



KEYS TO YOUR DEBT MANAGEMENT PROGRAM SUCCESS

PLEASE READ

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- **Check your monthly Genesis progress reports.** It is important to keep the lines of communication with us open. **Update your balances with Genesis every 3-4 months**, particularly when an account is close to being paid off as our system tracks **estimated balances** only.
 - **Check your monthly creditor statements.** Call us **immediately** if you notice any fees or increased interest rates. **We do not receive statements from your creditors.**
 - **It may take up to three months to receive program benefits** depending on the creditor. You still may receive fees/collection calls/high interest until your creditors accept you onto the program.
 - **Attempt to move your creditor due dates to 21 days after your Genesis payment date.** This will ensure on time payments to your creditors.
 - **Avoid changing your Genesis payment date** if at all possible. It can be very harmful to your success on the program. **We require three business days notice to make any changes to an automatic debit.** To avoid fees, please let us know if the funds will not be available for withdrawal at least three business days prior to your debit date.
 - We do not report to the credit bureaus, however, your creditors may. Enrollment **does not impact your credit score** unless a creditor reports you as delinquent during your participation. The only creditor we know of at this time that does this is **American Express.**
 - **Consistent payments are the best way to ensure success.** All benefits provided are provided by the Creditors themselves, and can be revoked or amended by the creditors at any time.
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