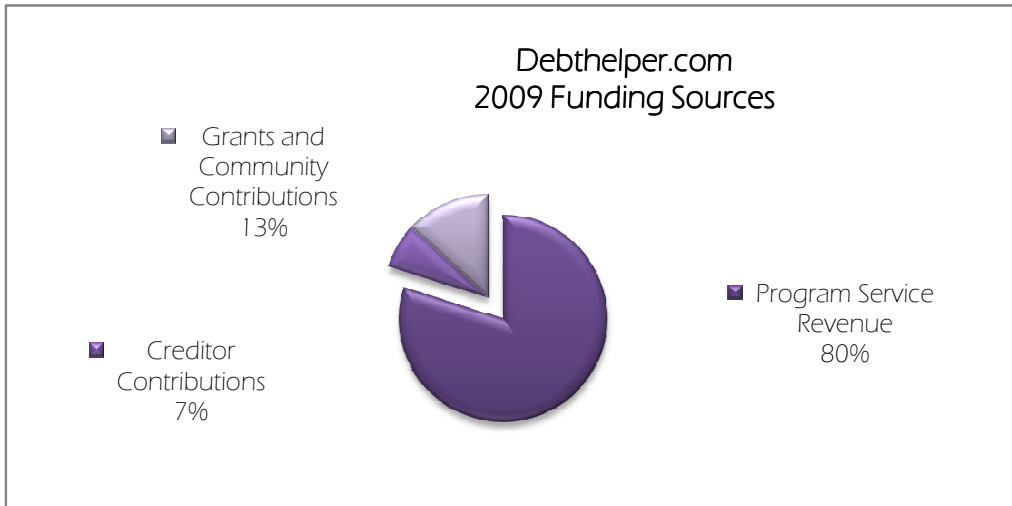
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## Credit Card Management Services, Inc.



DebtHelper.com DMP Client Summary:	
Average Debt:	\$11,671.00
Low to Moderate Income:	85%
Average Age:	35
Average Cards:	1.7
Female:	40%
Male:	60%
Married:	46%
Non Married:	54%
White:	62%
Non White:	38%
Hispanic:	5%
Non Hispanic:	95%
Referral Source Internet	65%

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## Credit Card Management Services, Inc.

### A Letter from the President and Founder:

Credit Card Management Services, Inc. doing business as DebtHelper.com is proud to be affiliated with companies and organizations that help us meet our goals of providing quality debt management services, housing and bankruptcy counseling and education; and partnering with those who create opportunities for affordable housing, improving lives and strengthening communities.

DebtHelper.com is licensed by multiple states to provide credit, housing and bankruptcy counseling. DebtHelper.com is a Housing and Urban Development (HUD) Approved Counseling Agency and is approved to Issue Certificates of Completion of Bankruptcy Counseling and a Personal Financial Management Instructional Course in compliance with the Bankruptcy Code.\*

As a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), DebtHelper.com follows a strict Code of Practice. This governance requires us to have an annual independent financial audit, utilize certified credit counselors and become ISO 9001 Certified. Qualification for this certification meets or exceeds industry standards of excellence for credit counseling.

DebtHelper.com adopted the National Industry Standards for Homeownership Education and Counseling in April of 2008. The Standards were drawn upon by existing HUD guidelines and local, regional and national housing counseling agencies. Input on the Standards was gathered by the Advisory Council including many industry stakeholders such as national lenders, GSEs, mortgage insurers, executive directors and counselors.

As an IRS 501(c)3 non-profit credit, housing and bankruptcy counseling agency, our mission is most successful when we partner with difference makers.



Thank you.

Paul L. Donohue, President



\*Approval does not endorse or ensure quality of Agencies services.

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## Credit Card Management Services, Inc.

We are helping to make our community  
economically self-sustaining and financially fit.  
... One family at a time, by ...

