

2015 ANNUAL REPORT

2015 SERVICES PROVIDED

Amount of Consumer Credit Card Debt Paid off in 2015

\$3,187,346.89

of Graduating DMP Clients in 2015 **222**

Amount of new debt acquired for management from new clients in 2015

\$5,749,973.00

Amount of Consumer Credit Card Debt paid off in full by 2015 Graduates over the life of their DMP program (approx 5 years)

\$3,537,325.70

**1,657
TOTAL**

451
New DMP Clients

170
Payday Loan Counseling

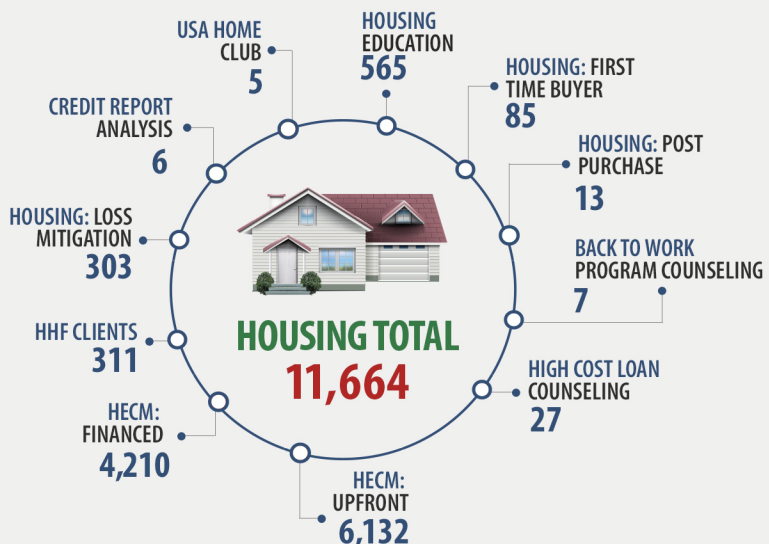
6
Credit Report Analysis

1
Financial Counseling Only

28
Credit & Budget Counseling

49
Financial Coaching

952
Additional DMP Clients Served



48 Applicants paid a total UMAP/MLRP amount of **\$593,576.30**.



PR Borrowers: **44 unique Applicants**.



PR Amount Awarded: **\$1,639,481.00**.



92 families were awarded **2.2 million dollars** in home equity and preservation assistance dollars through DebtHelper.com's participation in the Florida's Hardest Hit Program.

BANKRUPTCY

BK: Course 1

Internet
30,184

Non-Internet
3,541

BK: Course 2

Internet
17,048

Non-Internet
1,089

BK: ECF Filing DE

1,358

**53,220
TOTAL**

OUTREACH

1,350

of New Community Partners Established from Outreach

WORKSHOPS WEBINARS CREDIT EDUCATION

4,552

of Total Community Partners providing at least 1 referral to CCMS

364

of Classes or Webinars held

1,807

of Attendees at Classes or Webinars



**72%
ALL SERVICES**

SERVED LOW TO MODERATE INCOME CLIENTS

AVERAGE APR
22.06%

BEFORE

DMP

AFTER

AVERAGE APR
5.07%

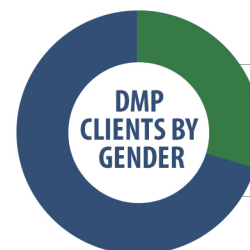
AVERAGE PAYMENT
\$398.98

AVERAGE PAYMENT
\$628.88

AVERAGE DEBT FOR DMP CLIENTS - **\$11,318.53**

51

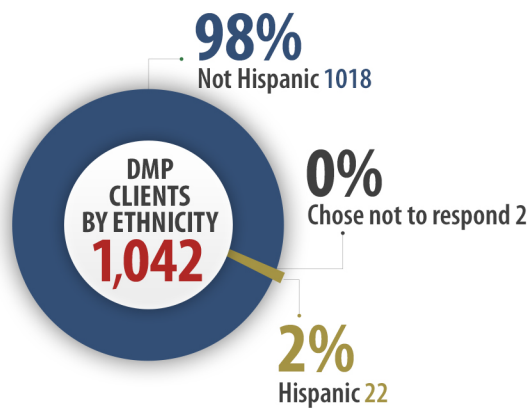
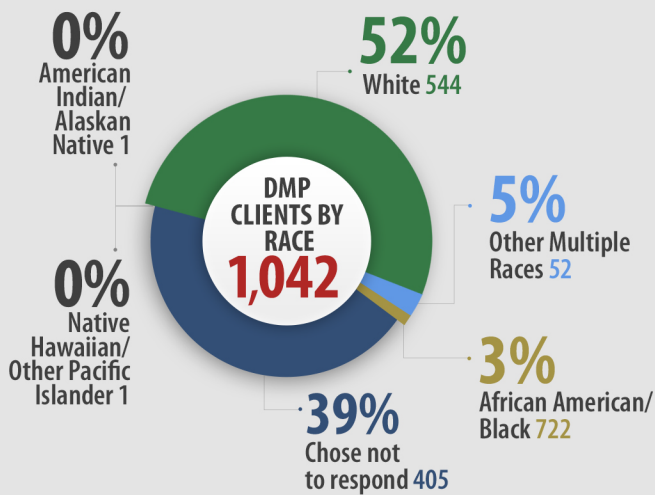
AVERAGE AGE FOR DMP CLIENTS



