

Now we're
Financially
InCharge

2018 INCHARGE DEBT SOLUTIONS

COMPANY OVERVIEW & 2017 ANNUAL REPORT

Vanessa

I was so overcome with anxiety, stress, and embarrassment about my \$25,000 credit card debt. As of February 2018, I will be free of credit card debt thanks to InCharge. The representatives at InCharge were very friendly and knowledgeable. InCharge is flexible with payment options and provides some great financial tools to help you change your financial future. I am very grateful for the assistance in getting part of my life back.

Toya

I was drowning in debt and did not think there was any way out. I had a lot of debt and after 3.5 years on the program, my debt is almost paid off. InCharge was there every step of the way and made it so easy. I can see a light at the end of the tunnel where I could not see it before. I am now financially stable and my credit score is a lot higher now than it was before I started the DMP with InCharge. Plus, I can now start saving money for my future.

Teri

I was depressed and did not know what to do. When I called they walked me through every step of the way and within 2 years I am debt free. Their website has all the information that you need to keep track of all your accounts and see the progress you are making. Let them help you.

REDUCING DEBT REDUCING STRESS



The President's Address

How's your financial wellness?

People ask themselves a lot of questions at the start of a New Year. How do I lose weight? How can I get to a healthier me? How's my financial health? Everyone wants to know if they have control of their finances and if not, what steps can they take to change that?

InCharge Debt Solutions answered the wellness question for a lot of people in 2017. We set records for client registrations and solutions and had another record setting year for visitors to our website. Our clients repaid more than \$107 million in debt, a pretty good sign that we improved a lot of people's financial wellness.

The secret to achieving that level of success is promoting financial literacy at every level of contact we have with consumers. We are focused on teaching the basics of budgeting, saving and investing and helping people understand the impact those elements of finance have on their lives.

Financial literacy is something we've preached for years at IDS through our credit counselors, website and community efforts.

We had one of our best years ever hiring, training and retaining quality credit counselors. We improved our program to help our counselors quickly identify a client's situation – What are they really looking for? What is their ultimate goal? How do we help them find the right solution? – and the results have been fantastic.

Many of the calls that we receive come from visitors to our websites. Our programmers, developers, designers and writers have become a really efficient team at improving every aspect of the customer's online experience. We will continue that effort into 2018 with a software change and ongoing enhancements to our websites to provide even greater value to our clients.

We had 1.7 million visitors to incharge.org in 2017. That is significant because the profile for our typical client is a female between the ages of 25 and 44, so it's important that we continue to be an industry leader in using our online presence to reach and educate them.

The numbers for our community efforts were just as successful. Some of our clients' problems are so severe that the most important thing we can do is direct them to assistance with food, housing, utilities and childcare. Our counselors offered 49,345 referrals for these and other life-saving services in 2017.

But numbers never tell the whole story of a company, especially not IDS. Our mission is to help consumers achieve financial balance and move closer to their dreams. We are focused on providing people a path to financial

stability. We want to reinforce good habits that allow consumers to be in charge of their financial lives.

Those are hard things to measure when you have counseled over 120,000 clients in various stages of economic progress or distress.

And then you hear this from one of them, a client who wrote:

"The staff is professional, courteous, knowledgeable and most importantly non-judgmental. Despite it being a sometimes hard-to-talk-about subject, I felt comfortable talking to their staff about my finances. No judgment. Just help."

That's something worth remembering – No judgement. Just help. – as we continue to work with our clients, helping them improve their financial wellness in 2018.


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.

