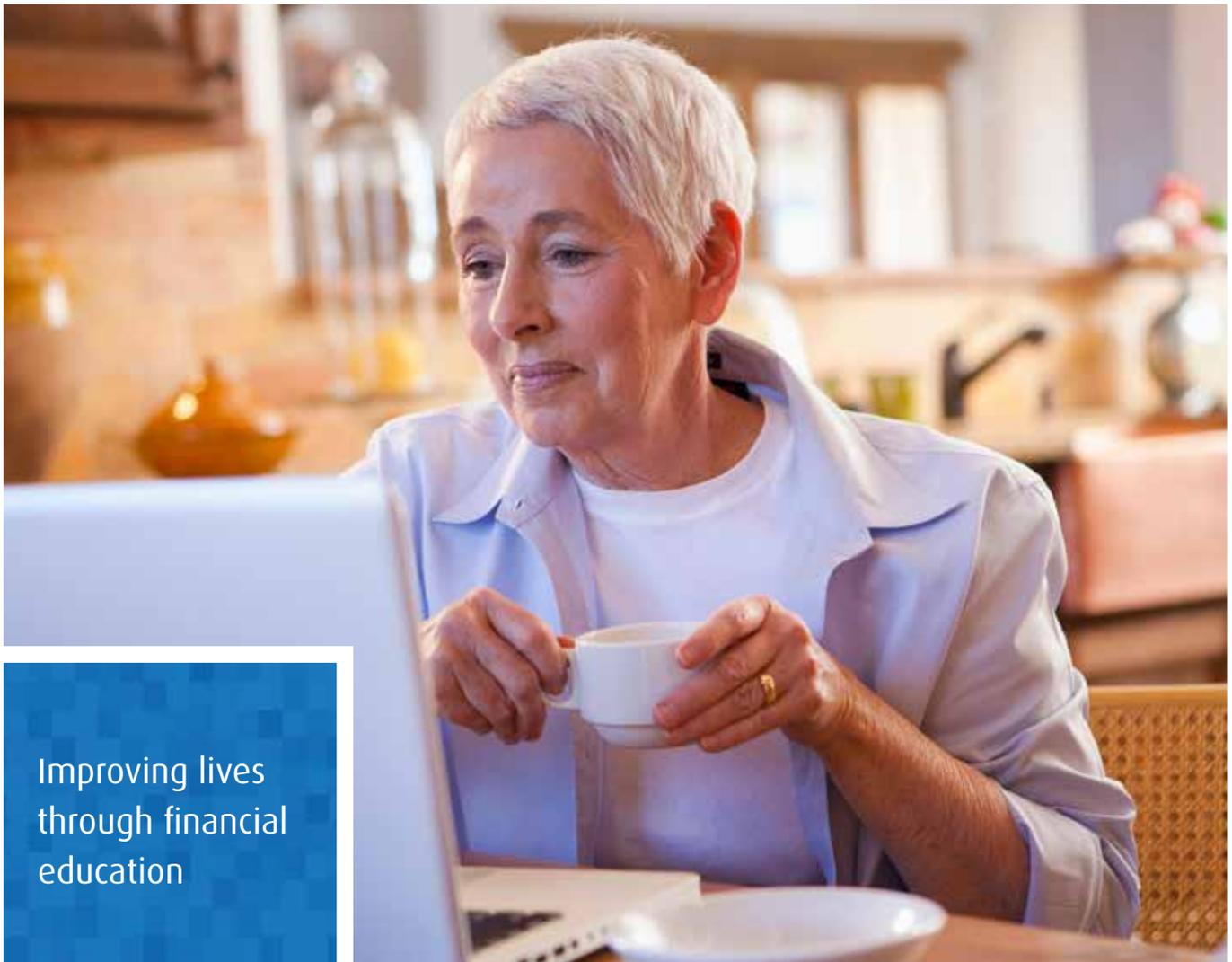


2013 Annual Report



Improving lives through financial education.



Improving lives
through financial
education

Giving consumers
the support they
need to reach their
financial goals

AnnualReport.MoneyManagement.org

President's Message



Ivan Hand
President
MMI

In 2013, many American consumers experienced the benefit of a stronger national economy. More people went back to work; the unemployment rate in December fell to 6.7 percent, the lowest since October 2008; we ended the year with consumer spending up, giving the economy a positive boost; and foreclosures have decreased significantly year over year since 2008, while home values across the country rose by 11.3 percent over the previous year.

While there are positive signs that 2014 will be an even better year for our nation's economy, many families still struggle. More consumers may be employed, but personal income over the past year saw no change, while costs for everyday staples increased, leaving many with the difficult challenge of making ends meet between pay periods. And although American consumers are commended for reducing their debt load by approximately \$100 billion since the economic crisis of 2008, the fact that many still struggle to meet debt obligations cannot be ignored. More than \$1 trillion of the current \$11.4 trillion of consumer debt in America is delinquent.

