



## 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



**Note:** Creditor accounts on a DMP will **always** be closed. We recommend closing the account yourself rather than letting the creditor close it. This may reflect better on your credit report.

**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:



DMA

VS.



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