

Fiscal Fitness Program



Improving lives through financial education.

Money Management International (MMI) and its family of Consumer Credit Counseling Service (CCCS) agencies make up the largest nonprofit, full-service credit counseling agency in the United States. Since 1958, we have been helping consumers find the tools and solutions they need to achieve financial freedom. We provide professional financial guidance, credit counseling, community-wide educational programs, debt management assistance, bankruptcy counseling and education services, and housing counseling assistance to consumers via phone, Internet, and in-person sessions at over 120 branch offices throughout the country. MMI is a member of the National Foundation for Credit Counseling and the Association of Independent Consumer Credit Counseling Agencies. MMI is also accredited by the Council on Accreditation.



MMI Fiscal Fitness Program

Designed to help your organization's bottom line, MMI's Fiscal Fitness Program (FFP) addresses financial issues of your employees and members through a proactive approach to counseling and education. Your organization's mission and values can become sidetracked when personal financial issues lead to organizational losses. Your organization, with help from MMI's Fiscal Fitness Program, will benefit greatly by providing these vital financial resources to your staff and members.

Free Credit Counseling

Our certified counselors are committed to helping consumers overcome obstacles and reach their financial goals. MMI has helped millions of people overcome debt, regain financial stability, and save for their future. The majority of consumers who contact us are simply in need of financial guidance from a certified credit counselor. We are a HUD-approved housing counseling agency and offer mortgage default and post-purchase counseling. All personal and confidential counseling sessions are available 24 hours a day, 7 days a week by phone and Internet. In-person sessions are available by appointment in locations where we have branch offices. This service is offered free of charge to all consumers.

Free Debt Management Plans

When appropriate, counselors may recommend a Debt Management Plan (DMP). A DMP is a financial tool that helps individuals to repay their debts. By working directly with creditors, MMI credit counselors negotiate on behalf of the clients in an attempt to lower interest rates, reduce monthly payments, waive late fees, and eliminate collection calls. This sensible financial solution reduces the participants' time for payoff and could save them hundreds or thousands of dollars in interest and fees. By consolidating multiple debts into a DMP, participants pay only one convenient monthly deposit. Typically, participants are charged a set-up fee and monthly fee to cover the costs of administering a DMP; however, MMI will offer this valuable service to all of your employees, members, and their immediate families at no charge.

I just spoke with a member this morning who said he is using the debt management program, and he had nothing but positive things to say about his experience. He said he felt like he has been just treading water financially but now he has some breathing room thanks to this program. Great to hear!

**Chris Chichester | President
Jersey Central Federal Credit Union**



"We have found CCCS/MMI's comprehensive counseling and education programs to be very instrumental in improving morale, productivity, and employee retention. We consistently get excellent feedback from our staff indicating they place great value on this employee benefit."

**Constance Erwin | Director, Benefits
Samaritan Health Services**



"Masterman's has certainly benefited from the Fiscal Fitness program. And the overall feedback from our employees is that this is a great benefit for them. CCCS has truly helped many of our employees by lessening their financial burdens and leaving them with more time to focus on excelling at their jobs."

**Nancy Hyde
Human Resources Manager
Masterman's**

Free Education Programs

Empowered by a mission to improve lives through financial education, our professional educators and certified volunteers provide workshops and classes on money management and the wise use of credit through partnerships with financial institutions, employers, schools, community service associations, and other businesses and organizations. MMI offers more than 20 educational programs, relevant to virtually all ages and covering a wide array of topics around credit, debt, budgeting, and buying a home. For more information about MMI's education programs, please go to CreditEducation.org. In areas where MMI does not have a physical presence, or if you prefer education programs be conducted by telephone and/or Internet, we have the ability to host Web seminars. Bilingual certified counselors and volunteers are available for Spanish-speaking audiences. Through the Fiscal Fitness Program, MMI provides two free in-person educational programs annually for your employees or members on your topic of choice. Additional programs are provided at a reduced rate.

In addition, MMI's Web site, MoneyManagement.org, offers financial tools, articles, a finance Q&A section, and pre-recorded web-casts on money and credit topics.

Newsletters and Articles

MMI distributes an e-newsletter with financial tips each month to participants. A weekly column on budgeting and credit tips and articles focused on financial issues can also be provided for use in your own newsletters.

Marketing Support

MMI will provide marketing materials for your organization, including inserts and brochures, to promote the program and encourage your employees' and members' participation. We will collaborate with your marketing department to develop the best messaging possible.

Training

MMI will provide an annual training program for your managers on how to get the most out of your FFP.

Efficient and Convenient Process

MMI continues to develop its innovative technological infrastructure to simplify the processes and functions of every aspect of credit counseling and debt management. The "Member's Resources" area of the Web site provides all registered Debt Management Plan clients with the ability to securely view and update creditor account balances, check deposits and disbursements, request eStatements, and make their deposits online. New convenient deposit options, such as pay-by-phone and pay-by-Web, have been added for client convenience, and the free online educational articles and resources have been expanded to provide clients with the information and tools they need to achieve their personal financial goals.

Commitment to Excellence

Our vision is to continue to be the premier credit counseling organization, providing exceptional financial education programs and services, and to be highly regarded and respected by our clients, our communities, and our associates. To assist you in strengthening the fiscal fitness of your members and employees, call us today to get started



BRECO FCU is truly excited about being a partner with MMI/CCCS. Your Team effectively communicates and assists many of our members with their budgeting, money management, credit issues and savings/emergency funds. Especially during these trying times, it's extremely important for our members to get and stay on track with their finances... and that's exactly what your Team continues to do... is to steer our members in the right direction! Establishing the best personalized financial strategies. Not by just telling them, but showing them how to... even holding their hand through the process. Billie Jo, you have helped many of our members avoid many sleepless nights. Thank You!"

**Lloyd Cockerham | President/CEO
BRECO FCU**



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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 MMI. 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 (DMP) 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. © 2009 Money Management International, all rights reserved.

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