



# 2008 Annual Report

## Corporate Headquarters

4611 Okeechobee Boulevard  
Suite 114  
West Palm Beach, FL 33417  
Telephone: 800-920-2262  
Facsimile: 866-561-2622  
[www.debthelper.com](http://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

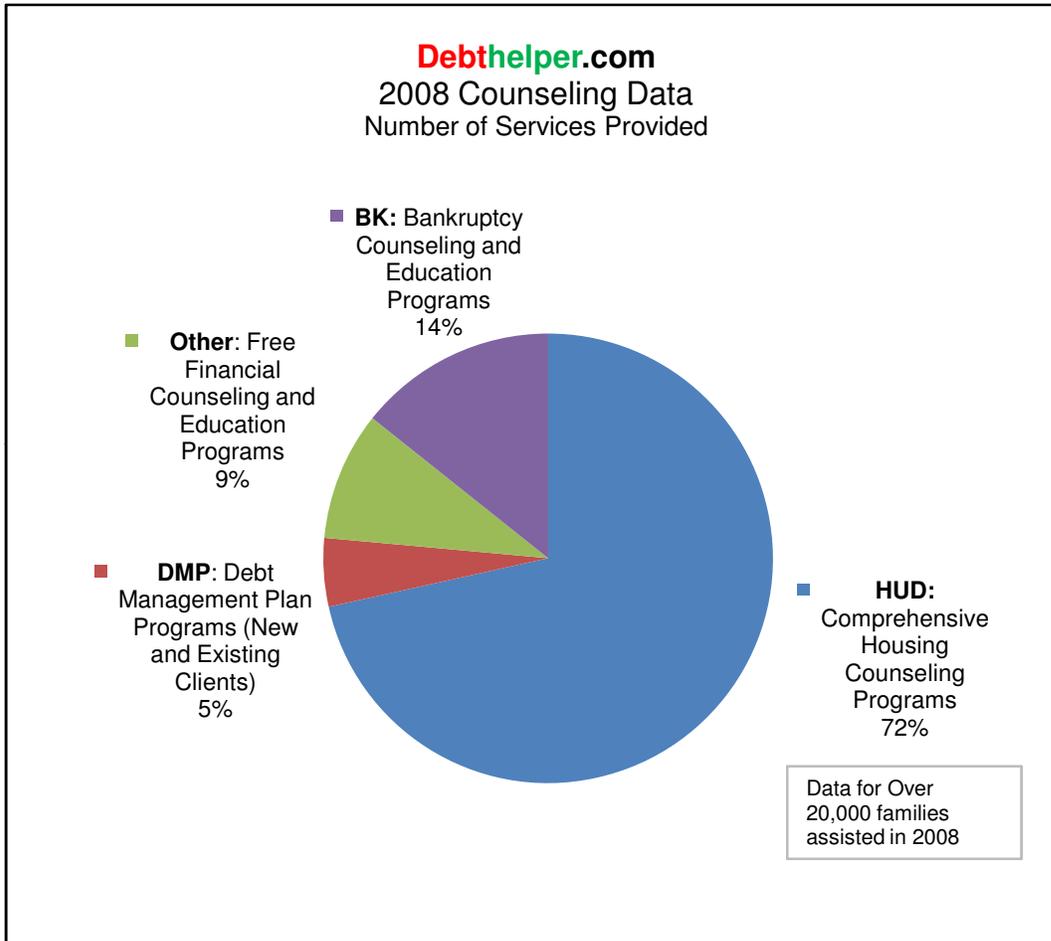
## Founder and President

Mr. Paul L. Donohue, Jr.

# DebtHelper.com

Credit Card Management Services, Inc.

