



# 2010 Annual Report

## Corporate Headquarters

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[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

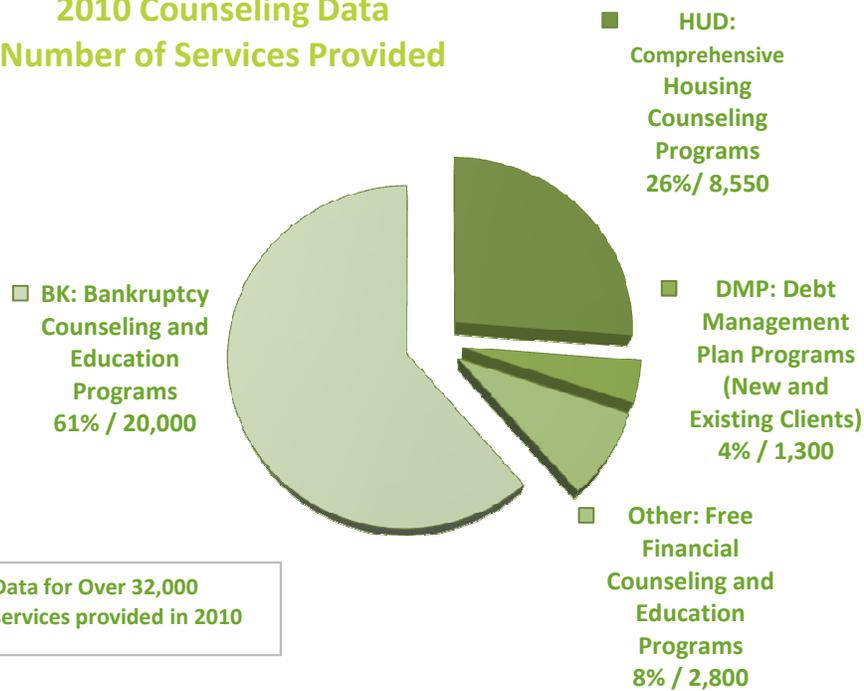
## Founder and President

Mr. Paul L. Donohue, Jr.



# 2010 Program Services

## DebtHelper.com 2010 Counseling Data Number of Services Provided

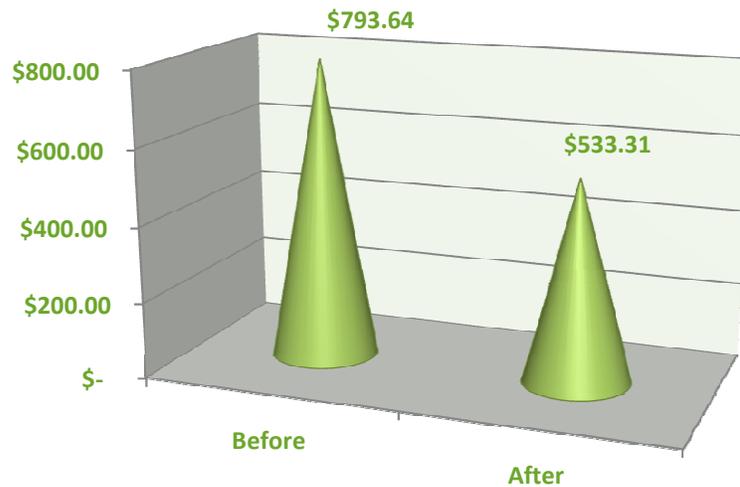


Data for Over 32,000 services provided in 2010

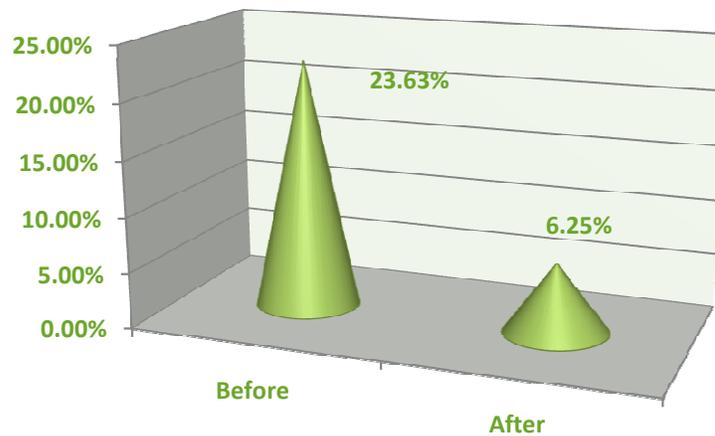
HUD	Reverse Mortgage Counseling Foreclosure Avoidance Counseling Home Buyer Education Courses
BK	Credit Counseling for Bankruptcy Personal Financial Management after Bankruptcy
Other	Budgeting and Alternatives to DMP and Bankruptcy Counseling Free Financial Education Workshops
DMP	Credit Counseling One on One Sessions Debt Management Programs



