



2017

**INCHARGE DEBT
SOLUTIONS**

COMPANY OVERVIEW & 2016 ANNUAL REPORT

OUR CLIENTS SHARE THEIR DREAMS

I want to be able to breathe, reduce arguments over debt and provide stability for my children.

I would like to continue my mission work.

I would like to be able to go from paycheck to paycheck without running out.

I dream about opening a business

I want to be able to go grocery shopping without checking my bank account.

I want to join the Air Force.

I want to be able to give my kids the Christmas they deserve.



PRESIDENT'S ADDRESS

What is your dream?

We asked our clients that question in 2016 and received 25,000 responses in one month, which pretty much proves that everyone has a dream.

The problem is not many people know how to achieve it.

That's our mission at InCharge – help consumers achieve financial balance and move closer to their dreams – and when I look back at 2016, I'm really proud of our staff and the paths they created to help clients pay off more than \$107 million in debt.

In 2016, we launched a Spanish-language version of our popular online homebuyer education course, HomeTrek. Over 500 prospective home buyers graduate from the HomeTrek course each month. Home buyer education helps people prepare for sustainable home ownership, become mortgage-worthy, and learn about the home buying process.

Likewise, great preparation by our team made it an easy job for the Council on Accreditation to renew our certificate of accreditation. The COA visits once every four years to look at how we deliver services to clients and report our activities to stakeholders. The Council reviewed our practices and procedures and gave us accreditation which is good through November of 2020.

Something we're really good at – and got even better at in 2016 – is our online presence. We redesigned our website so that pages load and respond quickly, whether visitors are using a cell phone, tablet or desktop computer to access the site. We built a team of talented, experienced writers who have expanded our library of financial education materials. We now provide online help, advice and information to more than 1.6 million visitors each year.

In addition to offering financial solutions to callers, our credit counselors provide valuable referrals to life-changing essential services. In 2016, we made over 118,000 referrals to help people lower heating and utility costs, access employment services, help with food costs and provide relief in healthcare, housing and childcare. Our referral program helps us achieve our goal of providing holistic counseling and connecting people with the help they need, when they need it most.

We anticipate more challenges and surprises for consumers this year. We have demonstrated that we can roll up our sleeves and figure out better ways to help clients successfully manage their money.

We are proud to deliver financial counseling services that help people achieve their dreams.


President & CEO



OUR SERVICES



We deliver the highest quality counseling and educational services to consumer groups including military families, students, teachers, employers and employees.

BUDGET & CREDIT COUNSELING

Professional, certified counselors deliver one-on-one counseling on developing budgets, managing money, using credit wisely and building a savings plan.

DEBT MANAGEMENT PROGRAMS (DMP)

InCharge DMPs are an alternative to debt consolidation that combines the payments of client credit bills into one monthly payment and pays debt faster through lower interest rates.

HOUSING COUNSELING

InCharge Debt Solutions is an approved U.S. Department of Housing and Urban Development (HUD) counseling organization and is proud to offer Housing Counseling services to consumers, in person and online. Our certified counselors help borrowers understand the financial requirements for financing and owning a home.

BANKRUPTCY COUNSELING & EDUCATION

InCharge is approved to issue bankruptcy certificates for Pre-File credit counseling and the Pre-Discharge debtor education course. InCharge and its affiliates have provided over 1 million bankruptcy course sessions since 2006.

FINANCIAL LITERACY EDUCATION

Financial literacy programs are customized for students, teachers, the military, debt-distressed and low-income clients. InCharge provides workshops, online courses, webinars, printed and electronic books, newsletters and an extensive library of articles and tools available on InCharge.org.

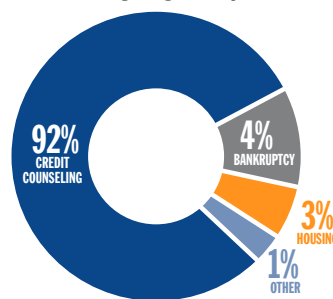
STUDENT LOAN COUNSELING

We help student loan borrowers improve their budget, understand their loans and payment relief options available to them from the US Department of Education.

