



DEBTHelper.COM

2011 Annual Report



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Board of Directors

Mr. Paul L. Donohue, Jr.

Founder and President

Mr. Matt Curran

Jupiter Medical Center

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University of Nevada, Las Vegas

Mrs. June Hudak, R.N.

Retired Mintz Family Nurse

Mr. James Huntington Sutch

Gulf South Medical Supply, Inc.

DebtHelper.com

Credit Card Management Services, Inc.

Credit Card Management Services, Inc., D/b/a DebtHelper.com, is proud to be affiliated with companies and organizations that help DebtHelper in providing quality debt management services, comprehensive housing counseling, and credit counseling and personal financial management education for bankruptcy.

In 2011, DebtHelper assisted more than 55,000 families by providing more than 71,000 services to them during their time of financial hardship as a result from either: the downturned economy, exorbitant medical costs, death or loss of a family member or most commonly: the lack of employment opportunities or underemployment.

DebtHelper continued to face the ever-increasing challenge of securing funding to enable counselors to provide free services to a growing number of families who would otherwise not be able to afford financial management education and various housing and credit counseling services. The expanded clientele is a testament not only to a poor economy, but also to the longstanding relationships DebtHelper has established with local government offices, community organizations, businesses, attorneys and mortgage brokers located throughout the country.

DebtHelper is proud to provide assistance to the clients of more than 900 partnering agencies who similarly create opportunities for affordable housing, improving lives and strengthening communities. DebtHelper would not be able to provide the services it does without the invaluable support of its Partners. DebtHelper graciously acknowledges each and every one of its Partners with sincere appreciation.

It is DebtHelper's intention to continue to provide outreach programs which deliver free counseling services and awareness opportunities in 2012. A new year allows DebtHelper the opportunity to partner with new firms, deliver record numbers of professional, compassionate and timely financial counseling and educational services, and the tools to allow clients to achieve self-sufficiency and sustainability.



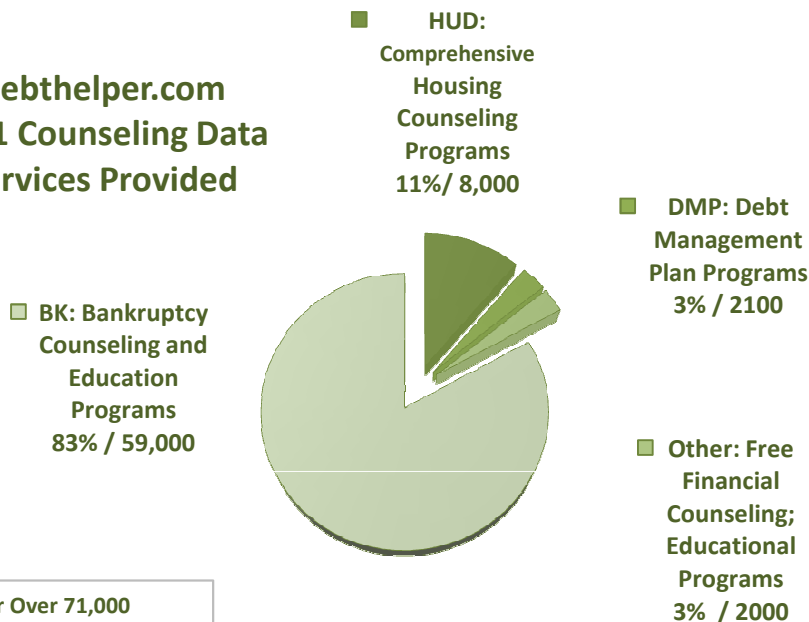
Sincerely,
Paul L. Donohue, Jr.
President and Founder





2011 Program Services

DebtHelper.com 2011 Counseling Data Services Provided



Data for Over 71,000
services provided in 2011

HUD:

Reverse Mortgage Counseling provides seniors 62 and older comprehensive education and alternatives to FHA Reverse Mortgage; Foreclosure Avoidance Counseling is provided free of charge to residents of the State of Florida; NeighborWorks Eight Hour Curriculum Home Buyer Education Courses are provided to help educate buyers and provide eligibility for loan programs and home buying grants.

BK:

Consumers are provided a personally interactive credit counseling course which allows for a personal discuss of their financial situation as well as alternatives to bankruptcy and a plan to improve their financial situation; Personal Financial Management Instructional Courses education consumers on consumer protection laws, insurances, the use of credit, types of credit available, spending wisely and building and using a budget.

