

Money Management International (MMI) is the largest nonprofit, full-service credit counseling organization in the nation. We are dedicated to providing strong community education and in-person counseling within the local markets in which we operate. Our success is measured by the number of people, who, due to our help, successfully regain control of their financial lives and achieve their goals.

Call us today and we will create a brighter financial future for you! We are available 24 hours a day, 7 days a week.

Credit counseling (24/7 by telephone and Internet), debt management plans, educational tools and resources

For more information, call:
866.272.4735
www.MoneyManagement.org

tools
for a
happy
healthy
financial
you



Money Management
INTERNATIONAL

Improving lives through financial education.



 **Money Management**
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Money Management International (MMI), 9009 West Loop South, Suite 700, Houston, TX 77096. OH License # CS.900028.000; MS Licensed Debt Management Service Provider; NY Licensed by the State of New York Banking Department; MD License #MD14-13 (Commissioner of Financial Regulation, 500 N. Calvert St., Suite 402, Baltimore, MD 21202); NJ Licensed by the New Jersey Department of Banking; VT Licensed in Vermont by the Department of Banking. CCCS offices operating in Massachusetts are affiliated with Money Management International. MMI does not lend money and is not a loan company. MMI provides free counseling and education programs. Clients who choose to enroll in a Debt Management Plan will be assessed a fee for services where allowed by state law. Fees may be waived based on federal poverty level guidelines. The establishment of a DMP may adversely affect the individual's credit rating or credit scores, and nonpayment of debt may lead creditors to increase finance and other charges or undertake collection activity, including litigation. Member of the National Foundation for Credit Counseling and the Association for Independent Consumer Credit Counseling Agencies. Accredited by the Council on Accreditation. All rights reserved.



LOS ANGELES
POLICE
FEDERAL CREDIT UNION

Are you spending more than you make each month and need help reviewing your finances? Are you financially overwhelmed and struggling to pay your bills each month? Are mounting medical bills or a recent divorce causing financial strain? The first and most important thing to remember is that you're not alone. Money Management International (MMI) offers a variety of personalized services to help you gain control of your finances.

"There's hope"

Credit counseling

MMI offers free credit counseling to those who need help with budgeting, basic money management skills and credit problems. Certified counselors are available 24 hours a day, 7 days a week by telephone and Internet. In-person credit counseling is also available by appointment in the local markets in which we operate.

You and your personal credit counselor will work together to:

- Assess your current financial situation
- Develop a realistic spending plan
- Establish achievable financial goals
- Create a personal action plan for success

Debt Management Plan

A Debt Management Plan (DMP) is one way MMI can help you resolve your credit problems and repay your debt. A DMP is recommended for those individuals who need more than advice and could benefit from a structured repayment plan. MMI consolidates all of your unsecured debts into one convenient monthly deposit which is disbursed to each of your creditors individually.

If you choose to enroll in a Debt Management Plan, our certified counselors will assess your financial situation, create a spending plan, and negotiate the terms of your debts (i.e. interest rates, monthly payments) with your creditors.

A DMP may help:

- Reduce interest rates
- Waive late fees
- Lower monthly payments
- Eliminate collection calls

Housing counseling

MMI has implemented three types of housing counseling services to assist potential homebuyers and current home owners.

Loss Mitigation Counseling assists those who have fallen behind on their mortgage take the necessary steps to protect their investment.

Reverse Mortgage Counseling educates seniors on the benefits, consequences, options and processes involved in obtaining a Home Equity Conversion Mortgage.

First Time Homebuyer Counseling educates first time or prospective homebuyers on the costs and responsibilities associated with home ownership.



We've helped millions get out of debt

Education

Through various financial education programs, MMI provides you with budgeting techniques and principles required to successfully manage money and use credit intelligently. Our educational programs extend beyond immediate credit problems to help you improve your knowledge of personal finances. MMI is dedicated to helping you maintain the skills you need for long-term financial success.

Our educators present financial literacy programs to students and adults throughout local communities at area schools, businesses and community organizations. Workshops are often open to the public and include topics such as budgeting, credit issues and first-time home buyer education.

Visit www.MoneyManagement.org to locate a program in your area or to schedule a program for your organization.

If you feel overwhelmed by debt, there's hope. MMI is available to help you get out of debt and get on with life.

866.272.4735

Money Management International is committed to assisting consumers nationwide achieve their dreams of financial stability, through meaningful educational programs and resources, sound financial counseling and responsive quality service.