



Got credit card debt? You're not alone. Consumer revolving debt reached \$1.53 trillion at the end of 2018, 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 (discounted fees apply) to help people get a fresh start and financial peace of mind.

MMI has been able to save their clients on average \$12,000 in interest during the course of repayment.³

Where to get more information

NetBenefits.com/PayDownDebtHelp

Key features

Easy to get started with free Credit Counseling session

- Free 30-to 60-minute confidential session with an expert
- Expert analysis of your personal financial situation
- Complete picture of where your money is going
- Personalized action plan

Personalized (DMP) Debt Management Plans

- One consolidated payment each month
- Designed to fit your budget
- Reduced interest rates, faster pay off time
- Special discount for Fidelity users –60% off DMP set up

How it works

(Access MMI from NetBenefits® to get started)

- 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. A counselor will analyze your situation and help you find the right solution

- 1. Find out if it's the right fit**
As part of your action plan, a DMP might be a good fit for your situation to help reduce your debt.
- 2. Counselors work with your creditors**
Lower interest rates are negotiated—making it easier to get out of debt
- 3. You make one monthly payment to MMI**
MMI pays your creditors on your behalf until your debt is fully paid off

¹Federal Reserve, Consumer Credit G.19, December 2018.

²Fidelity Investments Financial Wellness Marker Survey, 2016

³Money Management International 2019 Annual Report

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