

## Getting a Jumpstart on your DMP

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Congratulations on taking the first step towards becoming debt free! Transitioning onto the DMP is just as important as making your monthly payments. Here are some important facts for you to know and do!

**1. Continue to pay your creditors the best you can before your first DMP payment is due.**

If you are current on your accounts and have the ability to make payments to your creditors prior to your first DMP payment please do so. This will help to preserve your current status and avoid late fees. Please do not compromise your first payment on your DMP by doing this.

**2. Read all of the information we send you and reply promptly.**

Be sure to read, sign, and return the DMP agreement packet as soon as possible in order to prevent any delays in getting your DMP started. Additionally, you may periodically receive mailings from us with important updates and information. Sometimes it will require a prompt response or that you take action.

**3. Make your DMP payments on time each month.**

The success of your DMP is entirely dependent on full timely payments to your creditors each month. This will not only maintain your lowered interest rates, but may also help you improve your credit. Many creditors re-age an account (bring a delinquent account to current status) one time in the life of the debt. Contact our Client Service team for specific creditor policies.

**4. For at least the first six months on our program send our Client Service team copies of letters, notices, and billing statements received from your DMP creditors.**

You will continue to receive your credit card statements and billing notices each month. Creditors do not send duplicate copies to LSS. Open your mail and review all statements. Notify our Client Service team if you see anything of concern.

**5. If you receive a collection call let the creditor know about the DMP.**

Collection calls generally stop once creditors begin to receive DMP payments and have an accepted proposal. If you are receiving collection calls after you have started the DMP please let our Client Services team know. You can let the collectors know you are on a DMP with LSS, however communication with your creditors is important so that you know what the status is with your debts.

**6. If you have payment arrangements already set up with creditors please call your creditors to discuss.**

If you have a pre-arranged automatic bill pay, post dated checks, or automatic monthly payments taken out of your checking or savings accounts, it is your responsibility as a consumer to cancel these arrangements with your creditors. If you do not cancel these arrangements you may make double payments to your creditors. LSS is not responsible for any pre-arrangements.

Individual creditor DMP participation and credit reporting practices may vary. If you have specific questions about your DMP accounts please contact Client Services at (800) 764-0351 or [lssdmp@lssmn.org](mailto:lssdmp@lssmn.org).