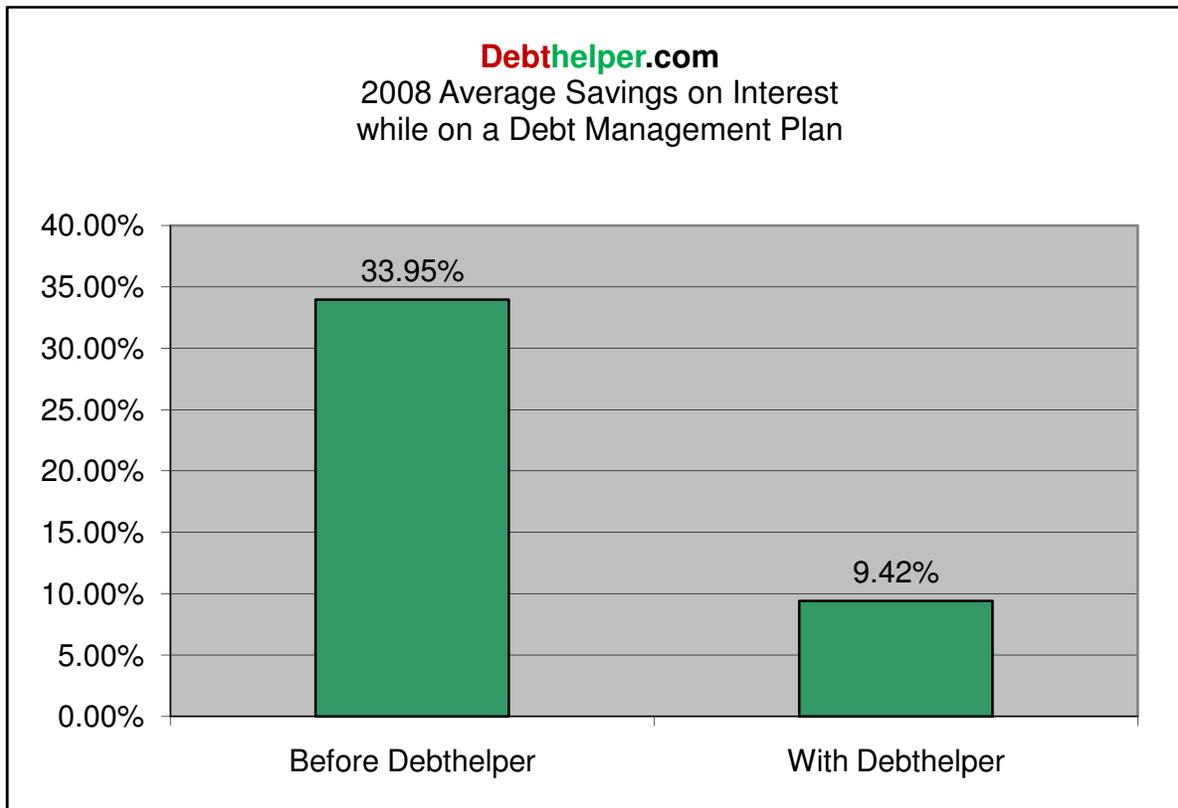
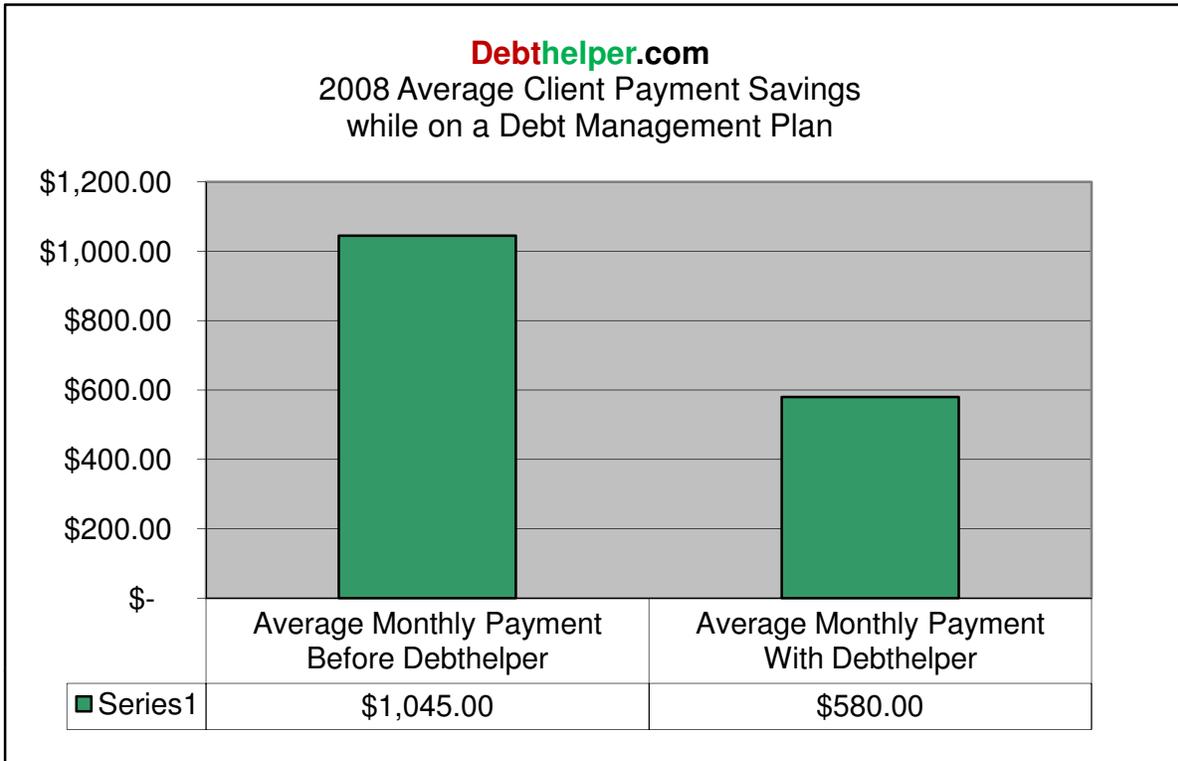
## 2008 Program Services