Lowering Unsecured Debt Payments

Lowering Monthly Interest Rates

Stopping Late Fees and Collection Calls

Providing Options of To Get out of Debt

Educating on Homeownership

Educating on Credit

Counseling on Reverse Mortgages

Preserving Homeownership

Setting Realistic Financial Goals

Teaching How to Spend Wisely

Teaching Budgeting and Saving

Educating on ID Theft

Bankruptcy Counseling and Education

Providing Information on Consumer Rights

Educating With Easy to Understand Sessions

Educating on Personal Finance

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## **Credit Card Management Services, Inc.**

Comments from our partners:

**Douglas: I have heard nothing but good things about your company from the folks I have that have used you.**

**Ronna: You are doing a great job!**

**SUZE: My reverse mortgage clients have been very happy with the counselors they had appointments with. The counselors are always very good about emailing the certificates to me right away after**

**Gregory: DebtHelper is excellent at dealing with "rush" situations, and clients are very happy with the counselors.**

**Nancy: My customers have been pleased with your service. I have met some of your people in other areas as well and they are pleasant and knowledgeable. Your company is on the list I provide but we are required to give out more than one name, at least one of whom is close enough for a face to face interview. Thank you for being**

**Mark: Based on customer feedback, your counselors are way too focused on the costs and ignoring the benefits. Some people who are in great need of help are choosing not to do this program because of costs. That is not looking at the big picture for these people.**

**Alessandra: Best Company I ever had my clients use!!**

**Cynthia: It is also very good that you keep your fees competitive since most bankruptcy clients do not have a lot of money for the courses.**

**Tim: YOUR SERVICE IS THE FINEST IN THE BUSINESS BAR-NONE. HOWEVER, THE MAJORITY OF CLIENTS CURRENTLY IN THE MARKET FOR REVERSE MORTGAGE COUNSELING ARE ON VERY TIGHT BUDGETS AND CAN NOT AFFORD TO PAY UP-FRONT--THEY EVEN HAVE TROUBLE PAYING FOR AN APPRAISAL. SO WHILE I RECOMMEND YOU TO EVERY, AND I DO MEAN EVERY, CLIENT, LETTING THEM KNOW YOU ARE THE BEST IN THE BUSINESS, THE MAJORITY OF THE CLIENTS I RUN INTO TODAY DO NOT HAVE THE CAPACITY TO PAY THE UP-FRONT COUNSELING FEE.**

**James : Superior service and reaction time.**

**Jim : Outstanding!**

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## Credit Card Management Services, Inc.

Comments from our partners: (cont.)

BEV: Thank you for taking good care of my customers during a difficult time in their lives! Bev

Charles : You guys are the best counseling company i have ever dealt with.

Sandra: I am VERY pleased with Debt Helper. Any time I've had a problem, question or concern, it was handled in a very precise, professional manner. They go out of their way to help and they do not complain about it. Debt Helper is the ONLY credit counseling company that I refer my clients to and will continue to be the only

Beatriz: wish I had more customers to send your way for counseling

Julio: all the counselors are an asset to this organization. Thanks

Omar: I am very happy with the service and response you provide to my clients, please keep up the good work. Thank you, Omar, Wells Fargo

Jennifer: To the Staff at Debthelper, Keep up the great work and thanks for all you do to assist us and our clients.

Jan: I've very happy with you guys. You answer the phones when we call and are easy for the client to work with.

Ralph: Keep up the good work.

Asela : all my customers tell me what a terrific job the counselors have done. Thank you all.

Alexander: You have reasonable rates, although not the cheapest. Nevertheless, the quality of your service from a bankruptcy attorney's standpoint is unapproachable, and we will stick with you as long as the service remains as it has been!

Vinnie: It is all good, I have never had a problem...

Conrad: Very recommendable to a lot of people who needs help.

Brian : Excellent service.

Beatriz: Thank you for all your help and professionalism. I would

Roberto: You folks ROCK !



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## Credit Card Management Services, Inc.

