



**INCHARGE**<sup>®</sup>  
Community Report



MISSION: **POSSIBLE**



**2010**



## MISSION: **POSSIBLE**

We inspire people to change their lives: one day at a time, one dollar at a time. From educating homebuyers on the purchase process to guiding consumers toward healthy budgeting, we **empower** people to envision a future where they are truly InCharge of their money and their dreams.

It's part of a mission we believe is as important as it is **possible**, and a commitment we embrace, company-wide.

Total number of people we interacted with via phone, web and in-person: **1,280,000**

### FAST FACTS ABOUT INCHARGE EDUCATION FOUNDATION

|                                 |                |
|---------------------------------|----------------|
| Bankruptcy education sessions   | <b>330,000</b> |
| MilitaryMoney.com web visits    | <b>256,000</b> |
| Money Minutes podcast downloads | <b>125,000</b> |

### FAST FACTS ABOUT INCHARGE DEBT SOLUTIONS

#### Counseling sessions

|                             |               |
|-----------------------------|---------------|
| Credit counseling sessions  | <b>71,000</b> |
| Housing counseling sessions | <b>5,600</b>  |

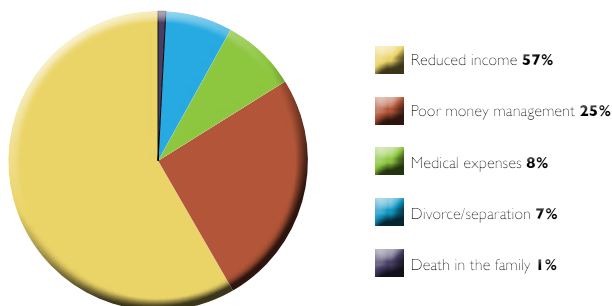
#### Average client snapshot

|                     |                 |
|---------------------|-----------------|
| Age                 | <b>40</b>       |
| Annual income       | <b>\$35,700</b> |
| Total debt          | <b>\$19,400</b> |
| Number of creditors | <b>6</b>        |

#### Educational outreach

|                     |                |
|---------------------|----------------|
| Online education    | <b>330,000</b> |
| Community workshops | <b>170</b>     |

#### Reason for contacting InCharge



#### Communication channels

|                      |            |
|----------------------|------------|
| Telephone counseling | <b>54%</b> |
| Web counseling       | <b>46%</b> |

AMOUNT OF CREDIT CARD DEBT REPAYED BY INCHARGE DEBT SOLUTIONS CLIENTS IN 2010 : **\$183,418,000**

### Accreditations, affiliations and awards





## President's Message

### What a year.

From the surge in bankruptcy filings to the housing crisis, long-term joblessness to the credit crunch, if ever there was a year to live our mission, this was the year.

We weren't bystanders as people lost their jobs, homes and hope. We were there listening to the thousands of stories behind the statistics heard on the news. To us they were not just numbers. They were the people we counseled, solutioned and referred. The man who lost his home a day after losing his wife to cancer. We intervened on his behalf with the lender. The families living off credit cards while combating unending unemployment. We helped them achieve lower interest rates. The young woman filing bankruptcy. We educated her on budgeting and saving for a rainy day. The grandmother rationing food to her grandchildren to keep foreclosure at bay. We counseled her on how to give up her home, but not her dignity.

We are grateful to receive letters of thanks from the people we help. "You changed my life," they write. Powerful words like these keep us motivated and humble in the face of our Mission: Possible.

We continue to challenge ourselves. How can we be more effective? How can we provide the programs and solutions that people really need? **How can we change more lives?**

This year, we expanded our services and widened our outreach. We secured approval from the U.S. Department of Housing and Urban Development (HUD) to offer housing counseling. We hit the streets with information and inspiration. We took our budgeting workshops to Head Start families, popped up booths at job fairs and senior events, and taught teens with the University of Florida. In some cases, people came to us, to our free monthly seminars. In other cases, we went to them, bringing our counselors and resources to deeply distressed neighborhoods to partner with Goodwill and Habitat for Humanity. For those who reached out to us online, 2010 was a year of blogging, tweeting and posting on Facebook. We made friends and collected likes and followers. Best of all, we did something very difficult to do offline with nationwide clients: **We formed a community.**

Finally, it was a great honor for me to congratulate 45 team members celebrating ten years at InCharge. With dedication like this, expanded programs and broader outreach, and a growing online community of friends, we're poised to continue living our mission in 2011.

"Mission: Possible" is not just a label for InCharge, it's **our** way of life. And it's how we **change** lives.

A handwritten signature in black ink that reads "Etta Money". The signature is fluid and cursive, with a long, sweeping tail on the letter 'y'.

