



2012 Annual Report

Corporate Headquarters

1325 N Congress Ave

Suite 201

West Palm Beach, FL 33401

Telephone: 800-920-2262

Facsimile: 866-561-2622

www.debthelper.com

Board of Directors

Mr. Matt Curran

Jupiter Medical Center

Mr. Kurt Stahura, Ph.D.

University of Nevada, Las Vegas

Mrs. June Hudak, R.N.

Retired - The Mintz Family Nurse

Mr. James Huntington Sutch

Gulf South Medical Supply, Inc.

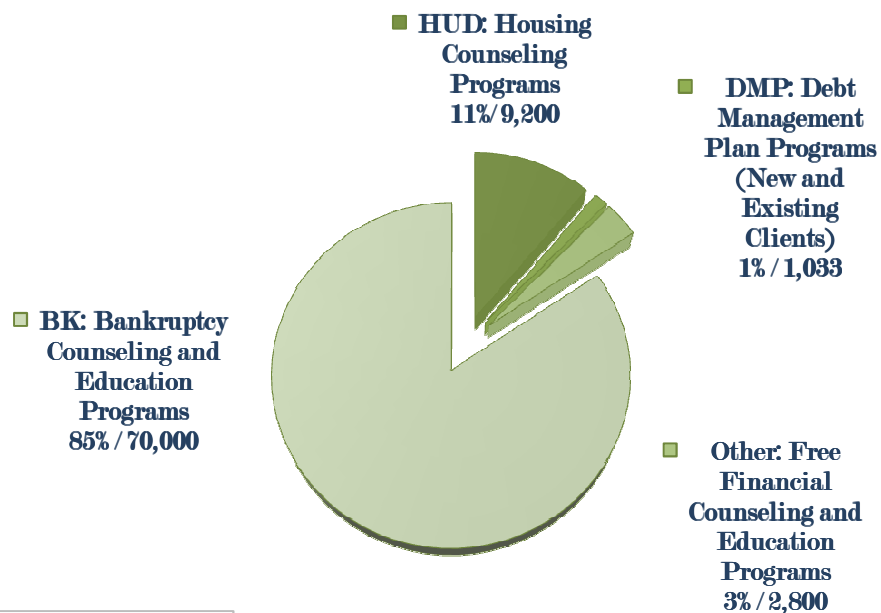
Mr. Paul L. Donohue, Jr.

Founder and President



2012 Program Services

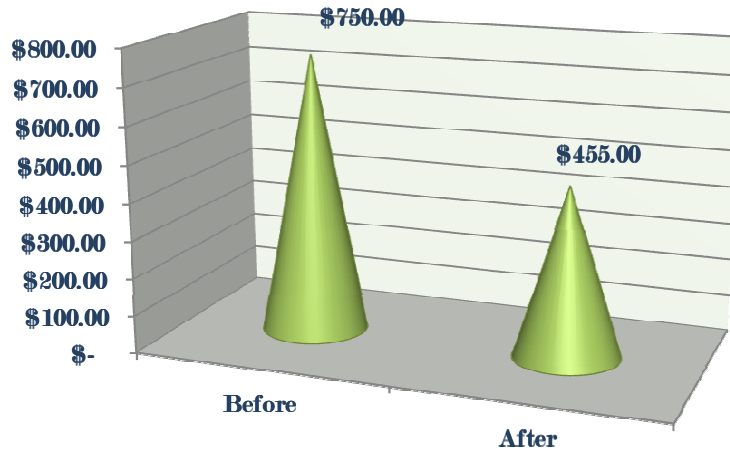
Counseling Data Number of Services Provided