The demand for debt relief remains strong. Nonprofit credit counseling services remain one of the only all-inclusive services designed to address the immediate concerns of overwhelming debt, while also assisting debtors in building the skills needed to successfully manage future financial obligations. Our certified credit counselors are trained to not only help clients identify options for addressing unmanageable debt, but they also assist each counseling participant with creating a realistic budget and action plan for reaching long-term financial success. Last year alone, our financial educators and counselors provided help and hope to nearly 230,000 consumers in need through counseling services and financial education programs.

At Money Management International (MMI), we understand that regardless of economic conditions, managing debt has long been a significant struggle for many individuals and families, and unfortunately that reality will not change as long as consumer credit and spending remain key drivers influencing our national economy. Since 1958, MMI and our family of companies have been on the front lines helping our clients overcome the burden of debt and face their financial challenges head on since as far back as 1958. Today, no matter how different or challenging the needs of the individuals and families we help, we remain committed to our mission of improving lives through financial education.

A handwritten signature in black ink that reads "Ivan Hand". The signature is written in a cursive, slightly slanted style.

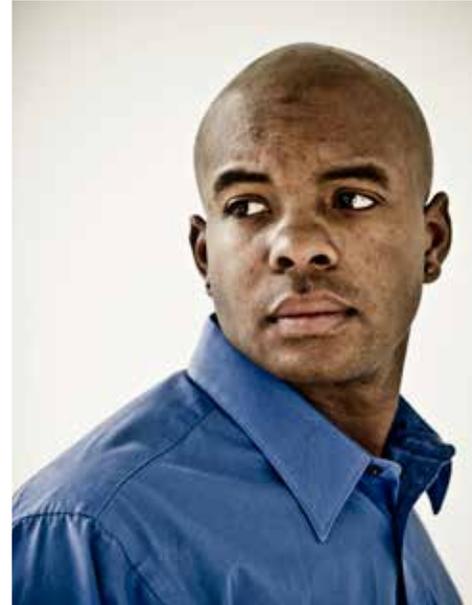
Ivan Hand
President and CEO

Securing our future, while embracing the changing needs of our clients

While the national economy is clearly rebounding from the Great Recession of 2008, the needs of American consumers have changed significantly. In years past, unmanageable credit card debt was the biggest financial concern for our clients, but in recent years financial concerns have evolved and expanded. In particular, student loan debts continue to trend upwards, while more stringent lending policies have placed a overwhelming premium on building a healthy credit history.

At MMI, we pride ourselves on having the solid foundation and agility necessary to adjust and expand counseling and education services to meet the changing needs of the individuals and families we help. In fact, in 2013, the Strategic Development team was formed and tasked with the origination and implementation of new and innovative financial education programs, tools, and services aimed at addressing personal finance issues that are growing in demand and have the biggest impact on the individuals and families we serve. Strategic Development has been successful in strengthening relationships with existing industry members, which resulted in successful mergers that have expanded both our service offerings, as well as our reach into two new markets.

- **CrissCross** – Consumer Referral and Information Service System for Citizens, Resources and Organizations Seeking Solutions, a nonprofit community service organization providing valuable social and financial programs, including traditional credit counseling and education in West Virginia since 1984, merged with MMI on October 11, 2013.
- **FinancialHope** – FinancialHope Counseling and Education, a community-based nonprofit credit counseling agency, providing financial education services, including credit counseling, coaching and community financial education programs for local Indiana residents since 1965, officially merged with MMI on November 1, 2013.



"Every time I'm in contact with one of the representatives from MMI, I feel as though they believe in what I am doing, they support what I am doing and they are able to help with any question or problem that I have through the process. Unlike most financial businesses, the reps just make you feel like you're a great person."

Amanda S., Omaha, NE





In addition, Strategic Development continues to create and nurture new relationships, helping to establish MMI as a valuable resource for numerous non-traditional credit counseling programs and services.

In 2013, MMI developed the following new programs:

- **Student Loan Counseling**, which is designed to assist student borrowers in navigating their repayment options and finding solutions for rehabilitating defaulted loans.
- **Credit Report Review**, which is designed to assist individuals and families in understanding the value of good credit and the importance of knowing your credit score, what is being reported in your credit report, as well as good money management habits that positively impact credit scores.
- **Representative Payee Services**, which is a program established through our merger with CrissCross, enables us to serve as an approved organizational representative payee providing service to individuals receiving benefits through the Social Security Administration, Veterans Affairs, Pension Boards, and Railroad Retirement. This exciting new program allows us the opportunity to use our existing resources, experience, and infrastructure to serve an entirely new client base. Additionally, it allows the organization to develop a significant national presence within a rapidly growing consumer service area.



Looking forward, we are excited about embracing the changing needs of consumers. We appreciate the opportunity to not only help those struggling with their financial concerns, but also empower individuals and families with more holistic financial education programs and services, which helps to build stronger communities with more informed and self-sufficient members.

"MMI is great! I owed about \$50k in debt, and MMI helped me pay off that debt in 5 years! Without MMI's help, it would have taken me well over 10 years to pay my debt off. THANK YOU!!!"

Garnet H., Mililani, HI

Our History

In 1997, in response to the changing needs of both consumers and creditors, six consumer credit counseling agencies with more than 100 years of combined service aligned to form Money Management by Mail, a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code. In 2003, Money Management by Mail was renamed Money Management International to better represent its technology capabilities and national reach.