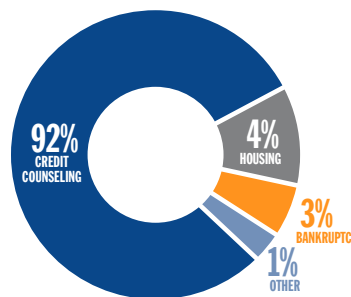
Student Loan Counseling

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

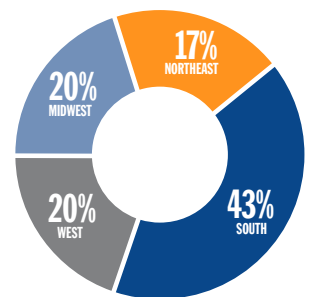
InCharge 2017 Fast Facts

Web Visits.....	1,780,960
Budget/Credit Counseling Sessions.....	86,300
Bankruptcy Sessions.....	22,449
Housing Counseling Sessions.....	6,600
Community Workshops/Seminars.....	87
Attendees Educated (workshops/seminars).....	1,903
Credit Card Debt Repaid by InCharge Clients.....	\$107,169,750

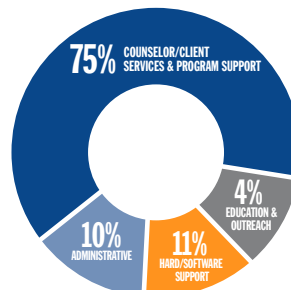
Counseling Programs Split



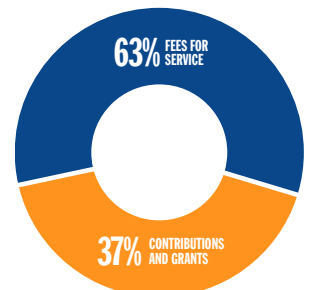
Clients Served by Region



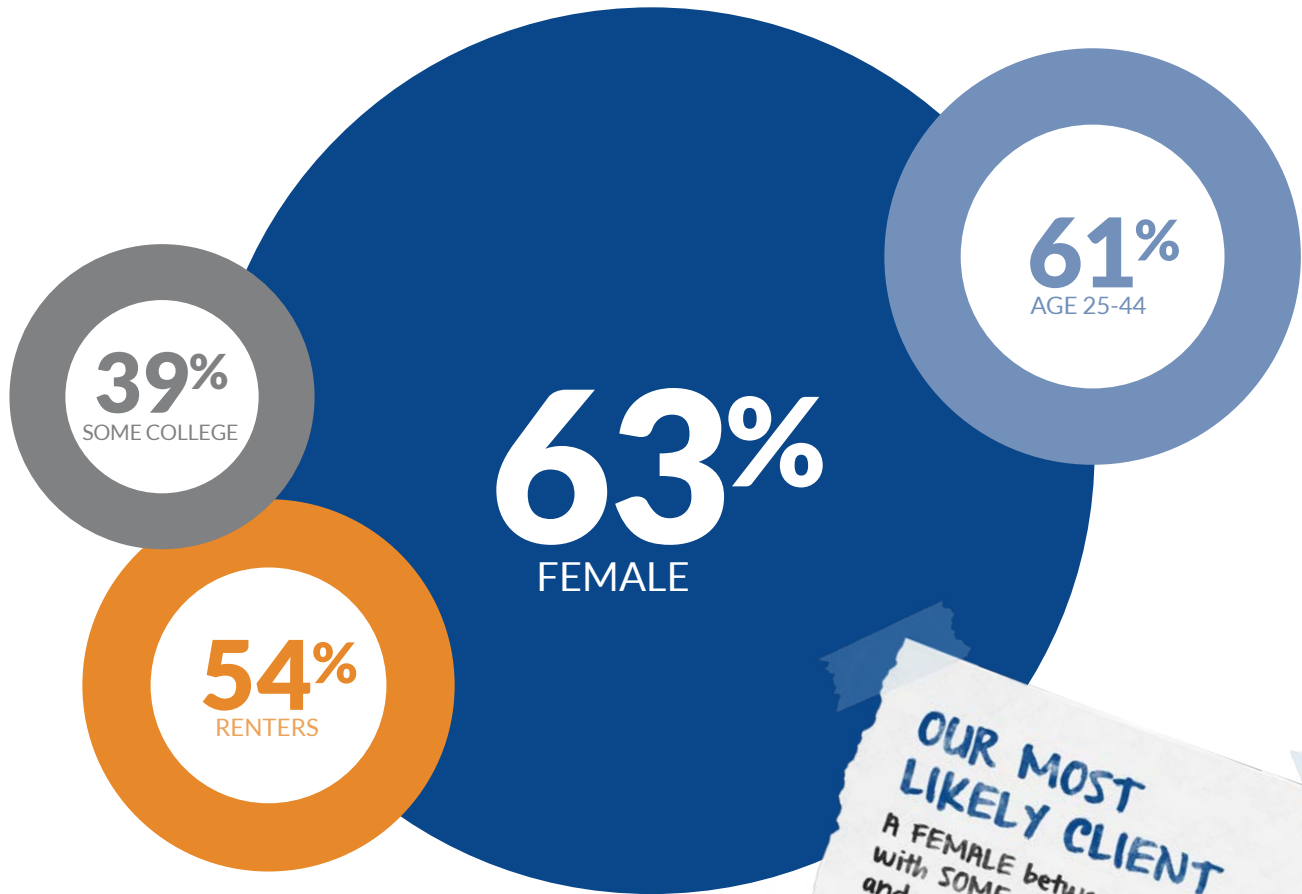
Employee Function Split



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	14%
25-34	38%
35-44	23%
45-54	13%
55-64	8%
65+	4%

Client Marital Status

Single	49%
Married	34%
Sep./Div	15%
Widowed	2%

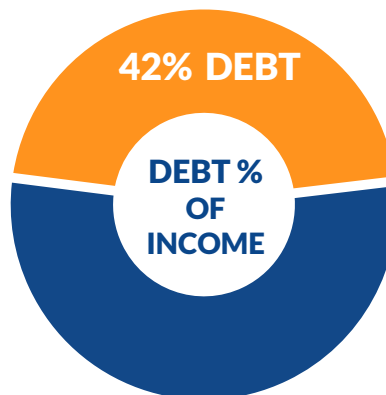
Client Email Access

Yes	98%
No	2%

Client Gender

Female	63%
Male	37%

Income vs Credit Card Debt



Average Income
\$36,007

Average CC Debt
\$15,069

Client Debt Cause

Poor Money Management	37%
Reduced Income	29%
Medical Expenses	9%
Divorce/Separation	8%
Death in Family	5%
Other	12%

Client Education

High School	29%
Some College	39%
Bachelor's	23%
Master's	6%
Unknown	3%

Client Housing

Rent	54%
Own	28%
Live with Friends/Family	18%



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 2017, InCharge participated in 87 community workshops and conferences, touching 1,903 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 supported the Habitat for Humanity mission by providing financial literacy workshops to consumers preparing to become homeowners. Our mutual objective was to help very low and low income families acquire and maintain a home in a safe community/environment. Participants focused on different topics each week: attitudes about money, budgeting, understanding credit, debt and insurance.