Etta Money

President, InCharge Debt Solutions



*InCharge team members celebrate 10 years of service*

# Programs and Services

## CREDIT COUNSELING AND DEBT MANAGEMENT PROGRAMS

This year, InCharge Debt Solutions continued to provide assistance to those battling credit card debt. Financial education, budget counseling and structured repayment plans helped many consumers resolve their situations. Throughout the year, we counseled more than 70,000 people about their credit issues and helped consumers pay more than \$183 million toward their credit card debt.

## HOUSING COUNSELING

In 2010, InCharge Debt Solutions launched its newest consumer assistance program, housing counseling. From foreclosure counseling to homebuyer workshops, InCharge offers help and education to those buying a home or trying to save one. Over the past year, we provided over 5,500 housing counseling sessions, on the phone and in-person.

## BANKRUPTCY COUNSELING

As the number of personal bankruptcy filings continued to grow in 2010, so did the number of consumers needing to complete pre- and post-filing counseling courses. Over the past year, InCharge Education Foundation conducted more than 330,000 bankruptcy counseling sessions, helping to educate filers on budgeting, wise credit use, and money management.

## COMMUNITY OUTREACH

At InCharge, we feel reaching out to help members of the community is a vital component of our mission and goals. In 2010, we hosted, participated in and facilitated a variety of community events, seminars and workshops, locally and out-of-state.



# Accomplishments

## A BETTER PLAN FOR BEST SERVICE

In 2010, a great deal of time and effort was put into the development of a long-range plan to ensure that InCharge Debt Solutions continues to meet the needs of the consumer. Our leadership team established this plan to evaluate every consumer “touch point” to ensure we are providing the best service possible.

The effort began with offering credit counseling services via telephone, web and in-person. Other members of the team evaluated the in-person counseling process, upgrading and enhancing it as needed, while others examined incharge.org to ensure the web experience is as user-friendly, helpful and educational as possible.



## HOUSING HELP, SANCTIONED BY HUD

In May, InCharge Debt Solutions received approval from the U.S. Department of Housing and Urban Development (HUD) and earned Local Housing Counseling Agency (LHCA) status, allowing us to provide housing counseling and educational assistance to existing and potential homeowners throughout Florida. We are recognized on the HUD.gov website as a HUD-approved housing counseling agency, offering Foreclosure Prevention and Pre-Purchase counseling, along with Homebuyer Education workshops.

We put our HUD-approval to immediate use by partnering with Habitat for Humanity to help lower income families realize the dream of homeownership. Central Floridians completed homebuyer workshops, provided by InCharge, to help fulfill the requirements of Habitat home ownership. Additionally, our housing counselors helped families modify their mortgages and restructure their home loans.

**Need housing help? Our doors are open.**

Whether you're buying a home or you're not alone. InCharge Debt Solutions Counseling, a nonprofit organization approved by the US Department of Housing and Urban Development (HUD), can help you learn:

- How much home you can afford
- How to qualify for a mortgage
- What to do when facing foreclosure

Get advice from a certified counselor in a confidential session. Face-to-face counseling available in the Central Florida area, while other areas are available toll-free for phone counseling.

**Call toll-free, M-F 8am-9pm  
1-877-251-1882**



*Saving homes and dreams*

Mortgage issues? We can help. InCharge Debt Solutions is a nonprofit organization approved by the US Department of Housing and Urban Development (HUD).

Call today to learn the facts and your options in a **FREE** confidential counseling session.

**Toll-free 877-267-0595  
Monday-Friday 8am-9pm**



Se habla Español [www.incharge.org/housing-counseling](http://www.incharge.org/housing-counseling)

# Consumer Bankruptcy

## PUBLIC CRISIS, PERSONAL HARDSHIPS

InCharge Education Foundation continues to be a national leader in Pre-Filing Credit Counseling and Debtor Education. In an effort to improve the education our clients receive, we developed a new online Pre-Filing bankruptcy course. Featuring an interactive budget, savings tips and an overview of the bankruptcy process, this course will help thousands of filers take their first step toward a better financial future.

To better serve our attorney partners, this year our bankruptcy department “got wired” with a website overhaul, electronic client communications, and popular online attorney management and referral systems.

