

# A SUSTAINABLE DEBT MANAGEMENT PLAN (DMP)

Below are top 4 traits of a debt management plan that provides sustainable long-term debt relief.



## Lower Interest Rates

A DMP is a debt repayment plan set-up & managed by an NFCC certified non-profit agency, such as Apprisen. Apprisen works with your creditor(s) to reduce interest rates, fees, & potentially monthly payments. With reduced interest, more of your payment is going towards the actual money that you owe.



## 1 Convenient Monthly Payment

Having a DMP, means you make 1 lump payment a month to the non-profit agency, which then sends those funds directly to your creditor(s). Having a set lower monthly payment, enables you to make room in your budget to build personal savings.



## Hardship Options

Depending on your unique financial situation, certain creditors may offer enhanced hardship options for your DMP. Your Financial Specialist will review those options & reevaluate your budget to find an option that works for you!



## Support from a Financial Expert

Participants of a DMP have access to a Financial Specialist throughout the program. The Financial Specialist is there to answer any questions/concerns, & connect you with resources & tools to help you stay on track during your debt-free journey.

**All-New:** Apprisen is now offering more custom debt management plans, including financial hardship options:  
[www.apprisen.com](http://www.apprisen.com) | 800-355-2227