InCharge Financial Literacy Affiliations

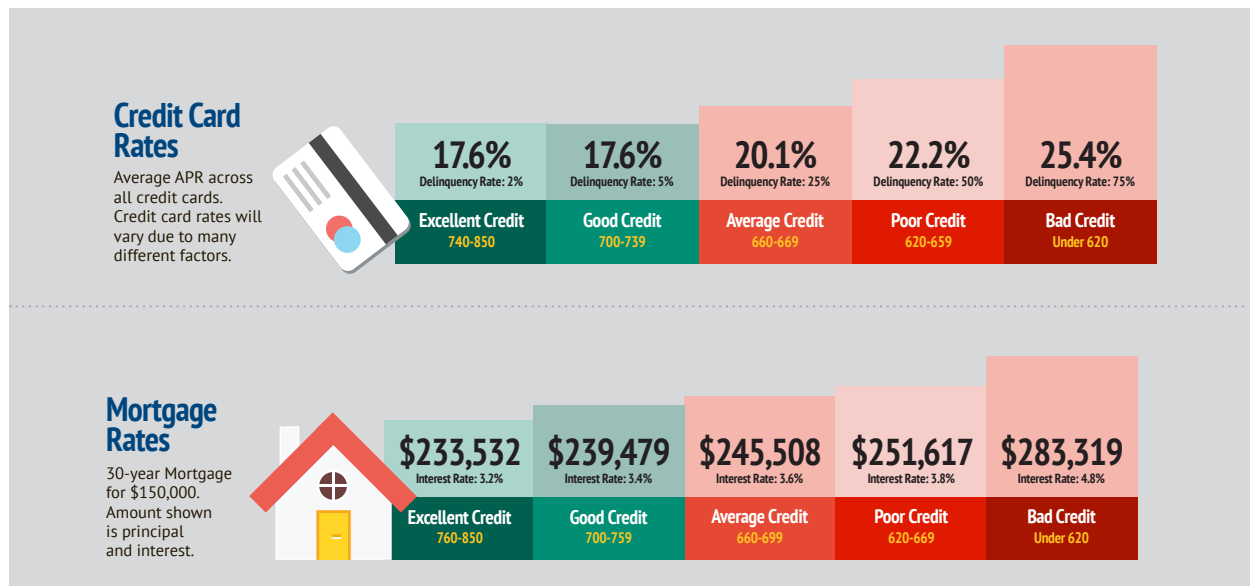
Ally Financial	Easter Seals Florida	Military (Ft. Bragg, Ft. Knox)
Bank of America	Fairwinds Credit Union	Navy-Marine Corps Relief Society
Capital One	Fifth Third Bank	Orange County Public School District
Chase Bank	Freddie Mac	SunTrust Bank
Citibank	Goodwill of Central Florida	Wells Fargo Bank, N.A.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

Organization Memberships

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

GOOD CREDIT: WHAT CAN IT GET YOU?

InCharge offers 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 75% 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 2017

- InCharge clients paid back more than \$107 million in credit card debt in 2017.
- We continued to improve and expand client services to improve the quality of the customer experience.
- Our certified counseling team completed over 86,000 sessions.
- 75% of the InCharge team work in counseling, client services or customer support.
- InCharge websites drew over 1.7 million visits and counselors responded to 86,300 phone calls.

A Respected & Professional Organization

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

CREDIT COUNSELING

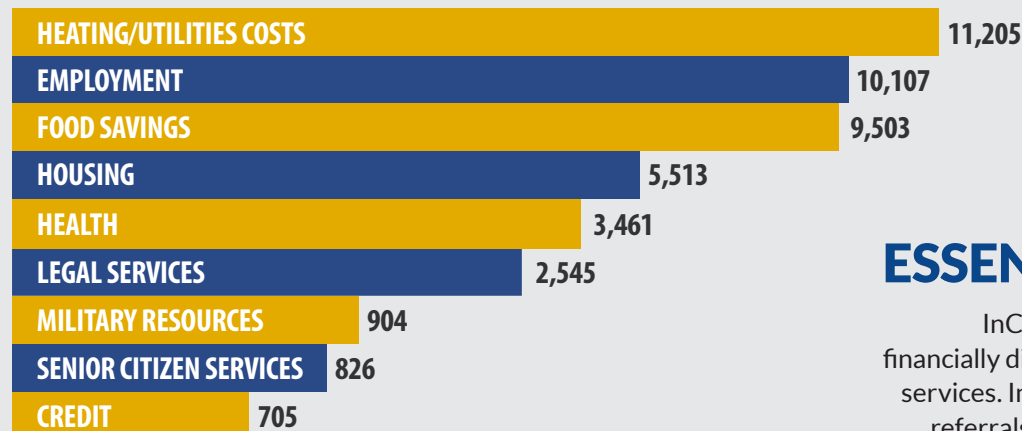
Features

- 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
- Diagnose My Debt Mobile Application
- Educate clients about - and offer - alternate solutions
- Provide Debt Management Programs (DMPs)
- Advanced online credit counseling program
- Vast educational resources to help the client learn for life
- I'm **InCharge** Account Management Tool

Debt Management Program 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

Top Referral Categories



GATEWAY TO ESSENTIAL SERVICES

InCharge credit counselors connect financially distressed consumers to essential services. In 2017, we provided over 49,000 referrals to much needed relief services.