**Debthelper.com**  
**Average 2010 Payment Savings**  
**while on a Debt Management Plan**

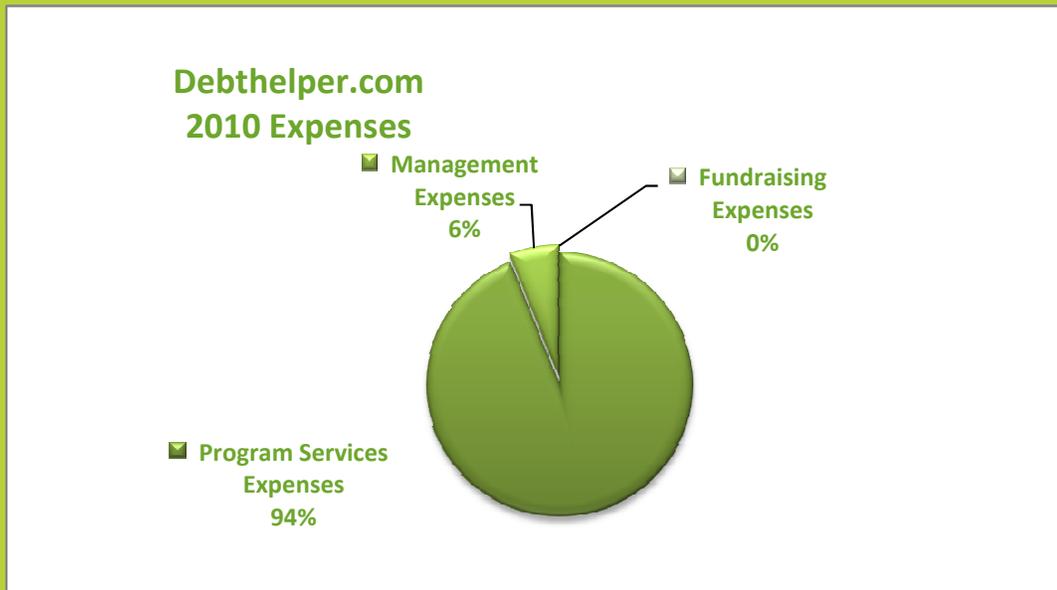


**Debthelper.com**  
**Average 2010 Interest Savings**  
**while on a Debt Management Plan**



# DebtHelper.com

Credit Card Management Services, Inc.



DebtHelper.com DMP Client Summary		Average Debt:	\$12,979
		Average Monthly Income	\$3,026
Average Age:	50		
Average Cards:	3.9		
Female:	33%		
Male:	67%		
Married:	45%		
Non Married:	55%		
White:	64%		
Non White:	36%		
Hispanic:	5%		
Non Hispanic:	95%		
Referral Source Internet	65%		

# DebtHelper.com

## 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 our 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), and the Association of Credit Counseling Professionals (ACCPros). DebtHelper.com follows a strict Code of Practice. This governance requires an annual independent financial audit, utilization of certified credit counselors and ISO Certification. 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.

We are a IRS 501(c)3 non-profit credit, housing and bankruptcy counseling agency partnering with multiple industry partners.  
Thank you.

Paul L. Donohue, President



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

# DebtHelper.com

## 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 the Wise Use of 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

*Some Comments from our partners and clients:*

Everyone does a great job. My customers are all satisfied with your company. Keep up the great job. Thanks

I am very happy with debthelper's service. I would not use any other company than debthelper.

Every DebtHelper.com person I have been incontact with has always been courteous and professional. I know I do not have to worry when they speak to our borrower customers because of those qualities. Thank you!

You are at the top of my list for clients!

Wonderful people, very easy to talk to, and all my clients are successful with their Bankruptcy cases. Thank you guys !!.

Always a great experience thank you and keep up the good work.

Great work with email updates and turnaround.

Thank you for your great service. Your manager is very responsive and professional and so are all of your employees. Please keep up the good work.

I love everyone over there that I have had the priveledge of working with so far. You guys are great!!! Thank you...

Overall the agency is great. Very professional and great with the clients! Thank you for your service.

You guys are great, so helpful when certificates need to be changed...

I definitely recommend you to those who want over the phone service. You've scheduled fast, and the feedback I get from my customers is positive.

You are by far the best conseling company around! I truly appreciate all of your hard work, clear explanations to my clients, and great comunication and follow up!



*More Comments from our partners and clients:*

We are very satisfied with DebtHelper. We have heard nothing but nice things about our clients experiences with you guys.

We are not allowed to steer borrowers to specific counselors or you would get all of my business. Thank you for your excellent service.

I send reverse mortgage borrowers for their counseling. My borrowers are always satisfied with the counseling and most comment that the counseling has answered any/all questions which the borrower might ask. I hear a lot of comments about the good patience and respect that the Counselors practice. This is important as older persons usually pay a lot of attention to such qualities as "respect", and "patience" in explaining answers to questions. Older persons still prefer to be called "Mr.

You folks do an excellent job...my clients are happy with you.

Your services support our industry. I am happy to have your services highlighted when I speak with my clients.

THANK YOU CCMS!

I think CCMS has been a great help to us.

I have nothing but good things to say about the two counselors that I have worked with.

I have been very happy with CCMS. I have been adding up my payments, and what I have added up I think I am finished.

CCMS was literally an answer to a prayer. My counselor has always been there when I needed her. Thanks.

I can only say good things about the contact I have had with DebtHelper.com thus far. Thank you for such wonderful customer service.

I continue to hear positive comments from my clients regarding the professionalism of your counselors. Allow me to complement your counselors for a job well done. Keep up the good work!!!



**An Extra Special Thank you  
to our Contributors, Donors, Grantors, Supporters and Sponsors**



**Citi**



**HUD**



**Florida Housing Finance Corp.**

~ ~ ~

**Chase  
Techsoup  
AARP Foundation Worksearch  
HSBC  
Capital One  
Discover  
GE**

**Neighborworks  
Wells Fargo  
American Express  
Target  
HFC  
US Bank  
JC Penney  
Sam's Club**

**Kohls Credit  
First Financial Bank  
WFNNB  
Merrick Bank  
First National**