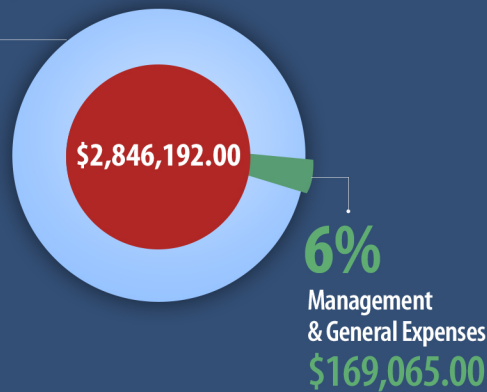
**19%
MARRIED - 185**

**81%
NOT MARRIED - 772**

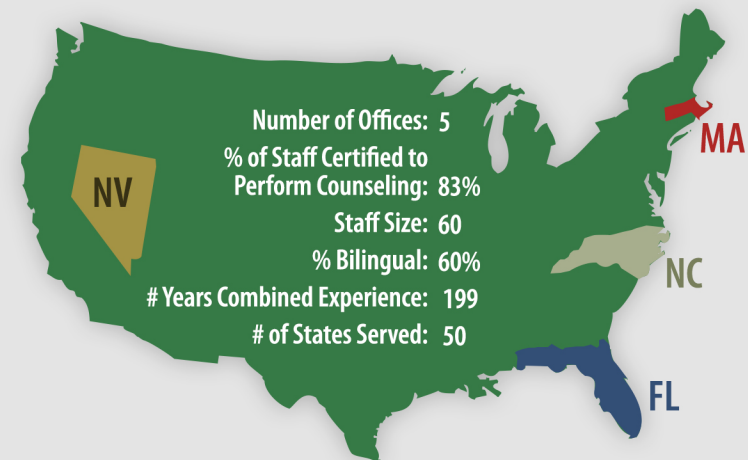
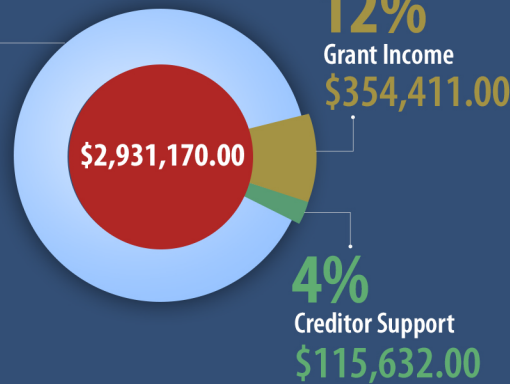
Single 366 | Widowed 286
Divorced 118 | Separated 2



94%
Program Expenses \$2,677,127.00



84%
Program Receipts \$2,461,127.00



SERVICES PROVIDED

- REVERSE MORTGAGE COUNSELING
- HOME BUYER EDUCATION COURSES AND COUNSELING
- PERSONAL FINANCIAL MANAGEMENT INSTRUCTIONAL COURSES
- FREE FLORIDA HARDEST HIT HELP
- CREDIT COUNSELING; FINANCIAL CAPABILITY; FINANCIAL COACHING
- FORECLOSURE AVOIDANCE COUNSELING
- PAY DAY LOAN COUNSELING
- STUDENT LOAN CONSOLIDATION ASSISTANCE
- FREE FINANCIAL EDUCATION WORKSHOPS AND WEBINARS, CREDIT EDUCATION
- DEBT MANAGEMENT PROGRAMS

TOP FUNDERS



SPECIAL PARTNERSHIPS

REACH | CITY OF WEST PALM BEACH | TIGERLILI
 CLT OF PALM BEACH COUNTY | PAUL REIN DETENTION FACILITY

MEMBERSHIPS

PALM BEACH COUNTY AFFORDABLE HOUSING COLLABORATIVE
 FCAA, NRMLA, BBB, ACCPROS,
 NATIONAL HOUSING RESOURCE CENTER



Credit Card Management Services, Inc. a 501c3 NonProfit Housing and Credit Counseling Agency.