HUD	Reverse Mortgage Counseling Loss Mitigation and Default Resolution Counseling First Time Buyer Education Courses
BK	Bankruptcy Credit Counseling Personal Financial Management Instructional Courses
Other	Credit Report Review Budgeting and Spending Plans Free Financial Education Workshops
DMP	Debt Management Programs

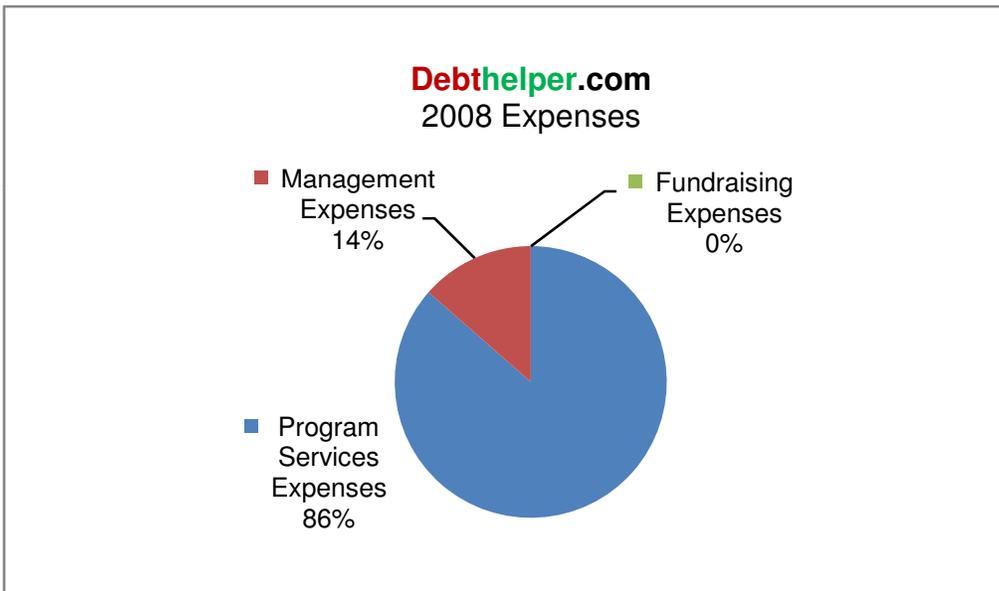
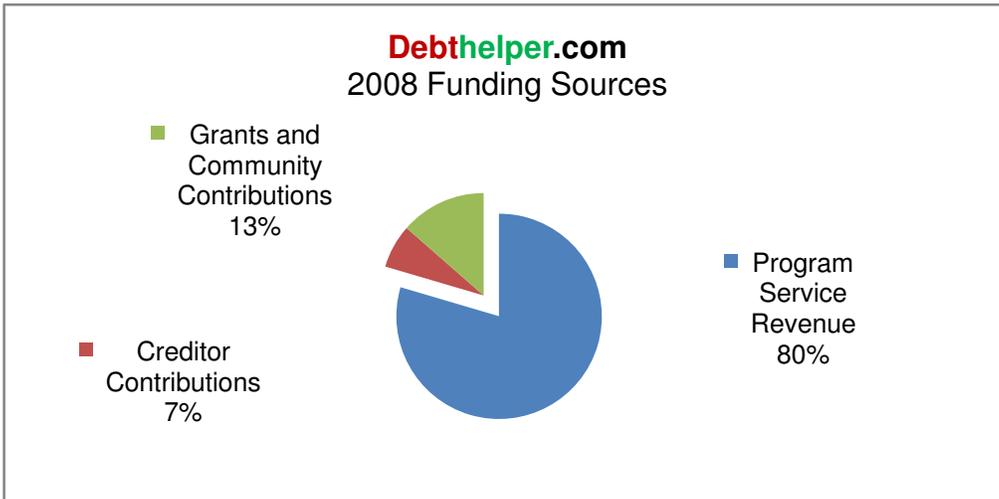
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Credit Card Management Services, Inc.