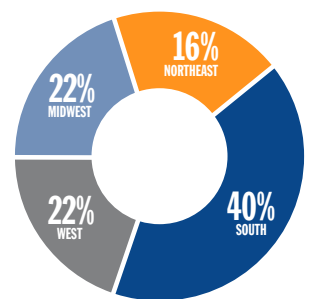
INCHARGE 2016 FAST FACTS

Web Visits.....	1,657,548
Budget/Credit Counseling Sessions.....	81,564
Bankruptcy Sessions.....	28,285
Housing Counseling Sessions	7,242
Community Workshops/Seminars	81
Attendees Educated (workshops/seminars).....	1,656
Credit Card Debt Repaid by InCharge Clients.....	\$107,649,640

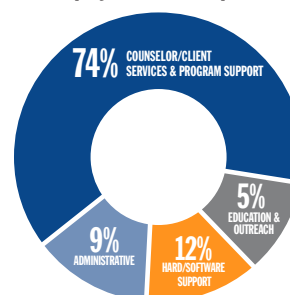
Counseling Programs Split



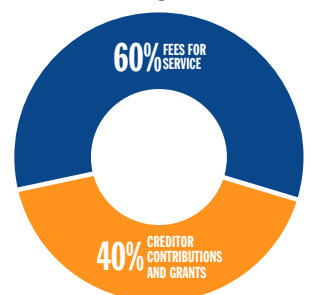
Clients Served by Region



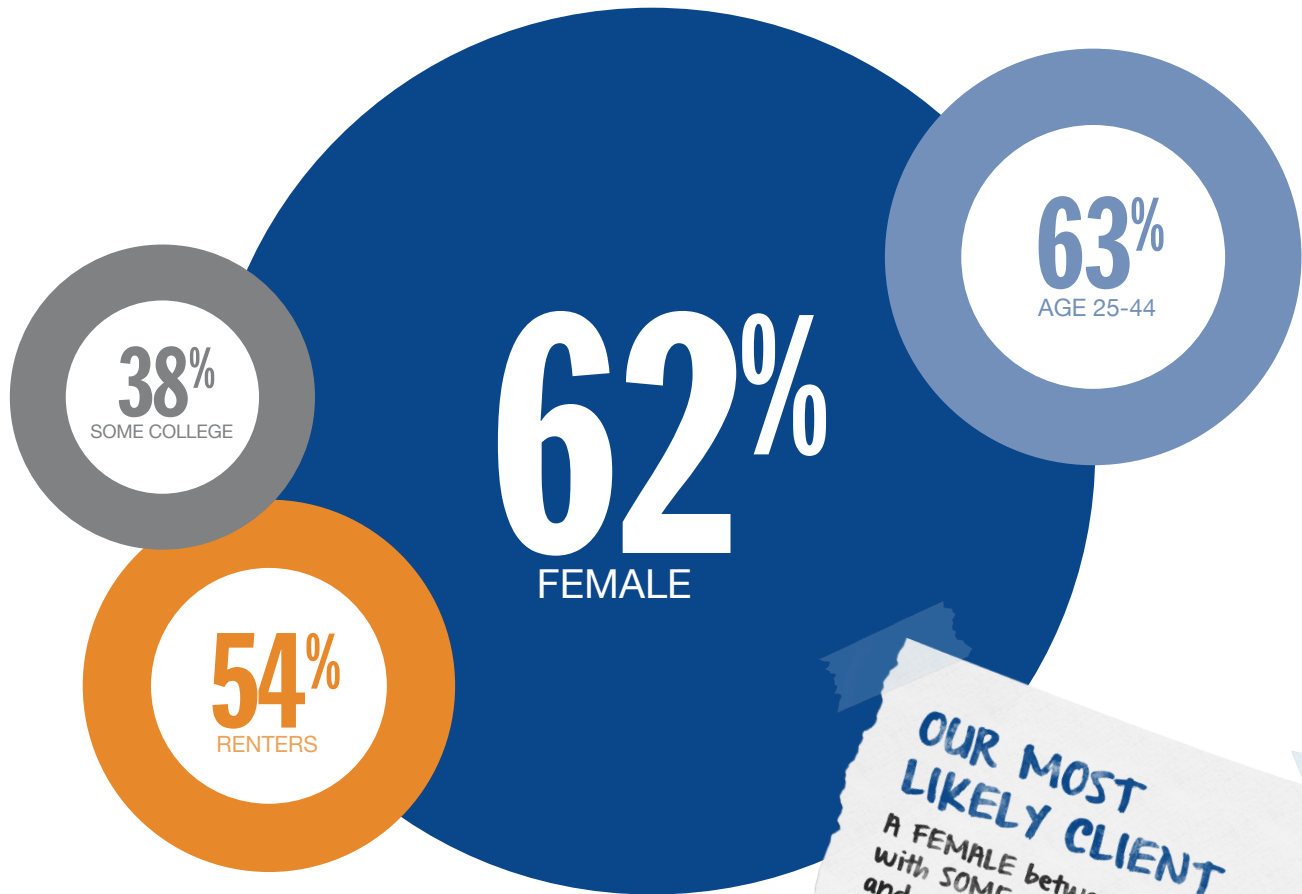
Employee Function Split



Funding Sources



CLIENT DEMOGRAPHICS



OUR MOST LIKELY CLIENT
 A FEMALE between 25-44
 with SOME COLLEGE education
 and who RENTS her residence

