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Important DMP Success Steps

Get off to a great start on your DMP by following these Success Steps.



A. Contact each creditor to:

1. CHANGE DUE DATE



Change your creditor payment due date to be **14 days** after your MMI deposit due date.

TIP:



Find your deposit due date by logging into your online MMI account. Your [MyMMI dashboard](#) lists your deposit date.

2. CLOSE THE ACCOUNT



TIP: Here's how to start your conversation with your creditor:



Hi, I'm joining a Debt Management Plan. I'm requesting that you:

- Change my due date to X (*see tip to the left*)
- Close my account effective immediately.

B. Carefully review each of your creditor statements and contact us at **888-845-5669** if:

1. YOUR NAME IS DIFFERENT

Your name is listed one way on the creditor statement and another way on your Debt Management Agreement (DMA). *We'll make adjustments in our records.*

EXAMPLE:



VS.



DMA

CREDITOR

2. YOU HAVE DEFERRED INTEREST

You can usually find deferred interest near the end of the creditor statement, in a section titled **Interest Charges**. This section will list the types of balances on the credit card, such as:



- Purchases or Regular
- Cash Advances
- Deferred Charges or Interest
- Promotional

3. CREDITOR'S NAME IS DIFFERENT

Some creditors may go by different names and we need the DMA to match your statement. *This happens frequently!*

EXAMPLE:



Amazon Card
(Name on front of the card)

JPMC Chase account
(Actually backed by JPMC Chase)

C. If you have any recurring items billed to your credit card, contact the companies doing the billing. For example:



Insurance for cars, homes, other items



Monthly utility bills



Monthly cellphone or internet