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## Credit Card Management Services, Inc.



<b>DebtHelper.com</b>	
<b>DMP Client Summary:</b>	Average Debt: \$9,123.64
	Average Monthly Income: \$2,694.99
	Average Age: 49
	Average Cards: 3.4
	Female: 61%
	Male: 39%
	Single/Widowed/Divorced: 61%
	Married: 37%
	White: 57%
	Non White: 43%
	Hispanic: 4%
	Non Hispanic: 96%

# DebtHelper.com

## Credit Card Management Services, Inc.

### A Letter from the President and Founder:

*Credit Card Management Services, Inc. doing business as DebtHelper.com is proud to be affiliated with companies and organizations that help us meet our goals of providing quality debt management services, housing and bankruptcy counseling and education; and partnering with those who create opportunities for affordable housing, improving lives and strengthening 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), DebtHelper.com follows a strict Code of Practice. This governance requires us to have an annual independent financial audit, utilize certified credit counselors and become ISO 9001 Certified. Qualification for this certification meets or exceeds industry standards of excellence for credit counseling.*

*DebtHelper.com adopted the (NISHEC) 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.*

*As an IRS 501(c)3 non-profit credit, housing and bankruptcy counseling agency, our mission is most successful when we partner with difference makers like your organization.*



Thank you.

Paul L. Donohue



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

# **DebtHelper.com**

**Credit Card Management Services, Inc.**

We are helping to make our community  
*economically self-sustaining and financially fit.*  
... One family at a time, by ...

Lowering Unsecured Monthly Debt Payments

Lowering Monthly Interest Rates on Credit Cards

Stopping Late Fees and Other Fees

Stopping Collection Calls

Providing Options of how to out of Debt

Teaching About Homeownership

Educating on Credit

Counseling on Reverse Mortgages

Informing on Alternatives to Reverse Mortgages

Preserving Homeownership

Setting Realistic Financial Goals for the Future

Teaching How to Spend Wisely

Teaching Budgeting and Saving

Showing Ways to Save Money

Educating on ID Theft

Counseling on Bankruptcy when it is an Option

Providing Alternatives to Bankruptcy

Providing Information on Consumer Rights

Educating With Easy to Understand Sessions

Educating on Personal Finance after Bankruptcy

## Letters from clients:

*...Thank you for all that you have done for me while assisting me through this financially rough time in my life. I suppose it's best I learned the hard way now while I am young so that I won't be making bigger mistakes in the future. I know I still have a ways to go on rebuilding my credit, but I am now much wiser and thanks to you, DEBT FREE...*

*Sincerely,  
Ryan M.*

*... Just letting you know that we are both very grateful that you helped us in our Bankruptcy Discharge training.  
We are broke at the moment, but we are a hard working couple. We were fed employees 20 years ago and made a good salary.  
We both took the plunge to become self employed and start our own business.  
We have had ups and more downs. but we keep the faith and keep trying.  
This bankruptcy is our second in 20 years. We'll soon recover and avoid a 3rd will all the experience we have both accumulated.  
Bless you ... for the work you do  
Keep helping folks who have crashed, and need a hand to be able to stand up again. You are lucky to be in a position to help folks, and accumulate positive karma for your life, happiness. ...  
Best of Luck and Peace  
Luis & Miriam*