CLIENT AGE

18-24	13%
25-34	39%
35-44	24%
45-54	13%
55-64	7%
65+	4%

CLIENT MARITAL STATUS

Single	46%
Married	36%
Sep./Div	16%
Widowed	2%

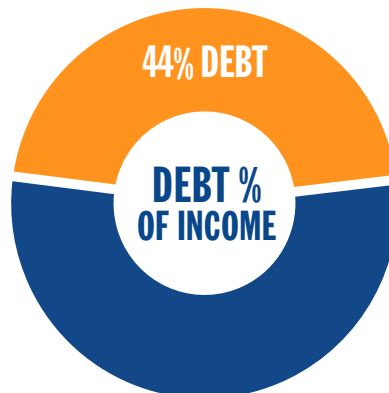
CLIENT EMAIL ACCESS

Yes	98%
No	2%

CLIENT GENDER

Female	62%
Male	38%

INCOME VS CREDIT CARD DEBT



AVERAGE INCOME

\$33,443

AVERAGE CC DEBT

\$14,622

CLIENT DEBT CAUSE

Poor Money Management	41%
Reduced Income	33%
Medical Expenses	9%
Divorce/Separation	8%
Death in Family	3%
Other	6%

CLIENT EDUCATION

High School	29%
Some College	38%
Bachelor's	24%
Master's	6%
Unknown	3%

CLIENT HOUSING

Rent	54%
Own	29%
Live with Friends/Family	17%



INCHARGE FINANCIAL LITERACY INITIATIVES

InCharge Debt Solutions is committed to the development and deployment of a wide range of educational resources to foster financial literacy among target consumer groups.

Financial literacy workshops are conducted in partnership with many organizations. In 2016, InCharge participated in 81 community workshops and conferences, touching 1,656 people.



OUTREACH

Ally Wallet Wise Workshops

InCharge is proud to offer Ally's Wallet Wise program to consumers looking to improve their financial health. Free workshops teach budgeting, credit savvy, banking basics and smart auto financing.

Learn Money

InCharge supports Florida's Orange County Public Schools by providing free "Learn Money" financial literacy workshops to eighth grade students in the AVID program (Advancement Via Individual Determination) that teach financial pre-planning for college. Topics include: paying for college, your first job, bank accounts and credit cards, budgeting and money to fuel your dreams.



Margarita Larrea-Berg Teaching At Financial Literacy Workshops

IN THE COMMUNITY

HABITAT FOR HUMANITY

InCharge supports the Habitat for Humanity mission by providing financial literacy workshops to consumers preparing to become homeowners. Our mutual objective is to help very low and low income families acquire and maintain a home in a safe community/environment. Participants focus on different topics each week: attitudes about money, budgeting, understanding credit, debt and insurance.