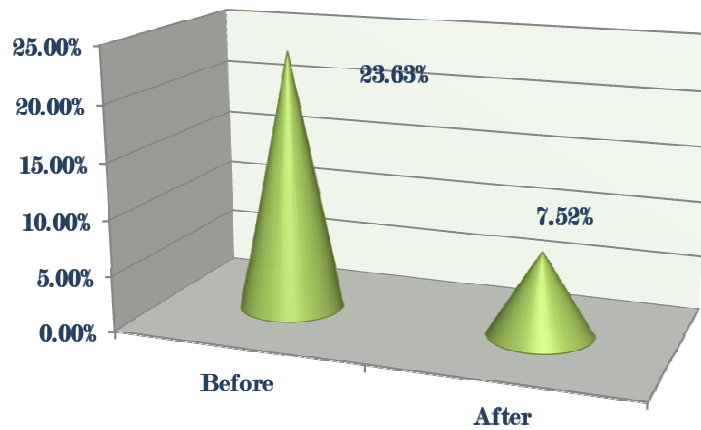
Data for Over 83,000 services provided

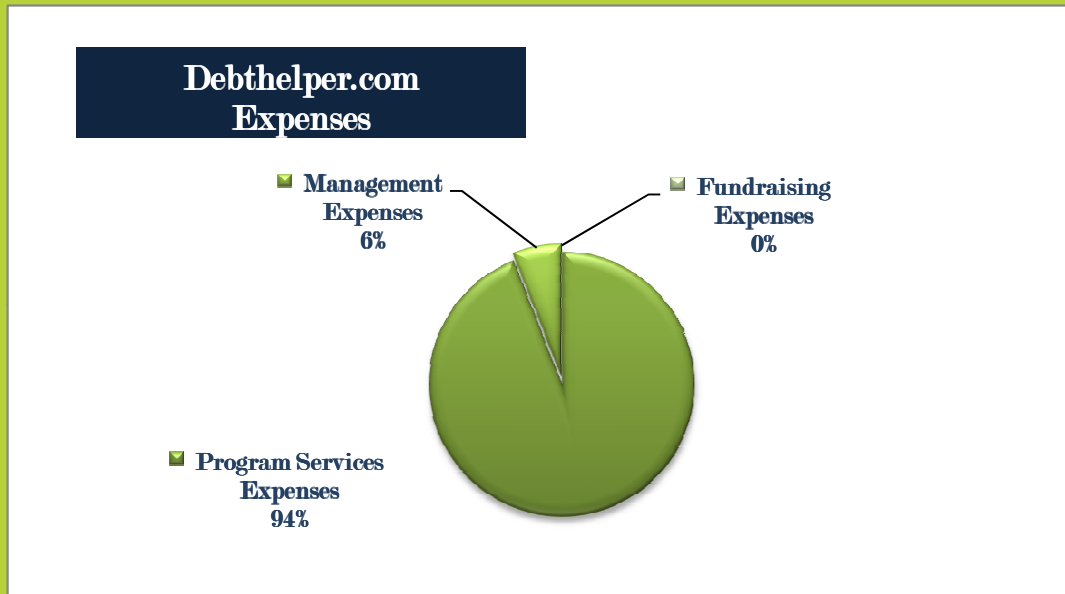
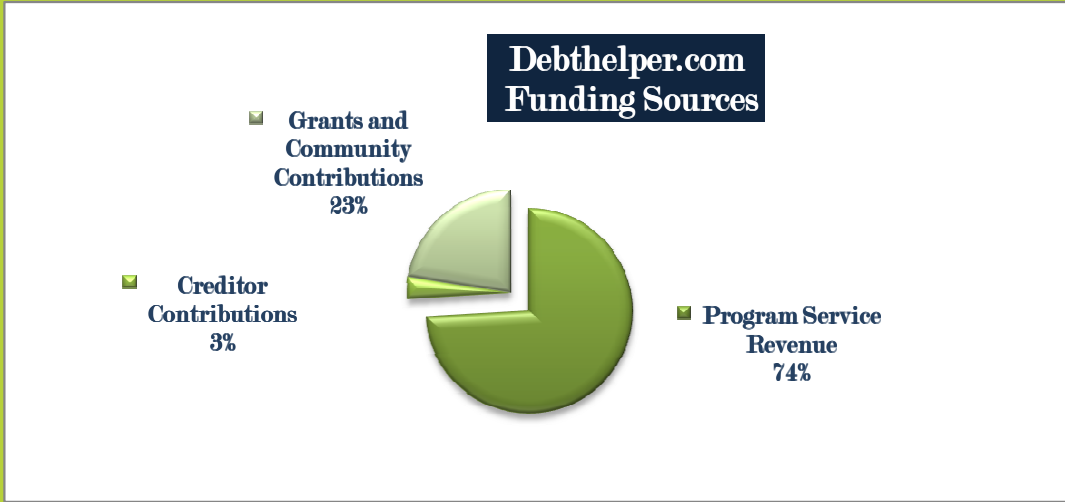
HUD Housing	Reverse Mortgage Counseling Foreclosure Avoidance Counseling Home Buyer Education Courses and Counseling
Bankruptcy	Credit Counseling Personal Financial Management
Financial Literacy	Free Florida Hardest Hit Help; Free Financial Literacy Free Financial Education Workshops
Debt Mgmt.	Credit Counseling One on One Sessions Debt Management Programs; Credit Education

