



**Helping build  
positive momentum  
toward a brighter  
financial future.**



## Who We Are

MOMENTIVE Consumer Credit Counseling Service® is a not-for-profit organization established in 1965. All our counselors are certified consumer credit counselors, so you can be confident that you're getting the best in counseling advice. We even offer services and materials in Spanish. For your protection, our services are always kept confidential.

## How We Help

### We help consumers...

- Learn money management and the wise use of credit through educational programs.
- Manage their money effectively through budget counseling.
- Solve debt problems with a customized Debt Management Plan.
- Gain skills and information about homeownership.

MOMENTIVE Consumer Credit Counseling Service® represents 25 of over 1,450 counseling offices in the United States and Canada, all of whom are members of the National Foundation for Credit Counseling. We are accredited by the Council on Accreditation, and we are a HUD-approved counseling agency.

## What We Do

### Counseling Programs

Do you find yourself making minimum payments each month to your creditors? Our counselors can help give you peace of mind and put you back on the financial track.

- **Debt counseling** – We can help you develop a workable plan to reduce your debt.
- **Budget counseling** – We will work with you to develop a budget that recognizes your financial strengths and weaknesses.
- **Credit counseling** – We can assist you with obtaining, understanding, and correcting discrepancies with your credit report.

### Housing Counseling

Buying a home is the largest financial decision that most people make, that's why we give you a wide range of housing counseling options. Our counselors can help anyone achieve their goal of home ownership. We also offer help for those who rent their home.

- **Pre-purchase housing counseling** – We can develop a budget to help you save for a down payment while maintaining positive cash flow.
- **Delinquency counseling** – Our experts review the financial situation of homeowners behind on their mortgage to help develop a plan to cure the default.
- **Reverse mortgage** – We can show seniors how to use the equity in their home for home repairs, medical bills, or other expenses.

### Education Programs

MOMENTIVE conducts over 300 educational presentations to more than 23,000 people each year. We provide free or low cost educational programs on a variety of topics such as budgeting, establishing credit and checking accounts, and more.

These programs are available to schools, service organizations, clubs, churches, not-for-profit organizations and employers. Give us a call about setting up a program that is right for you.

### Community Workshops

MOMENTIVE offers intense community workshops that cover topics such as money management, first-time home buying, helping homeowners protect their investment, and preventing identity theft.

The workshops are free and open to the public and provide practical information, including a free handbook. To register or for more information, just call MOMENTIVE at (317) 266-1300, ext. 0.



## 24-Hour Counseling

---

Debt is stressful. Work hours and the responsibility of parenting can complicate your life further. That's why MOMENTIVE is available 24 hours a day. We have a variety of ways for you to reach one of our counselors, including:

- Office appointments
- Counseling by phone
- Via the Internet ([www.momentive.org](http://www.momentive.org))

## Typical Client Profile

---

Our typical clients are people over the age of 35 with rapidly accumulating debt. Surprised?

### **Average Demographics:**

- Sex: 50% men, 50% women
- Marital Status: 40% married, 60% separated/widowed/divorced
- Gross yearly income: \$31,188
- Number of creditors owed: 9
- Outstanding debt: \$ 49,959\*
- Percentage of clients who are buying or own a home: 46%

*\*This figure does not include mortgage or home equity loans.*

**MOMENTIVE returns an average of over \$23 million a year to creditors in the United States and Canada, including attorneys, banks, collection agencies, doctors, finance companies, and retailers.**

## [www.momentive.org](http://www.momentive.org)

---

Visit our website to access your account information and receive online debt management counseling...plus receive:

- Money saving tips
- Answers to credit questions
- Workshop schedules
- Home buying information

## How We Are Funded

---

We receive grants from organizations such as HUD, Fannie Mae and many financial institutions in our community. Many creditors pay a fair share percentage on the debts that we collect on their behalf. We also receive personal contributions from previous clients and others realizing the value of financial education. Contributions to MOMENTIVE are tax deductible under section 501c3 of the IRS tax code.



## **MOMENTIVE Consumer Credit Counseling Service®**

615 N. Alabama Street, Suite 134  
Indianapolis, Indiana 46204

(888) 711-7227  
(317) 266-1300  
TTY (317) 266-1324  
[www.momentive.org](http://www.momentive.org)