INCHARGE FINANCIAL LITERACY AFFILIATIONS

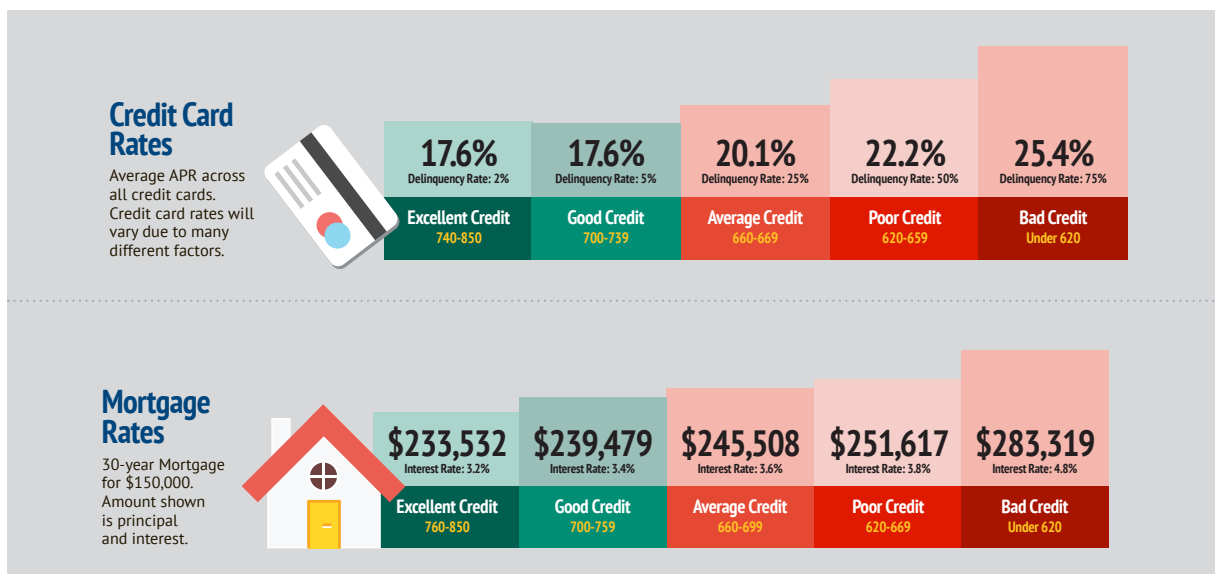
Ally Financial	Fairwinds Credit Union	Orange County Public School District
Bank of America	Fifth Third Bank	SunTrust Bank
Capital One	Freddie Mac	Wells Fargo Bank, N.A.
Chase Bank	Goodwill of Central Florida	
Citibank	Habitat for Humanity	
Congressional Offices	Military (Ft. Bragg, Ft. Knox)	
Easter Seals Florida	Navy-Marine Corps Relief Society	

ORGANIZATION MEMBERSHIPS

Better Business Bureau	Florida Chamber of Commerce	National Foundation for Credit Counseling
Central Florida Partnership	Hispanic Chamber of Commerce-Metro Orlando	Orlando Regional Chamber of Commerce

GOOD CREDIT: WHAT CAN IT GET YOU?

In 2016, InCharge began to offer credit education, helping clients better understand their credit report and score. Key features of this program include: how to access your credit report for free, how to dispute errors on your credit report, and how to practice healthy credit behaviors.





BUDGET AND CREDIT COUNSELING

Debt-Burdened Consumers Need a Reliable Counseling Partner They Can Trust

InCharge Debt Solutions is committed to providing high quality, unbiased, professional and free counseling to people trying to weather the high-debt storm. InCharge counselors and customer support staff make up over 70% of our employees. Counselors are certified, experienced and carefully trained and monitored. Budget and credit counseling is the first step for debt-burdened individuals and families toward getting relief and getting their life back on track.

INCHARGE INTERACTED WITH OVER 1 MILLION PEOPLE IN 2016

- InCharge clients paid back more than \$107 million in credit card debt in 2016.
- We continued to improve and expand client services to improve the quality of the customer experience.
- Our certified counseling team completed over 81,000 sessions.
- 74% of the InCharge team work in counseling, client services or customer support.
- InCharge websites drew over 1.6 million visits and counselors responded to 28,700 phone calls.

A RESPECTED AND PROFESSIONAL ORGANIZATION

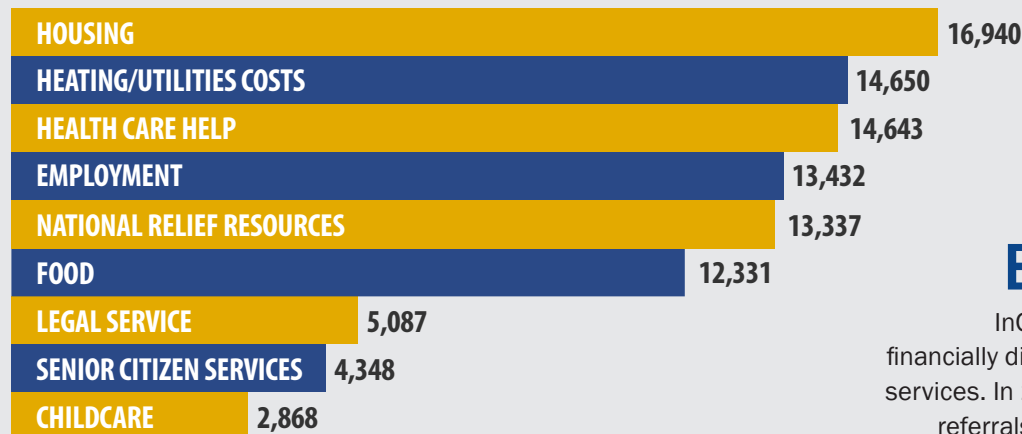
- Accreditation by third-party organizations (COA, BBB A+)
- Certified credit counselors
- Nonprofit 501(c)(3)
- Reasonable fees
- Comprehensive counseling and education; client learns about all available options and makes choice on best option for their situation