**Average Payment Savings
while on a Debt Management Plan**



**Average Interest Savings
while on a Debt Management Plan**





Financial Counseling Client Summary	Average Debt:	\$12,979
	Average Monthly Income	\$3,244
	Average Age:	51
	Average Cards:	3.8
	Female:	35%
	Male:	65%
	Married:	48%
	Non Married:	52%
	White:	69%
	Non White:	31%
	Hispanic:	5%
	Non Hispanic:	95%
	Referral Source Internet	65%

DEBTHelper.COM

A Letter from the President of Credit Card Management Services, Inc.

Credit Card Management Services, Inc. (CCMS) doing business as Debthelper.com is proud to be affiliated with companies and organizations that help us attain our mission of providing quality debt management services, housing and bankruptcy alternatives, credit counseling and education; and partnering with those who create opportunities for affordable housing, improving lives and strengthening our communities.

Debthelper.com is licensed by multiple states to provide credit, housing and bankruptcy counseling. Debthelper.com is a Housing and Urban Development (HUD) Approved Counseling Agency and is approved to Issue Certificates of Completion of Bankruptcy Counseling and a Personal Financial Management Instructional Course in compliance with the Bankruptcy Code. *

As a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), and the Association of Credit Counseling Professionals (ACCPros), Debthelper.com follows a strict Code of Practice. This governance requires an annual independent financial audit, utilization of certified credit counselors and ISO Certification. Qualification for this certification meets or exceeds industry standards of excellence for credit counseling.

Debthelper.com adopted the National Industry Standards for Homeownership Education and Counseling in April of 2008. The Standards were drawn upon by existing HUD guidelines and local, regional and national housing counseling agencies. Input on the Standards was gathered by the Advisory Council including many industry stakeholders such as national lenders, GSEs, mortgage insurers, executive directors and counselors.

CCMS is a IRS 501(c)3 non-profit credit, housing and bankruptcy counseling agency partnering with multiple industry partners on community and economic development.

Thank you.

Paul L. Donohue, President



*Approval does not endorse or ensure quality of Agencies services.

DEBTHELPER.COM

Helping to make our community
economically self-sustaining and financially fit.
... One family at a time

Thank you to our Contributors, Donors, Grantors, Supporters and Sponsors



FannieMae



Chase
PNC Bank
TD Bank
AARP Foundation
HSBC
Capital One
Techsoup
Discover
GE
National Council of La Raza
Neighborworks
American Express
Target
HFC
US Bank
JC Penney
Sam's Club
White Rabbit Elite
Kohls Credit
First Financial Bank
WFNNB
Merrick Bank



DEBTHELPER.COM