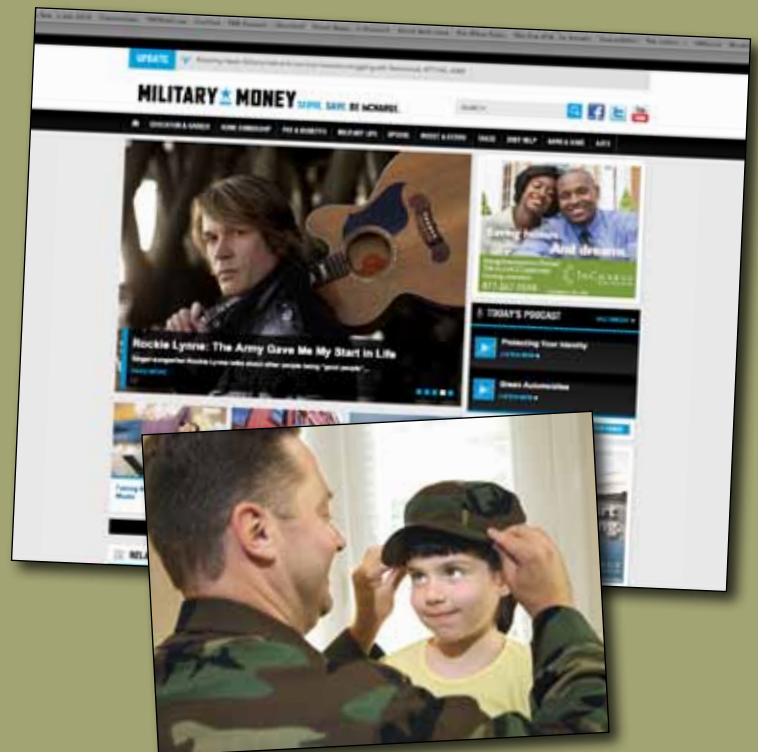
InCharge Education Foundation was a proud sponsor of the National Association of Consumer Bankruptcy Attorneys (NACBA) conferences. From San Francisco to New York, Chicago to Puerto Rico, our team travelled the nation, attending an additional 20 conferences, conventions, meetings and workshops.

## Military Money

### ALL-NEW AND ALL-DIGITAL

In October, InCharge Education Foundation launched the new and improved MilitaryMoney.com. The site, which receives between 20,000 and 30,000 hits per month, is the leading personal finance portal for America’s active duty military, their families and veterans.

Military Money Minutes enjoyed a spike in listenership over the past year. The 60-second financial tip-oriented podcast library now enjoys over 10,000 downloads/month compared to less than 1,000 downloads/month in 2009.



**MILITARY  MONEY** SERVE. SAVE. BE INCHARGE.

# Community Outreach

## LOOKING WITHIN, REACHING OUT

Sustained unemployment and the housing crisis made 2010 a challenging and rewarding year for our Community Outreach team. Through booth events, seminars and workshops, we were able to reach thousands of consumers in need of debt and housing relief.

“I lost my job, then my home. Now we’re living at a motel.” These words were not from one struggling family, but from hundreds. From senior events to teen summer camps, church workshops, to education fairs, InCharge Debt Solutions provided counseling and educational materials.

In 2010, we attended 170 events and reached over 15,000 people in partnership with these organizations and sponsors:

**Habitat for Humanity Orlando**  
**Orange County Head Start**  
**Goodwill of Central Florida**  
**Hispanic Chamber of Commerce**

**University of Florida**  
**Discover Osceola**  
**AARP**



# Online Counseling and Communication

## BE INCHARGE OF YOUR DEBT CONTEST GIVES WINNER 10,000 REASONS TO SMILE

Win up to **\$10,000** towards your credit card debt in the **Be INCHARGE of Your Debt** Contest. Enter online at [incharge.org](http://incharge.org). Visit [incharge.org](http://incharge.org) to check out the competition & vote for your favorite video!

Official contest rules available at [incharge.org](http://incharge.org). This contest is brought to you by **INCHARGE**. Together with these sponsors:

When Cheree Miller of Rossville, Arkansas experienced an avalanche of car, plumbing and appliance break-downs, she fell behind in her bills. As the past due pile mounted and debt collection calls grew, she started to feel like she was breaking down too.

This year, InCharge Debt Solutions launched the “Be InCharge of Your Debt Contest,” in celebration of Financial Literacy Month (April) and the Credit Card Accountability, Responsibility and Disclosure Act (CARD ACT) of 2009. Contestants submitted videos of their personal struggles with money and completed InCharge’s online financial literacy course, *Mind Your Finances* for a chance to win \$10,000 to pay off credit card debt.

Miller’s submission “Cheree Takes Charge” won the \$10,000 prize. “If you fail to plan, you plan to fail,” she remarks in the winning video. These are words that speak volumes to the thousands of people InCharge helps get back on their financial feet through programs, services and education.

## GROWING OUR ONLINE COMMUNITY

A major focus in 2010 was to grow our online presence. We launched the blog “Mind Your Finances,” grew our Twitter followers, and increased our Facebook traffic. At InCharge.org, we reorganized the homepage to give visitors easier access to more resources. The InCharge portfolio of websites now reaches over one million people each year.