CREDIT COUNSELING FEATURES

- Mobile website for smart phone clients
- Free credit counseling and budget development
- Phone, face-to-face (in Central Florida) and 24/7 web-based consumer credit counseling
- Debt Solution Finder Mobile Application
- Educate client about - and offer - alternate solutions
- Provide Debt Management Programs (DMPs)
- Advanced online credit counseling program
- Vast educational resources to help client learn for life
- I'm InCharge Account Management Tool

BENEFITS

- Pay off debt faster
- Access account information 24/7
- Access online, by phone or in person (in Central Florida)
- Collection calls reduced
- Use educational resources
- Lowered monthly payments
- Reduced interest rates
- Waived late or over-limit fees



GATEWAY TO ESSENTIAL SERVICES

InCharge credit counselors connect financially distressed consumers to essential services. In 2016, we provided over 118,000 referrals to much needed relief services.



HOUSING COUNSELING & EDUCATION

In 2016, we were committed to assisting families and rebuilding communities.

HOMEBUYER EDUCATION: Through education, families learn how to purchase homes they can afford to buy and maintain, resulting in long-term successful ownership. InCharge's 8-hour Homebuyer Education Program is designed to set the right home ownership expectation for class participants and provide them with the tools, knowledge and resources to buy right and maintain their home.

HOMETREK: InCharge continued to offer Hometrek, an online HUD-approved homebuyer education course. In 2016, more than 7,200 students have completed the pre-purchase homebuyer education course.

FORECLOSURE PREVENTION: In 2016, InCharge worked with homeowners in desperate need of alternative solutions to foreclosure. InCharge counselors were educated on all available options, conducted public outreach campaigns, researched local trends and supported foreclosure intervention efforts.

PRE-PURCHASE COUNSELING: InCharge's Certified Housing Counselors provide potential borrowers with comprehensive one-on-one counseling to help them overcome challenges to successful homeownership. Each family is guided through a budgeting and savings strategy; complete review of their credit report, and creation of a customized action plan with specific, manageable steps.



Se Habla Español / Nonprofit
INCHARGE
DEBT SOLUTIONS

NEED HELP WITH YOUR MORTGAGE PAYMENT?

ACT NOW TO TAKE CONTROL OF YOUR HOME AND FINANCES

- Are you unemployed?
- Are you underemployed?
- Are you considering a short sale?
- Have you failed to obtain a loan modification?
- Are you having challenges renegotiating the terms of your mortgage with your lender?

