Every year, businesses produce an annual report filled with familiar terms about “record breaking numbers” or “groundbreaking projects” that should (and do) highlight the company’s success.

I am going a different route this year.

Yes, InCharge had another record-breaking year in attracting and retaining clients and yes, we broke ground on new projects that helped our clients and the bottom line in 2018 and will help us grow even more in 2019.

But that’s not everything involved in our mission and vision for InCharge Debt Solutions. Our mission is to help clients achieve financial balance and move closer to their dreams, clients like Matt Holladay.

Matt successfully completed our program in 2018 and this is part of the thank-you letter he wrote us, reminding us why we are in business:

“My name is Matt and I just finished paying off $23,000 in credit card debts with the help of InCharge!

My journey started with a divorce, loss of my home, loss of my career and unfortunately, spiraling down into drug addiction. I was trying to live a life I could no longer afford. I had a college degree, drove a nice car and always dressed with style, but on the inside, I was hurting and depressed. I masked my hurt with pills ... lots and lots of pills.

My one saving grace was meeting my beautiful and amazing future wife, Denae. I used the proceeds of a healthy retirement account to pay for a wedding ring. I took out an unsecured personal loan to pay for my wedding, but a year after we were married, we lost a child at birth. Our marriage was torn apart. We separated and my addiction went off the deep end.

We decided to reunite nine months later, but we already were $20,000 in credit card debt. I decided the only way out was to declare bankruptcy and when I Googled that term, InCharge was the first link I clicked on. When I called the number, I was met with compassion and understanding. I was surprised to find out I still had options. The counselor said it was going to take some time and hard work, but there was light at the end of the tunnel.

In only a couple of months, I made real progress in paying off my debt and for the first time in years, I had a little room to breathe. Not much, but just enough. Dedication, self-discipline, goal-setting and purpose became our family maxims after signing up with InCharge. My wife and I call it “squeezing the lemon.”

I made real progress with my debt management plan and even started a small savings account. We moved to a smaller place in hopes of saving enough to buy our own home. We had one daughter and my wife was pregnant with our second child so it was time to get a bigger place. Within 72 hours of the birth of my son, we were approved for a home loan. We moved in on Valentine’s Day 2018 and I set my sights on paying off my DMP before his first birthday.

As I write this, my last payment has been made and we are living debt free before our son turned 1-year-old!

Today, we have a comfortable home, an affordable mortgage and we know how to enjoy the simple pleasures in life. We gave our children a nice Christmas; we purchased a beautiful SUV (with almost a 50% down payment and a prime interest rate!); we have a tidy savings account and we are making tremendous leaps toward retirement.

Moreover, we are shining examples to our children of hard work and perseverance. We share our tale of tragedy and triumph with everyone we meet. InCharge Debt Solutions is always a star in our story and we encourage everyone we meet to “make the call” if they’re struggling with debt.

We learned so much about money management and even more about ourselves these last five years. Thank you InCharge!”

And thank you Matt Holladay for reminding us why we do what we do and how the whole team at InCharge contributed to your success story.
As Matt pointed out, it started with the writers and marketing team that got him to our website; the compassionate counselor who took his phone call and guided him through the process and all the managers, client service and customer support representatives and trainers who aid them in providing the best possible service to our clients.

The combined effort helped Matt find a financial balance in his life and achieve his dreams.

I’d call that Mission Accomplished for 2018!

I’d call that Mission Accomplished for 2018!

President & CEO

The Holladay Family

I’d call that Mission Accomplished for 2018!

Customer Support & Client 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, owning and maintaining 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.

**Credit Report Education**

InCharge offers Credit Report Education to help clients better understand their credit report and how to dispute inaccuracies. Our counselors provide an action plan with education on how to improve your credit score by making on-time payments, paying off old debt and reducing credit utilization.
CLIENT DEMOGRAPHICS

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

Client Debt Cause
- Reduced Income: 25%
- Poor Money Management: 22%
- Unexpected Expense: 15%
- Medical Expenses: 9%
- Divorce/Separation: 7%
- Death in Family: 7%
- Other: 15%

Client Marital Status
- Single: 50%
- Married: 33%
- Sep./Div: 15%
- Widowed: 2%

Client Housing
- Rent: 55%
- Own: 28%
- Live with Friends/Family: 17%

Client Gender
- Female: 61%
- Male: 39%

Client Age
- 18-24: 15%
- 25-34: 37%
- 35-44: 24%
- 45-54: 13%
- 55-64: 7%
- 65+: 4%

Client Education
- Some College: 38%
- High School: 27%
- Bachelor’s: 22%
- Master’s: 6%
- Unknown: 7%

Income vs Credit Card Debt
- 32% DEBT

Average Income: $36,216
Average CC Debt: $11,721

Client Marital Status
Client Gender
Client Age
Client Education
Client Housing

Client Debt Cause
 mortal status
Client Housing
Client Debt Cause
Client Marital Status
Client Gender
Client Age
Client Education
Client Housing
InCharge Debt Solutions is committed to the development and deployment of a wide range of educational resources to foster financial literacy among various consumer groups.

Financial literacy workshops are conducted in partnership with many organizations. In 2018, InCharge participated in 84 community workshops and conferences, touching 1,100 people.

