

DebtHelper.com Credit Card Management Services, Inc.
The **DebtHelper.com** financial literacy awareness program is offering the following seminars, programs and materials **NOW** and, as always, **FREE** to consumers groups:

2008-2009 *DebtHelper.com*

Steps toward Financial Independence Seminar Series

- **How to Create a Spending Plan:** Participants taking this course learn to how to create and utilize a spending plan. This course includes money saving suggestions to help consumers develop realistic financial goals.
- **Understanding Debt:** This seminar takes an in-depth look at why consumers overspend and subsequently fall into serious debt along with steps to recovery.
- **Improving Your Credit Score/Factors of Scoring:** This seminar offers a graphic picture as to how the score is created; what goes into a credit score; and what can be done to improve it?
- **When Good Debts Go Bad:** This seminar follows the path of a bad debt, illustrates exactly what will happen, provides a list of debtors' rights and guides participants into a better understanding of the debt process.
- **How to Read Your Credit Report:** This seminar teaches consumers how to read and how to obtain a free credit report.
- **The importance of credit:** How can a consumer borrow or buy anything if they have credit issues? This seminar will provide information about establishing and maintaining good credit, what creditors are looking for and why, sometimes, having bad credit is better than having no credit at all.
- **Buying a Home:** This seminar concentrates predominantly on what's needed before going to a broker or lender, types of mortgages, where assistance may be available and the importance of purchase preparation.
- **Credit Dos and Don'ts:** Some consumers are relatively puzzled as to what their responsibilities are and how to thwart financial problems. This seminar gives preventative and pro-active solutions to potential and existing credit mishaps.

- **Post-Purchase Homebuyers:** This seminar answers the questions: What to do after you are in the home? How do you handle small repairs? How can I save money on utilities?

2008 Participant Organizations in the Group Series:

[Langley Air Force Base](#); [Palm Beach County Sheriff's Department](#); [Broward County Sheriff's Department](#); [Glades County Correctional Facility](#); [Martin County Correctional Facility](#); [FL Resource for Women](#); [Palm Beach Atlantic University](#); [Northwood University](#); [Broward County Library](#); [Palm Beach County Library](#); Home Education Loan Program; [Palm Beach County Department of Community Services](#); [Head Start](#); [Women in Distress](#); [New Hope Charities](#)

For further information or to schedule a seminar at your place of business, please contact: ABernstein@debthelper.com 800-920-2262 x 8010