Other:

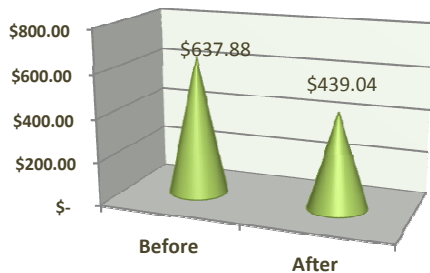
Free budgeting sessions and workshops are held daily; Free Financial Education Workshops cover: Credit, Good Debt, Bad Debts, Consumer Protection and more financial rescue options and alternatives. Intake Specialists determine eligibilty for the Florida Hardest Hit mortgage assistance program in partnership with FL Housing Finance Co.

DMP:

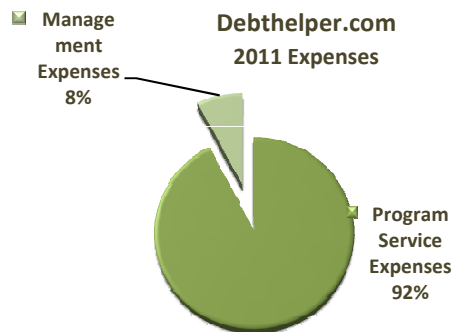
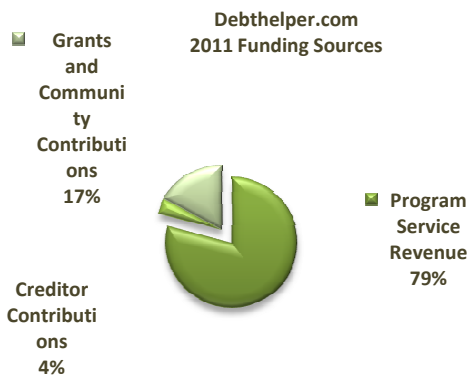
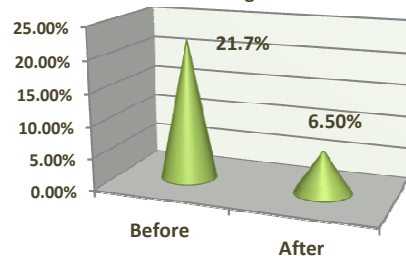
Credit Counseling and Debt Management Programs provide consumers overburdened with credit card debt, concessions to afford their monthly payments and pay off their debts within about five years time while preventing harm to their credit.



DebtHelper.com
Average 2011 Payment Savings
while on a Debt Management Plan



DebtHelper.com
Average 2011 Interest Savings
while on a Debt Management Plan



DMP Client Outlook

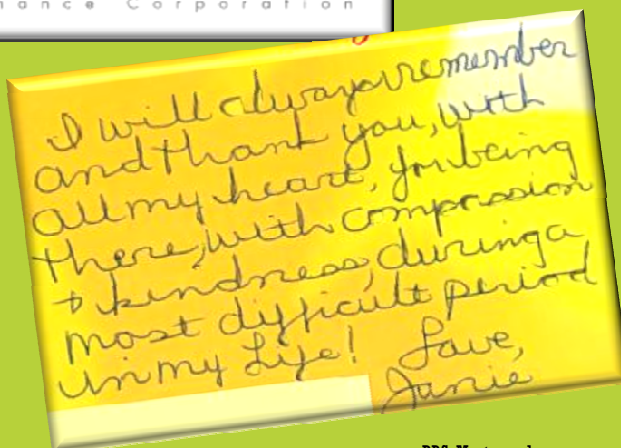
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|-------------------------|----------|
| Average Debt: | \$13,674 |
| Average Monthly Income: | \$3,167 |
| Average Age: | 50 |
| Average Cards: | 3 |
| Female: | 33% |
| Male: | 67% |
| Married: | 46% |
| Non Married: | 54% |
| White: | 66% |
| Non White: | 34% |
| Hispanic: | 5% |
| Non Hispanic: | 95% |

DebtHelper.com

Credit Card Management Services, Inc.

Helping to make the Debthelper community
economically self-sustaining and financially fit
One family at a time

An Extra Special Debthelper Thank You to Our: Contributors, Donors, Grantors, Supporters, Clients and Sponsors



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Aspire
Banana Republic
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Compass Bank
Cortrust Bank
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Seventh Avenue
Sports Authority
SST Cards
State Farm Bank
SunTrust
Target
The Swiss Colony
Through the Country Door
Tribute
US Bank
Wagner & Hunt P.A.
Walmart
WFNNB