



Welcome to DebtFreeAmerica.com. America's debt solution provider!

We are here to help you... Just as we have helped other people who have encountered significant challenges managing their credit card debt. Our certified financial counselors will guide you through the steps necessary to get your out-of-control credit card debt on track. You will spend less time worrying about your future and more time planning it.

DebtFreeAmerica.com will help you work through your debt challenges online or via the telephone. Our counselors are available to help guide you on your way to getting free from out-of-control credit card debt.

DebtFreeAmerica.com is a nonprofit organization offering confidential and professional credit counseling, debt management services and educational initiatives promoting financial literacy nationwide.

Debt Free America.com is a member of the American Credit Counseling Professionals Organization. We are an A+ rated member of the Better Business Bureau of Virginia and an ISO 9001:2008 accredited company.

We take pride in being one of the top nationwide nonprofit debt management companies. We offer not just one, but multiple solutions for consumers to eliminate the stress caused by credit card debt.

Know the freedom and joy of being debt free.



**DEBT FREE
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A Licensed Non-Profit Service
1.800.234.6781

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You have options for getting out of debt. The key is finding the right solution for you.

Credit Counseling

Credit Counseling is about education, helping you making informed decisions about your future. It's about having a plan that is based on your individual situation. You can get started online at DebtFreeAmerica.com or call us at 1.800.234.6781.

When you call our certified credit counseling professionals they will ask you a series of questions. Your answers will help them develop a plan that will lead to the successful payoff of your debts. Your plan will be based upon your financial ability to successfully payoff your debts in a reasonable time frame. Your counselor will discuss the various options and together you will decide on the best solution for your situation

At the next phase, your counselor will guide you through a complete financial analysis as they

help you complete a monthly spending plan. This plan will help you understand exactly how much money you are spending each month versus your total monthly income. The counselor will help you identify ways to get the most from your income and reduce your spending. In this second phase of the analysis we will help you identify and fix the ultimate causes of the excessive debt.

Debt Management Program (DMP)

Your credit counselor may suggest a Debt Management Program. We will work directly on your behalf with your creditors and provide you with additional information, guidance, and motivation to make sure you stick with your plan and pay down your debt. You will send a single payment each month to DebtFreeAmerica.com, and we then pay the appropriate amount to each creditor, on-time.

DebtFreeAmerica.com will save you money by working directly with creditors to lower interest rates so that your payment will go primarily to pay off your principal balance instead of your interest.

You will gain additional savings since this program eliminates all late fees and overlimit fees that are currently preventing you from making progress. Your payments stay the same yet reducing your payoff time from approximately 26 years to between 4-5 years!

Debt Settlement Program

This program is designed for families and individuals that are currently unable to make the monthly payment amount consistently as required by the Debt Management (DMP) program. The Debt Settlement Program begins with a debt negotiation plan that is used to settle debts for less than the balance owed. This program is for those who are unable to make all the monthly payments required by their creditors, have past due accounts, and are experiencing harassing collection calls.

While enrolled in the Debt Settlement Program, your unsecured debt is negotiated to an amount that is considerably lower than the current balance; usually 40-60% less. This settlement is made with funds that have accumulated from your monthly payments to the administrator of your dedicated escrow account. As each debt is

settled, you start building up the account to settle the next debt until they are all paid off.

The Bottom line:

Know that you have options for getting out of debt, and explore them fully. The key is finding the right solution for you. Contact DebtFreeAmerica.com today on line or by calling 1.800.234.6781 to begin your journey toward becoming Debt Free!

Everyone at DebtFreeAmerica.com wants you to find the help you are seeking. We are standing by to help you discover the debt management solution that is best for you.

Debt Elimination – Strategy Comparison Chart

TOOL SELECTED	MINIMUM PAYMENTS	DEBT MANAGEMENT PLAN	DEBT SETTLEMENT PLAN
Delinquency Status	Current	Current – 3 Months Late	3 Months or More
Benefits: Interest Rate	14-31% APR	8-11% APR	Zero
Monthly Payment (Based on \$20,000)	\$600	\$435	\$400 Suggested (\$150 Minimum)
Time to Be Debt Free	18+ Years	3-5 Years	2-4 Years
Risks: Account Status	Open	Closed	Closed Prior to Starting
Credit Score Drop**	No Change	Lowers first 6 months, then increases	Bad Score prior to starting – only gets better near completion
Legal Action	No Risk	No Risk	10% *(See note)
Fallback Strategy	Debt Management	Debt Settlement	Bankruptcy

***Note: Legal Action depends on creditor, balance, state of residence, and other factors**
**** Debtfreeamerica.com gets you out of debt – We are NOT a Credit Repair Service**

DebtFreeAmerica.com will help you save thousands of dollars in finance charges and late fees

Debts SAVINGS!

Creditor Name	Balance	Payoff Amount ON the Plan	Payoff Amount OFF the Plan	Money Saved ON the Plan
ABC National Bank VISA	\$1,215	\$1,523	\$2,042	\$519
Discovery Card	\$4,100	\$4,100	\$11,292	\$7,192
JC Mart Card	\$832	\$953	\$2,102	\$1,148
Totals	\$6,147	\$6,577	\$15,436	\$8,860*

* Savings based on industry assumptions.