### Comments from our clients:

I have been very happy with my service and surprisingly it has not negatively affected my credit - in fact I got some thank you letters from creditors

I have been able to count on you people. I am almost debt free thanks to you all

Without CCM, I could never have been freed of my debt. After 5 short years, I am debt-free and have learned life-long financial management skills that will ensure my debts can be paid off monthly. I have recommended CCM to my friends and especially share the compassionate, non-judgemental conversations with CCM representatives.

I don't think I would have been able to pay off my debt without the help of DebtHelper. Now that I've accomplished this goal, I plan to keep on working on my credit.

I tell people about you often. The service you provide is necessary, especially in these financially challenging times.

I can use the budget at home but this was done to me by my son . I trust him and now I am paying for it.

Above done at home so location not appropriate but overall although lengthy was o.k.

very clear to understand, people helpful, will never go through this again! Very sad the world has so many people out of jobs and now homeless, that has to go through this!

the counselor on the phone, was extremely professional and courteous. He was a pleasure to deal with and should be commended for his efforts.

Was a fairly simple, but pertinent and compact summary of what is needed to help.

Although it was a short course, there was some very important and enlightening information that everyone should be aware of.

Oh such valuable information. Only, at the end, I was a little confused when after completing the course it returned the program to the start again. Don't know if I missed instructions or the end of the course is not clear that I had finished. I was so stressed out I can't remember "the end". But overall your course is very informative, down to earth and extremely valuable. Yes I will do a budget and get my significant other to do one also... Great lessons and look forward to my second

i have no way to compare. never been here before now. never done this or similar. seems like an ok presentation to me. the lady i spoke with following course completion was the very best of the very best in my estimation and she only added all good things to this experience with your company. being able to talk with her was quite the nice ending to this part of what i have to do for the courts and myself. an awesome lady i thought start to finish!! tell her i said so people that i needed to contact in your business treated me with respect and were very helpful

you were all awesome I asked my attorney to put you on his priority list . will definitely recommend you

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## Credit Card Management Services, Inc.

Comments from our clients: (cont.)

Thank you it was very helpful.

When we needed to call someone they were all very friendly and helpful. Which is very appreciated during a tough time. Thank you so much.

The course was layed-out very well and everyone I spoke to on the phone were extremely nice and helpful.

IT WAS VERY NICE TO LEARN HOW THE LAW OF BANKRUPTICY WORKS

nice job

THE COURSE MATERIAL WAS EASY TO UNDERSTAND.

I learn enough and some to help through my difficult times. Thank you for such a class being offered. I believe everything was self help and clear. Thank you - no complaints

very responsive to some issues I was having to sign up for the online course

Everyone I have spoken to at Debthelper has lifted my spirits regarding having to claim bankruptcy and for that I am grateful! Thank all of you for the kindness shown to me.

Excellent material. Simple and easy to understand. Will definitely use what was suggested to better manage my finances.

Thank you for the online course

The person I talk to was very nice and made me feel at ease. It's hard enough to have to go through this. But with their under standing and kindness and help. It made things alot better for me. Thanks to both of them.

Absolutely wonderful service with ease and clear understanding. Even a caveman could do it. It really was good and took alot of pressure off of us in a trying time.

Thank you, THANK YOU, VERY MUCH! You're a great team.

Our counselor did an excellent job of explaining what the reverse mortgage entailed and was available to answer all questions we had even after our initial phone call. Her follow up to our phone call was immediate and appreciated. Please thank her for us again since she is professional and did her job well. She is definitely a keeper for Debt-Helper.

I am so grateful for all the help and kindness I found at DebtHelper. My instructor seemed both genuine and compassionate towards calming my fears and guiding me through this very difficult and stressful time in my life. Thanks again Debthelper, and please pat my counselor on the back for me. Sincerely, David

My counselor was pleasant, knowledgeable, easy to understand and work with, quickly responded to e-mails/phone calls/rovided materials to me. He helped me to understand and feel better about filing bankruptcy. As a result of his patient assistance, I would refer others to your firm, if needed. In my opinion, he is a valueable company employee and asset. Judith

We were happy the way is explained the course we learn many thins that we will apply in the future.

Staff was very helpful and very courteous!