Register for our Free Foreclosure Prevention Workshop.
Call 1-877-251-1882

Foreclosure Prevention Flyer

IN THE COMMUNITY



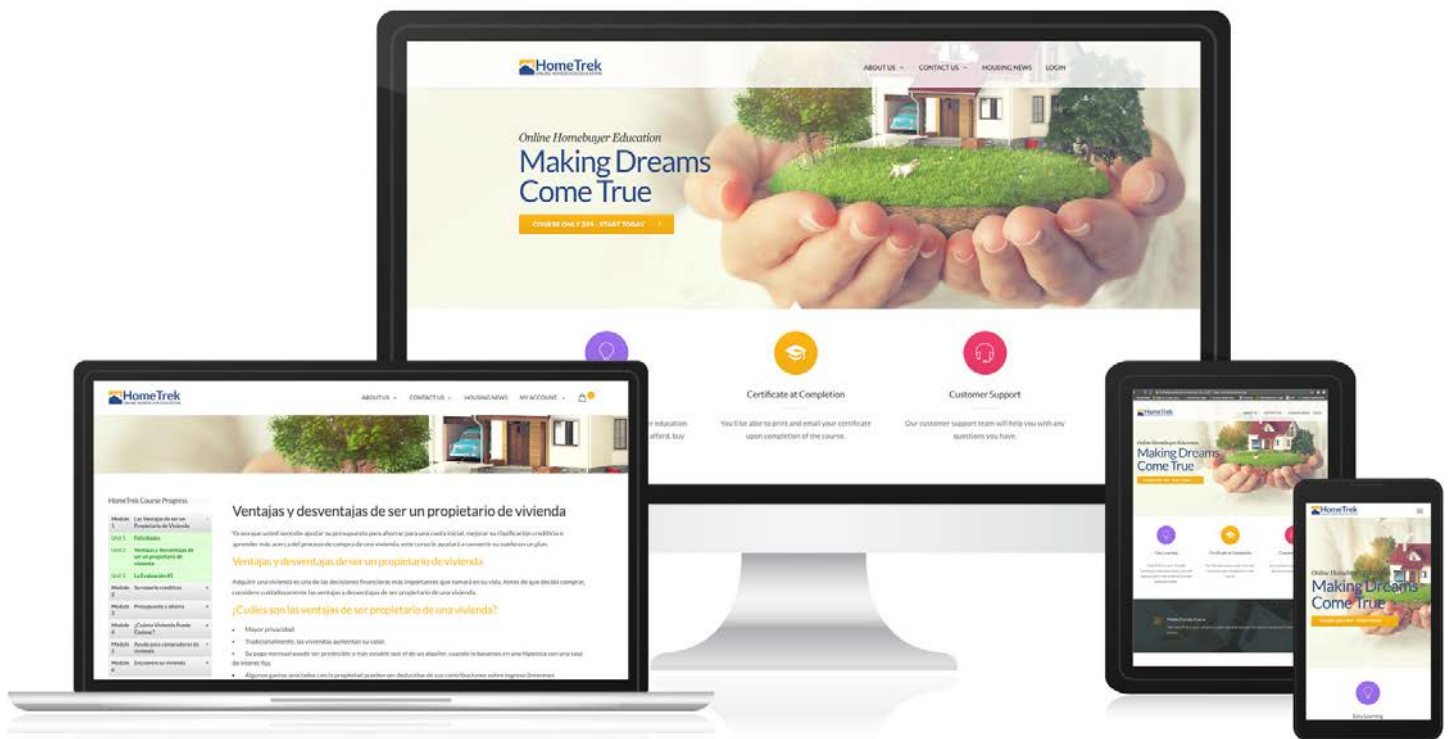
HABITAT FOR HUMANITY: InCharge supports the H4H mission by providing education and housing resources to Habitat borrowers. Our mutual objective is to help very low and low income persons acquire and maintain a home in a safe community/environment.



FREDDIE MAC: InCharge served as the sole facilitator for the Borrower Help Network, providing assistance to Freddie Mac customers facing certain or imminent default on their homes. InCharge met the challenge of not only identifying foreclosure prevention alternatives for Freddie Mac home owners, but also conducting counseling sessions to address total financial well-being.

INCHARGE SINCERELY APPRECIATES WORKING WITH THE FOLLOWING ORGANIZATIONS

- Bank of America
- Capital One
- Countless Real Estate Professionals & Mortgage Brokers
- DHI Mortgage
- Experian
- Fifth Third Bank
- Freddie Mac
- J.P. Morgan Chase
- Radian Private Mortgage Insurance
- SunTrust Bank
- Wells Fargo
- Easter Seals Florida
- Fairwinds Credit Union
- NMI (National Mortgage Insurance)
- Orlando Neighborhood Improvement Corp (ONIC)





BANKRUPTCY COUNSELING & EDUCATION

As a nonprofit 501(c)(3) organization, InCharge Debt Solutions offers the required pre-file credit counseling and pre-discharge course for a nominal fee. InCharge knows that sometimes bankruptcy is the best — or only — option available to those struggling with debt problems. For clients considering

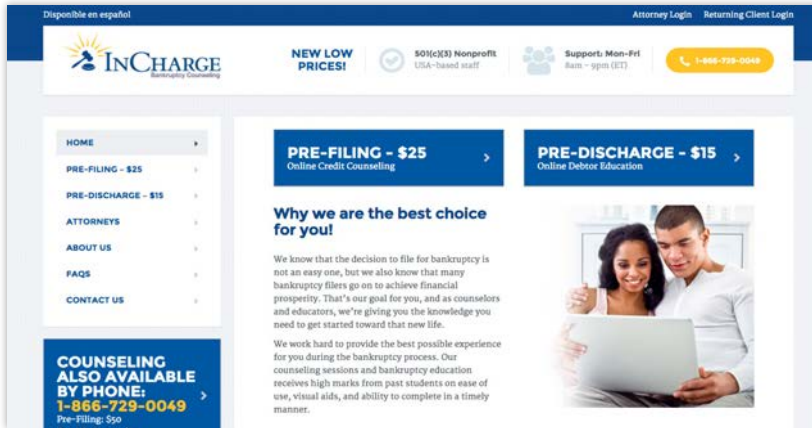
bankruptcy, InCharge offers a wealth of information in the form of many insightful articles about the law, the short- and long-term ramifications of bankruptcy, what rights clients have, etc.

