



PO BOX 1005, Quincy, FL 32353-1005 www.the-mint.net 800.503.2670

CREDIT COUNSELING MONTHLY SERVICE FEE CALCULATIONS

- **FLORIDA STATUE 817.805** – THE DISBURSEMENT OF FUNDS SHALL BE MADE WITHIN 30 DAYS AFTER THE RECEIPT OF FUNDS. (CERTAIN DEPOSITS MUST BE VERIFIED PRIOR TO PAYMENTS BEING DISPERSED TO CREDITORS)
- **FLORIDA STATUE 817.802** – DEBT MANAGEMENT OR CREDIT COUNSELING SERVICES MAY CHARGE UP TO A \$50.00 INITIAL SET-UP FEE. IN ADDITION THE CONSUMER CAN BE CHARGED THE **GREATER** OF 7.5 PERCENT OF THE AMOUNT PAID MONTHLY OR **\$35.00**.

Our Working Philosophy....

THE MINT CHARGES A \$12.95 **APPLICATION FEE** AND A ONE TIME **\$35.00 INITIAL IMPACT FEE** THE FIRST MONTH OF SERVICE. EACH MONTH THEREAFTER THE SERVICE FEE WILL BE THE GREATER OF 7.0 PERCENT OF THE AMOUNT PAID MONTHLY OR **\$15.00**.

<p>\$15.00 MONTHLY SERVICE FEE IF LESS \$214.30 OR LESS TOTAL PAID TO CREDITORS</p>	<p>\$214.30 PAYMENT TO CREDITORS <<<< >>>> LESS THAN GREATER THAN</p>	<p>IF MORE THAN \$214.30 IS PAID TO CREDITORS, THE SERVICE FEE WILL BE SEVEN (7) PERCENT OF THAT TOTAL.</p>
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EXAMPLE: (SERVICE FEES ARE VARIABLE FOR EACH CONSUMER)

YOU CURRENTLY MAKE A TOTAL OF \$500.00 TO ALL OF YOUR CREDITORS MONTHLY

AFTER JOINING **THE MINT** YOUR PAYMENTS TOTAL HAVE BEEN REDUCED TO **\$350.00**, WHICH IS A 30% SAVINGS. SINCE THE TOTAL PAYMENT TO YOUR CREDITORS IS GREATER THAN \$214.30 THE MONTHLY SERVICE FEE WILL BE CALCULATED AT 7%....

$$\$350.00 \times .07\% = \$24.50 \text{ IS THE CALCULATED MONTHLY SERVICE FEE.}$$

EXTENSIVE BUDGET AND EDUCATIONAL TELECONFERENCE TRAINING SERVICES ARE AVAILABLE FOR AN ADDITIONAL \$10.00 PER MONTH OR \$120.00 PER CALENDAR YEAR. (2HOURS MAXIMUM PER MONTH)

THIS SERVICE MUST BE REQUESTED BY THE CONSUMER AND WILL BE BILLED SEPERATELY FROM THE CONTRACTUAL SERVICES IN THE 13 STEPS TO SUCCESS.