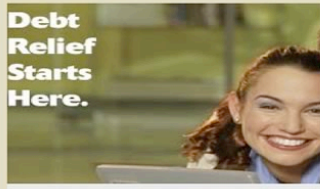




DISCOUNT DEBT SOLUTIONS, INC.

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Debt Relief Starts Here.

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WHAT DOES THE DDS PROGRAM DO FOR ME?

The purpose of the Discount Debt Credit Consolidation program is to GET YOU OUT OF DEBT! We negotiate with creditors to lower monthly payments, lower interest rates, stop fees and stop collection efforts. All of this is to enable you to get control of your financial life.

We frequently get requests from clients to assist them when BORROWING MONEY while on the program. While we understand that there are occasional needs that do occur (car repairs, medical needs, etc.), additional debt only makes it harder for you to achieve this goal!

YOUR CREDIT REPORT WILL GET BETTER! It does not happen over night. When you complete the program, your creditors will show the accounts as Paid In Full. In most cases, the payments will also be reported as "on time". Your "debt to income" ratio is one of the keys to a good credit report and when you eliminate debt, this measurement improves substantially.

This program does TAKE TIME! It probably took you many months or years to get into financial difficulty with your credit. It will probably take a number of years to pay the creditors.

WHAT SHOULD I DO WHILE ON THE PROGRAM?



BUDGET BUDGET, BUDGET!!

We can frequently get you some relief by having the creditors lower the minimum payment required. Normally, we can also stop the occasional demands for very large payments. Use this relief to help create a realistic budget and follow it! If you need some help in this area, please contact us.

MAKE SURE THAT YOUR PAYMENTS REACH US ON TIME. Creditors expect a payment every 30 days. Benefits granted by a creditor can be lost if payments are not made to them on time. Some creditors will not grant benefits again if a payment is late by a few days.

REVIEW YOUR MONTHLY CREDITOR STATEMENTS! Check to make sure our payments are posting on time. Check the interest rate. Check to see if other fees are being charged. We do not receive your statements so we have to rely upon you to contact us if there is a problem or a question.

THERE'S A COST FOR SPEED!!

Consider the cost when you are getting faster access to your money for a fee.

If you spend \$20.00 a month to use ATMs not owned by your bank or to cash a check, that means \$20.00 less that you have to spend for groceries.

Tax Refund Advances have a cost for speed that may not be significant.

They are short term loans that are backed by a tax refund and bear little if any risk to the lender. The typically cost about \$30.00 to \$125.00 in loan fees. Many also charge for tax preparation. Consumer groups say that the effective annual interest rate can range from about 40% to over 500%.

Also, they may be only marginally faster. The turnaround time on a loan may be a day or two. However, taxpayers who file electronically and opt for direct deposit can receive refunds in 10 days or less.