# Media and Messaging

## SPREADING THE NEWS

In 2010, InCharge Debt Solutions was featured across the airwaves, the internet, and local and national print publications. InCharge Debt Solutions President Etta Money appeared on Lifetime's national morning program "The Balancing Act" sharing financial tips and advice for women. William Malseed, President of the InCharge Education Foundation, and Hubert Rivera, Vice President of Outreach, participated in news segments and feature stories about programs and services for the financially distressed.

Online, InCharge's message reached a diverse array of outlets. On OneWed.com, a popular wedding planning website, InCharge advised couples on the importance of reviewing 'his and hers' credit reports (before the wedding) and establishing a solid joint budget. AOL's WalletPop plugged the 'Be InCharge of Your Debt Contest,' CreditCards.com sought expert quotes from representatives of InCharge Debt Solutions and FoxBusinessNews.com hosted an online chat with Hubert Rivera.



## INCHARGE AT LARGE

This year, InCharge Debt Solutions unveiled its "Stop Stressing, Start Living" campaign. InCharge's brightly lit billboards offered help to a city pulled down by unemployment and an underwater housing market. The campaign also ran in the nation's most widely distributed magazine, AARP, and online.



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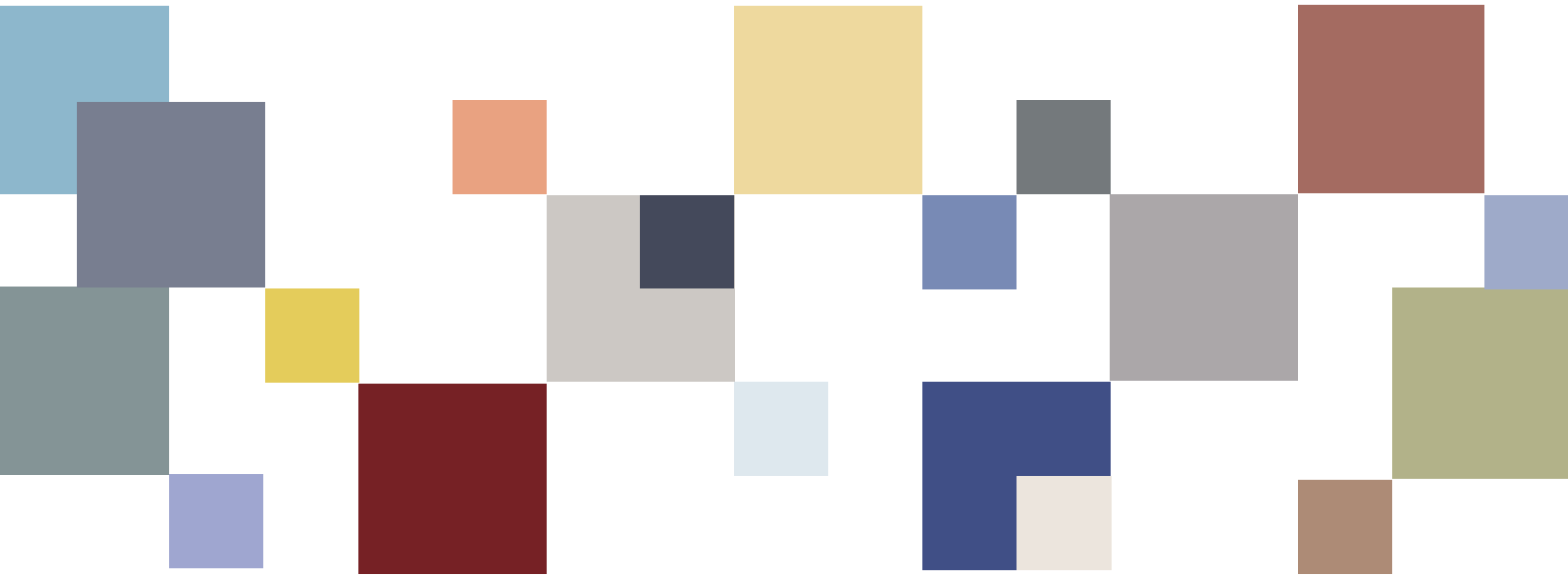


**InCharge Debt Solutions** is a tax-exempt 501(c)(3) nonprofit organization that provides credit counseling services, educational resources and debt management programs to individuals experiencing financial distress.

**InCharge Education Foundation** is a tax-exempt 501(c)(3) nonprofit organization that develops and provides educational products, services, consumer bankruptcy educational courses supporting the personal financial literacy of consumers. InCharge Education Foundation also provides educational materials and resources to InCharge Debt Solutions, in support of its initiatives, goals and mission.



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[incharge.org](http://incharge.org)