**INCHARGE FINANCIAL LITERACY INITIATIVES**

**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, responsible use of credit, 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.
IN THE COMMUNITY

Orlando Hope
InCharge’s outreach team worked with Orlando Hope, a homeless ministry of the Calvary Orlando Church. We provided educational workshops on resume building and how to practice for job interviews. We also shared resources related to shelters, food banks, free and affordable dental and medical care and help for veterans.

InCharge Financial Literacy Affiliations

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

Organization Memberships

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

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.

Credit Card Rates
Average APR across all credit cards. Credit card rates will vary due to many different factors.

Mortgage Rates
30-year Mortgage for $150,000. Amount shown is principal and interest.
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. 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.

Acorns
In 2018, we began offering an easy way to save and invest with Acorns. With the Acorns app, clients can open an account with as little as $5. By rounding up everyday purchases, Acorns uses a “spare change” model to help InCharge clients build an investment account, for many – their only one. We’re proud to help our clients develop wealth-building discipline and confidence, as well as a nest egg.
InCharge Interacted with Over 1 Million People in 2018

- InCharge clients paid back more than $110 million in credit card debt in 2018.
- We continued to improve and expand client services to improve the quality of the customer experience.
- Our certified counseling team completed over 101,000 sessions.
- 72% of the InCharge team work in counseling, client services, customer support and educational outreach.
- InCharge websites drew over 2.4 million visits and counselors responded to 98,919 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
- Advanced online credit counseling program
- Diagnose My Debt Mobile Application
- Educate clients about - and offer - alternate solutions
- Vast educational resources to help the client learn for life
- Provide Debt Management Programs (DMPs)
- 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)
- Reduce collection calls
- Use educational resources
- Lower monthly payments
- Reduce interest rates
- Waive late or over-limit fees

Top Referral Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Referrals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heating/Utilities Costs</td>
<td>19,615</td>
</tr>
<tr>
<td>Food Savings</td>
<td>16,610</td>
</tr>
<tr>
<td>Employment Services</td>
<td>12,340</td>
</tr>
<tr>
<td>Housing</td>
<td>11,717</td>
</tr>
<tr>
<td>Health</td>
<td>11,377</td>
</tr>
<tr>
<td>Legal Services</td>
<td>3,551</td>
</tr>
<tr>
<td>FinTech Products</td>
<td>1,454</td>
</tr>
<tr>
<td>Military Resources</td>
<td>1,025</td>
</tr>
</tbody>
</table>

Gateway to Essential Services

InCharge credit counselors connect financially distressed consumers to essential services. In 2018, we provided over 70,000 referrals to much needed relief services.
In 2018, 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 2018, more than 4,981 students have completed the pre-purchase homebuyer education course.

**FORECLOSURE PREVENTION:** In 2018, InCharge worked with homeowners in desperate need of alternative solutions to foreclosure. InCharge 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.
In The Community

HABITAT FOR HUMANITY: InCharge supported the H4H mission by providing foreclosure prevention counseling to Habitat borrowers. Our mutual objective was to help very low and low income persons 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 conducted 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)
- Countless Real Estate Professionals & Mortgage Brokers
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 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:** 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.

- **Interactive Tools:** Financial literacy tools include an interactive budget and debt-to-income calculator.

---

Program Features

- Offer both Pre-Filing & Pre-Discharge required courses
- Instant certificate delivery
- Online courses available 24/7
- 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 over after bankruptcy
- Attorney Referral Program available

---

Improved PersonalFinanceEducation.com Website

InCharge Bankruptcy Postcard

Responsive Pre-File Website
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.
InCharge Debt Solutions Board of Trustees

James Harris
Managing Partner, Blue Water Properties

Robert Ruiz, Esq.
State of Illinois Workers’ Compensation Committee

Kristen Soles
Partner, Government Contracting Industry Leader, CohnReznick, LLP

Carey Tarbell
Senior Partner at VOX Global

Jeffrey Tassey
Principal at Tassey and Associates

Bhavesh Vadhani
Principal
Technology Risk & Compliance Leader
CohnReznick, LLP

Patricia A. Wexler
Chairman of the Board
Chief Communications Officer, Chase

Veronica Whitelaw
Consumer Credit Executive, (Retired)

Officers:
Etta W. Money, President & CEO
William R. Malseed, Secretary & Treasurer

InCharge Education Foundation Board of Trustees

Richard Anderson, Ph.D.
Business Consultant

James Harris
Managing Partner
Blue Water Properties

Officers
William R. Malseed
President

Etta W. Money,
Secretary & Treasurer
<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Number of organizations or agencies that accredit, rate, or issue regulatory approval to InCharge Debt Solutions (NFCC, COA, BBB, HUD, EOUST).</td>
</tr>
<tr>
<td>84</td>
<td>Number of workshops and seminars conducted in 2018.</td>
</tr>
<tr>
<td>1,100</td>
<td>Number of attendees at InCharge financial literacy, housing and other workshops in 2018.</td>
</tr>
<tr>
<td>19,045</td>
<td>Number of bankruptcy counseling and education sessions completed by InCharge clients in 2018.</td>
</tr>
<tr>
<td>101,521</td>
<td>Number of credit counseling sessions delivered by InCharge to its clients in 2018.</td>
</tr>
<tr>
<td>2,437,385</td>
<td>Number of consumer interactions in 2018.</td>
</tr>
<tr>
<td>12,892,949</td>
<td>Number of client payments processed since 1997.</td>
</tr>
<tr>
<td>$3,318,497,026</td>
<td>Amount of total debt our clients have repaid since 1997.</td>
</tr>
</tbody>
</table>