Over the years, MMI strengthened its in-person counseling capacity and community educational initiatives by merging or joining forces with additional Consumer Credit Counseling Services (CCCS) agencies. These mergers elevated MMI to the position of the nation's largest full-service credit counseling organization.

Today, MMI is an industry leader in financial education, counseling, technology, industry association, growth, creditor relations, and program development. The MMI team has nearly 800 full-time employees throughout the United States. MMI is headquartered in Sugar Land, Texas and has major contact centers in Houston, Phoenix, and Baton Rouge. In addition to providing 24 hour services nationwide by telephone and Internet, MMI currently provides counseling and financial education to clients through nearly 100 branch offices across the country.

MMI is a member of the National Foundation for Credit Counseling and the Association of Independent Consumer Credit Counseling Agencies. MMI is accredited by the Council on Accreditation.

"I am thankful we chose MMI to help with getting rid of all our credit card debt. When talking with them, I never felt degraded because of my situation. Everyone was very helpful! Whether through monthly emails or when I spoke with someone over the phone, all my questions were answered and they made sure I understood the answers as given. My cards are paid off now and I feel this was an excellent experience. I would highly recommend MMI to anyone who needs help."

William and Rosalind W., East Greenwich, RI

Former CCCS agencies that comprise the MMI family

Agency | Merger Date

- CCCS Gulf Coast | August 31, 2000
- CCCS Southwest | June 30, 2001
- CCCS of Greater Chicago | December 31, 2001
- CCCS of Southwest Virginia | June 30, 2002
- CCCS of Lehigh Valley | September 30, 2002
- CCCS of Baton Rouge | October 31, 2002
- CCCS of Greater Denver | April 25, 2003
- CCCS of San Diego | July 1, 2003
- CCCS of The East Bay | September 17, 2003
- CCCS of Maine | October 31, 2003
- CCCS of Central New Jersey | November 30, 2003
- CCCS of South Jersey | March 1, 2004
- CCCS of Mid-Oregon | August 10, 2004
- CCCS of Southern New England | January 31, 2005
- CCCS of Fort Worth | June 30, 2005
- CCCS of Greater Washington, DC | June 30, 2005
- CCCS of Spokane | June 30, 2005
- CCCS of Racine, WI | May 1, 2008
- CCCS of Linn-Benton, OR | June 30, 2008
- CCCS of Greater New Orleans | January 1, 2009
- CCCS of Madison | April 13, 2009
- CCCS of Alaska | January 1, 2012
- CrissCross | October 11, 2013
- FinancialHope | November 1, 2013



Thank you!



MMI's mission, which is to improve lives through financial education, would not be possible without the support and guidance of our board of directors, major contributors, donors, partners and volunteers.

MMI greatly appreciates the generous financial support of our major contributors, whose 2013 contributions assured the continued success of our programs and services.

We extend our gratitude to all of the organizations and individuals who have supported MMI through the donation of money, time, space and resources. Your dedication allows us to expand our reach and deliver on our mission.

We also wish to acknowledge the many organizations that refer consumers in need of our assistance.

And finally, we would like to thank all of you! Every contribution has made us stronger. Every contribution has made a difference. Together, we are improving lives through financial education.

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Dees & Associates

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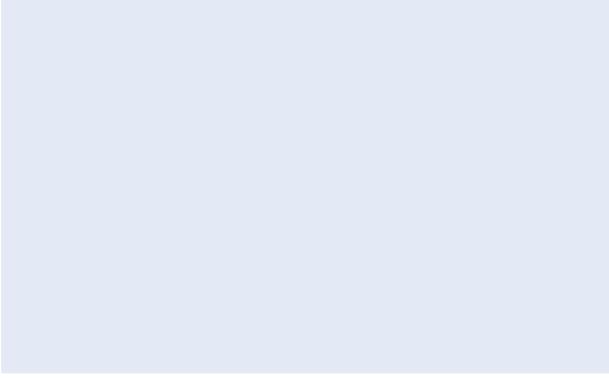
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2013 Major Contributors

- American Express
- Bank of America
- BBVA – Compass
- Capital One
- Citigroup
- Comerica
- Discover Financial Services
- Emergency Home Loan Program (EHLA)
- GE Money
- Homeownership Preservation Foundation (HPF)
- HSBC
- Inland Northwest Community
- JP Morgan Chase
- Kohl's
- Lincoln Financial Funding
- Louisiana Finance Association
- Making Home Affordable (MHA)
- NeighborWorks
- Pennsylvania Credit Union Foundation
- Retailers National Bank
- State Farm
- United Way of Anchorage
- USAA Federal Savings Bank
- US Bank
- US Department of Housing and Urban Development (HUD)
- Wells Fargo
- World Financial Network National Bank



About Money Management International

Money Management International is recognized by the Internal Revenue Service as a 501(c)(3), tax-exempt, financial education and credit counseling organization. MMI is headquartered in Sugar Land, Texas, and is the nation's largest nonprofit, full-service consumer credit counseling organization with branch offices throughout the country.



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