For clients who are going through bankruptcy, InCharge has been

approved to issue certificates evidencing completion of the Pre-Filing Credit Counseling and the Pre-Discharge Debtor Education course in compliance with the Bankruptcy Code (approval does not endorse or assure the quality of a Provider's services).

NEW PRE-DISCHARGE DEBTOR EDUCATION AVAILABLE

- Mobile-friendly design: Now both Pre-File Credit Counseling and Pre-Discharge Debtor Education are easy to use on mobile phones and tablets, as well as laptops and desktops.
- New Design: Both courses have a fresh new look.
- Interactive Tools: Financial literacy tools include an interactive budget and debt-to-income calculator.



Improved PersonalFinanceEducation.com Website



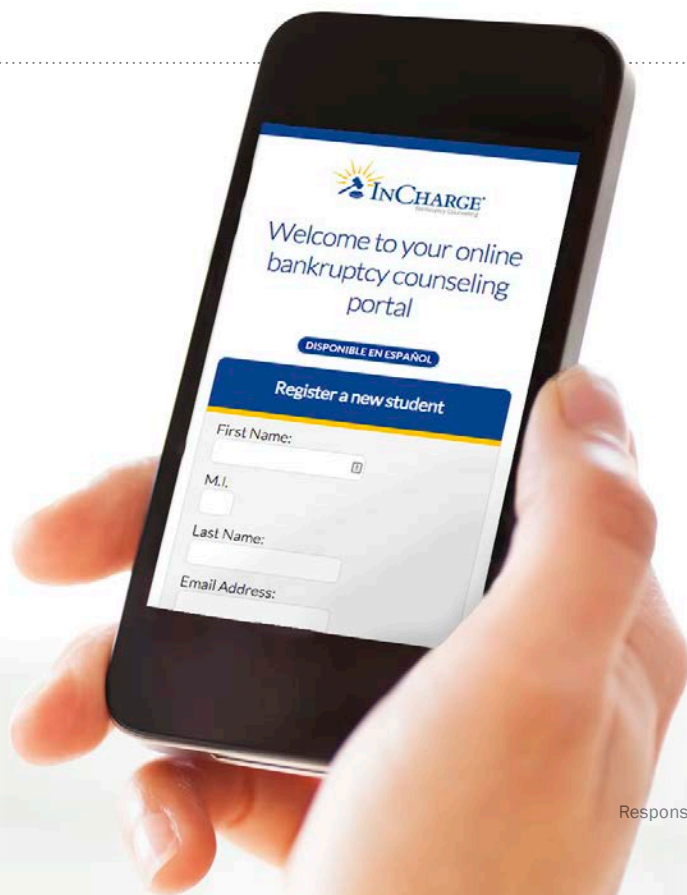
InCHARGE Bankruptcy Postcard

PROGRAM FEATURES

- Offer both Pre-Filing & Pre-Discharge required courses
- Instant certificate delivery
- Online courses available 24/7
- Telephone courses in English and Spanish
- Attorney Management System
- Free educational resources along with free eBook and computer game upon course completion

CLIENT/ATTORNEY BENEFITS

- Single source for both required courses
- Keeps filing on schedule to eliminate paying for re-file fees
- Clients can complete at their convenience
- Clients receive service in English and Spanish
- Attorney module automates certificate delivery, invoicing and billing
- Clients learn how to start anew after bankruptcy
- Attorney Referral Program available



Responsive Pre-File Website

INCHARGE: A RESPECTED NAME



InCharge Debt Solutions is accredited by the Council On Accreditation (COA), an international, independent, nonprofit accrediting organization. COA accreditation signifies that InCharge maintains the highest standards as a nonprofit credit counseling agency.



InCharge Debt Solutions has been a BBB-accredited business since 2002 and has earned a rating from the bureau as an A+ provider. This rating signifies that InCharge Debt Solutions meets BBB accreditation standards, which include a commitment to resolving consumer complaints.