HOUSING COUNSELING & EDUCATION

In 2017, 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 2017, more than 5,600 students have completed the pre-purchase homebuyer education course.

FORECLOSURE PREVENTION: In 2017, 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 supported the H4H mission by providing education and housing resources to Habitat borrowers. Our mutual objective was 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.

We Appreciate Working With The Following Organizations

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





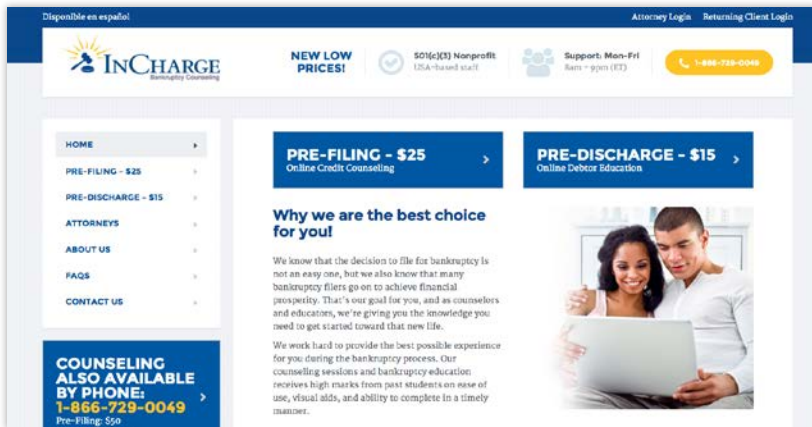
BANKRUPTCY COUNSELING & EDUCATION

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).

Bankruptcy Education

- 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



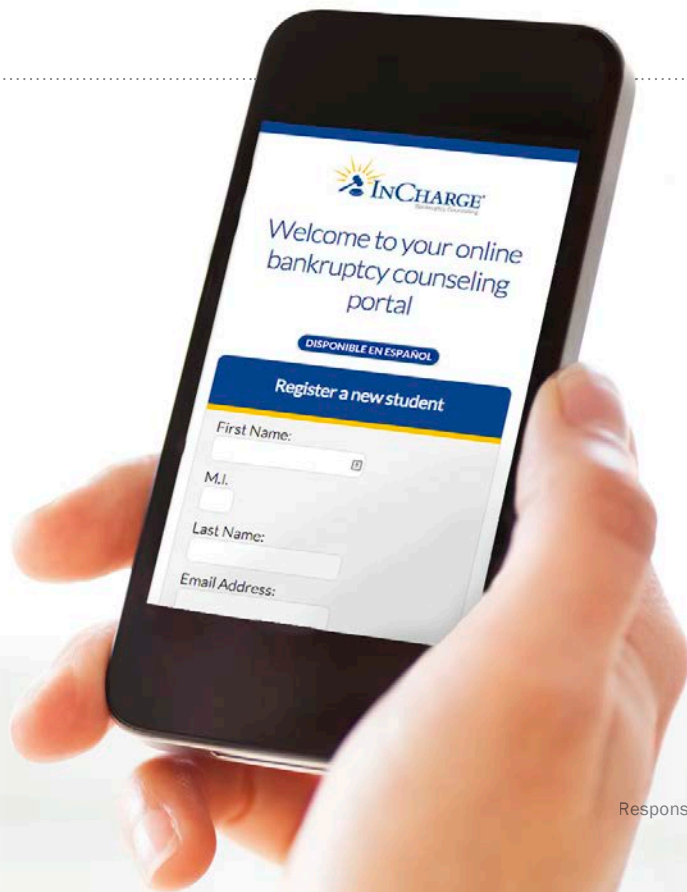
InCHARGE Bankruptcy Postcard

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.



