



Credit Counseling and Debt Management

Got credit card debt? You're not alone. Consumer revolving debt reached \$1.22 trillion at the end of 2017, with credit card balances making up the majority.¹ Money struggles can impact other areas of our day-to-day life—from general spending to saving for big picture goals. Research shows that paying off debt has the greatest impact on reducing financial stress.²

What to consider



Money Management International (MMI), the largest not-for-profit credit counseling agency in the United States, has been helping people take control of their finances since 1958. They offer counseling services (at no cost) and debt management plans (fees apply) to help people get a fresh start and financial peace of mind.



Key features

Credit Counseling

- Free 30- to 60-minute session with a counselor
- Expert analysis of your personal financial situation
- Complete picture of where your money is going

Debt Management

- One consolidated payment each month
- Designed to fit your budget
- Reduced interest rates, faster payoff time

How it works

- 1 Cash flow and credit review**
Includes your income, expenses, debt, and credit report
- 2 Budget review**
A second opinion on your budget, or help creating one
- 3 Personalized action plan**
Outlines steps to help you reduce the burden of your debt

- 1 Find out if it's the right fit**
A counselor will analyze your situation and help you find the right solution
- 2 Counselors work with your creditors**
Lower interest rates are negotiated—making it easier to get out of debt
- 3 One monthly payment to MMI**
MMI pays your creditors on your behalf until your debt is fully paid off

Where to get more information

NetBenefits.com/PayDownDebtHelp

¹Federal Reserve, Consumer Credit G.19, May 2018. ²Fidelity Investments Financial Wellness Marker Survey, 2016.

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