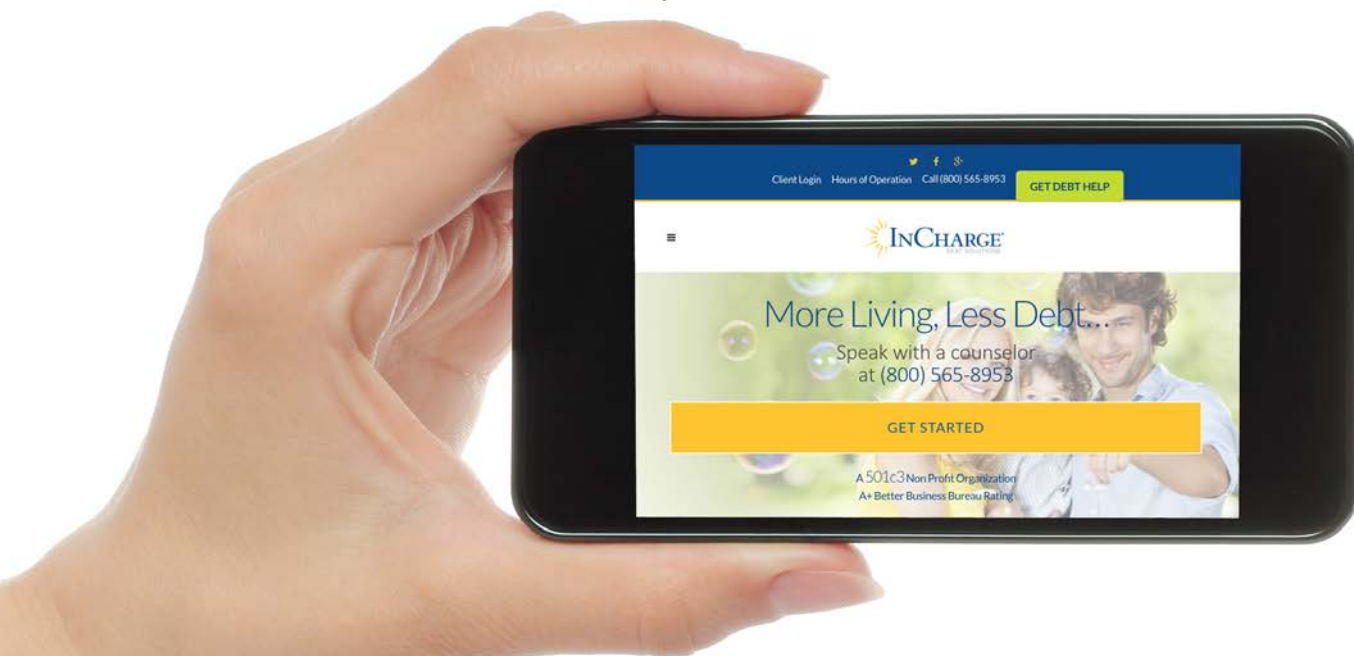
As a member of the National Foundation for Credit Counseling (NFCC), InCharge Debt Solutions is part of a nationally-recognized organization of nonprofit agencies with high standards, ethical practices, certified counselors, and policies which help consumers achieve financial stability.



As a HUD-approved housing counseling agency, InCharge Debt Solutions is part of the U.S. Government's efforts to create strong, sustainable, inclusive communities and quality affordable homes for all.



The Executive Office for United States Trustees (EOUST) has approved InCharge Debt Solutions to issue certificates evidencing completion of the Pre-Filing Credit Counseling and the Pre-Discharge Debtor Education course.



Proud Member of:



A Trusted Source for the Media:



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President & CEO of InCharge Debt Solutions

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Etta W. Money, Secretary & Treasurer



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Number of organizations or agencies that accredit, rate, or issue regulatory approval to InCharge Debt Solutions (NFCC, COA, BBB, HUD, EOUST).

81

Number of workshops and seminars conducted in 2016.

1,656

Number of attendees at InCharge financial literacy, housing and other workshops in 2016.

28,285

Number of bankruptcy counseling and education sessions completed by InCharge clients in 2016.

81,564

Number of credit counseling sessions delivered by InCharge to its clients in 2016.

1,657,548

Number of client interactions in 2016.

11,175,338

Number of client payments processed since 1997.

3,110,758,256

Amount of total debt our clients have repaid since 1997.

365

NUMBER OF DAYS PER YEAR WE
HELP OUR CLIENTS ACHIEVE
THEIR DREAMS