



Not a second chance — a better chance

Every problem has a solution. When setbacks threaten to overwhelm you, we can help. We have the experience and tools you need to push forward and get moving again.

What's your struggle?

We all face obstacles we can't overcome on our own. That's why MMI offers a range of programs and services to help you get past those setbacks and start building the financial future you deserve.

Living on a Budget

When the paychecks don't quite seem to cover the bills something needs to change. It might be just as simple as creating a new spending plan. Debt and Budget Counseling is a great way to understand your present situation and create a realistic plan to reach your short-term and long-term goals.

Learn more at MoneyManagement.org/BudgetCounseling

Debt

Debt can feel like quicksand – the harder you struggle, the deeper you sink. A Debt Management Plan (DMP) can help you gain control of your debt by giving you the plan and support you need to pay off your debts.

Learn more at MoneyManagement.org/DebtManagement

Student Loans

Student loan debt can be absolutely suffocating. It doesn't have to be that way. Student Loan Counseling can help you understand your options — from repayment plans to deferment to forgiveness — and put you on the path to comfortably controlling your student loan debt.

Learn more at MoneyManagement.org/StudentLoanCounseling



Improving lives through financial education.

Nonprofit Financial
Tools and Services to
Help Move You Forward

Financial Education

Financial education is the very core of our mission. The more you understand money, the easier it is for you to set and reach important financial goals. Our trained educators are pleased to present Financial Workshops on a wide range of topics, both in-person and online.

Learn more at MoneyManagement.org/FinancialEducation

Credit

Good credit is the key to most major money goals. In a Credit Report Review, our trained counselors review your current credit situation and help you create a plan to build a strong credit history.

Learn more at MoneyManagement.org/CreditReportReview

Foreclosure

If you've fallen behind on your mortgage payments, help is still available. Our Foreclosure Prevention Counseling will help you understand your options and create a plan to potentially save your home.

Learn more at MoneyManagement.org/ForeclosurePrevention

Bankruptcy

Considering bankruptcy? MMI offers Bankruptcy Counseling and Education to help you understand your options, complete the bankruptcy process if appropriate, and prepare yourself for the next steps.

Learn more at Bankruptcy.org



Don't let your setbacks define you. If you're ready to get moving again, we're here to give you a hand. Call **866.490.5358** to get help today.

That's not just our mission statement — it's who we are. At Money Management International (MMI), we believe that everyone is entitled to a financial education, because understanding personal finance is the foundation of financial success.

For over 50 years, we've been driven to provide consumers across the country with the knowledge, tools, and support they need to overcome their financial setbacks and achieve their goals.

Are you ready to get moving again?



Additional Services

Reverse Mortgage Counseling helps you understand the benefits and potential consequences of taking out a Home Equity Conversion Mortgage.

Learn more at MoneyManagement.org/ReverseMortgage

Pre-Purchase Housing Counseling explains the full costs of homeownership and helps you create a budget that balances your new obligations.

Learn more at MoneyManagement.org/PrePurchaseHousing

Representative Payee Services from CrissCross (a Division of Money Management International) provide hands-on professional money management, including bill payment and financial education, for consumers who need personalized assistance handling their Social Security or disability benefits.

Learn more at CrissCross.org

We've helped clients pay back over 6 billion dollars in debt in just the last 10 years!



Call **866.490.5358**

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