

# Consumer credit counseling works!

"This program has made a huge difference in our lives. We wouldn't have been able to do it on our own. It has been a grind, and at times very stressful... the alternatives would have been much worse, but we kept our cars, our home, sports teams, and fun activities and still are on the path to financial freedom!"

- Debt Management Program Client



**FamilyMeans**  
BETTER IS POSSIBLE

FamilyMeans.org  
651-789-4014 | toll-free 800-780-2890  
1875 Northwestern Ave. S.  
Stillwater, MN 55082

Stillwater | St. Paul | Rochester | Eau Claire  
Services also available online and by phone  
to residents of MN and WI.

Debt Management Programs (DMPs) are voluntary programs that serve the dual role of helping clients repay their debts and helping creditors receive money that is owed to them.

FamilyMeans has provided financial counseling since 1963 and pledges to provide the best service possible. FamilyMeans is a member of the National Foundation for Credit Counseling and accredited by the Council on Accreditation, groups that set the national standards of excellence for credit counseling.

FamilyMeans Financial Solutions receives some of its funding from voluntary contributions from creditors who participate in the Debt Management Programs (DMP). Since creditors have a financial interest in getting paid, some are willing to make a contribution to help fund Financial Solutions. These contributions are usually calculated as a percentage of payments made through DMPs, up to 15 percent of each payment received; however, accounts to creditors are always credited 100 percent of the client's payment made to the DMP. FamilyMeans works with all creditors regardless of their decision to contribute to Financial Solutions.

Minnesota Licensed Debt Management Service Provider  
Wisconsin Licensed Adjustment Service Company



**FamilyMeans**  
FINANCIAL SOLUTIONS

**Debt does not  
mean defeat.**

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Support is here.

At FamilyMeans, our work is life's challenges.

We listen without judgement, offer encouragement,  
and believe in you even when you might not.

You can count on FamilyMeans.

Non-Profit  
established in 1963.

**Financial Solutions**  
**Youth Development**

**Counseling & Therapy**

**Center for Grief & Loss**

**Caregiving & Aging**

**Employee Assistance**

## Financial Solutions Services:

### Debt Management Program

The Debt Management Program (DMP) simplifies payments and reduces the stress of managing credit card debt.

A DMP may help you:

- Consolidate and lower monthly payments
- Pay less interest
- Stop late and over-limit fees
- Pay off debts sooner
- Improve your credit

The DMP process:

1. Contact us by phone at 651-789-4014 (toll free 800-780-2890) or online application at [FamilyMeans.org](http://FamilyMeans.org)
2. Review your financial situation with one of our Certified Consumer Credit Professionals.
3. FamilyMeans partners with you to communicate and negotiate with your creditors.
4. Establish a structured payment plan. You make just one monthly deposit and FamilyMeans Financial Solutions distributes the funds to multiple creditors.
5. Pay off debts and learn how to better manage finances!

**Regain financial stability and  
reduce unmanageable debt.  
Get started today!**

### Budget and Debt Counseling

FamilyMeans Financial Solutions offers free budget and debt counseling to those who need help with budgeting, money management skills, and debt issues.

Certified consumer credit professionals take the time to thoroughly understand the situation and provide recommendations and options.

Credit Professionals:

- Assess current situation
- Establish achievable goals
- Develop realistic spending plan
- Create a personal action plan

### Credit Report Review

FamilyMeans Financial Solutions Credit Report Review sessions are for those who need help understanding what is on their credit report. For a nominal fee, a certified consumer credit professional reviews the credit report and provides recommendations and suggestions.

A credit report session may help:

- Provide clarification and interpretation of credit report information
- Design a plan to improve credit
- Clarify credit report rights
- Take steps to correct errors

### Financial Education

FamilyMeans Financial Solutions offers community-based personal finance presentations to groups, organizations, and employers. Visit [FamilyMeans.org](http://FamilyMeans.org) for education topics and to register for courses.