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.



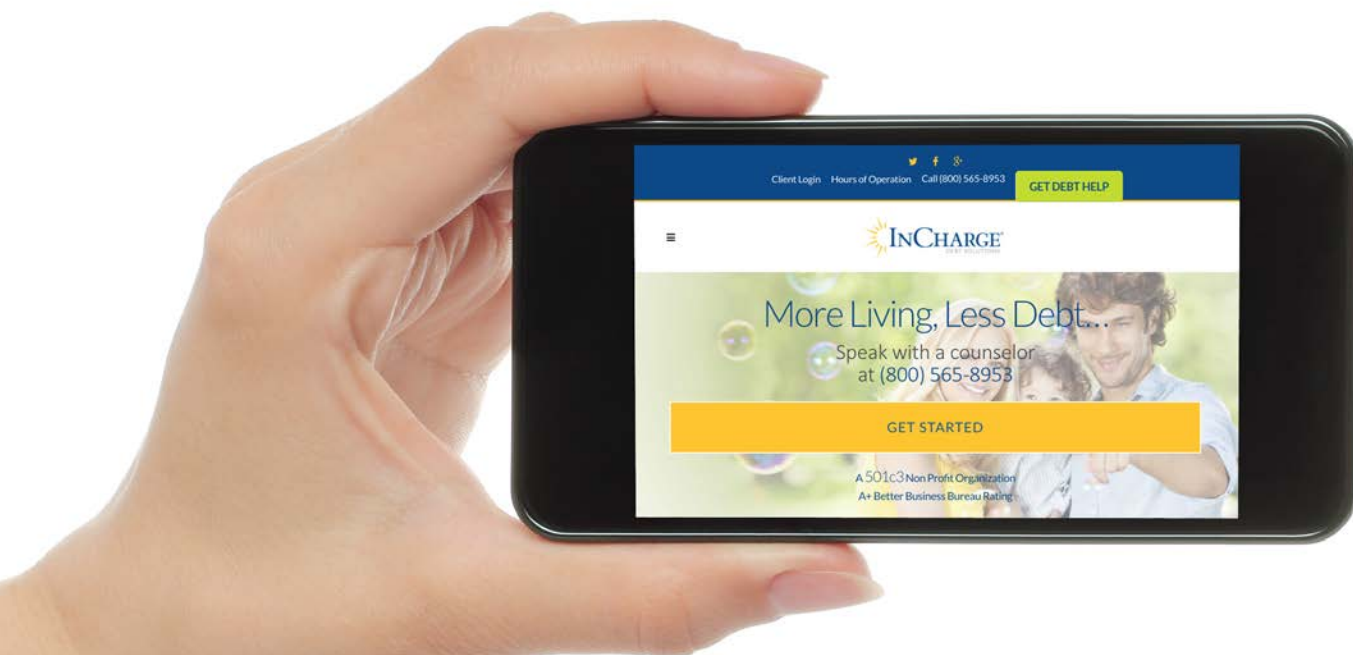
InCharge Debt Solutions has been a BBB-accredited business since 2002 and has earned a rating from the bureau as an A+ provider. This rating signifies that InCharge Debt Solutions meets BBB accreditation standards, which include a commitment to resolving consumer complaints.



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.



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.



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A Trusted Source for the Media:



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5

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

87

Number of workshops and seminars conducted in 2017.

1,903

Number of attendees at InCharge financial literacy, housing and other workshops in 2017.

22,449

Number of bankruptcy counseling and education sessions completed by InCharge clients in 2017.

86,300

Number of credit counseling sessions delivered by InCharge to its clients in 2017.

1,780,960

Number of client interactions in 2017.

11,449,855

Number of client payments processed since 1997.

3,207,928,006

Amount of total debt our clients have repaid since 1997.

365

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