



A powerful
voice in
Washington...



AADMO is an industry education and advocacy organization the mission of which is to promote and ensure the continued operation and viability of credit counseling and debt management organizations.



AADMO provides a proactive government affairs and advocacy program that promotes laws, regulations and policies favorable to the debt management industry and our members. Our process of actively monitoring policy initiatives allows us to respond to legislative and regulatory proposals adverse to the interests of our members and the industry.

AADMO provides timely and important information to members through our flash e-mails, newsletter and other publications that tell about the latest developments in sales & marketing, training, economic trends, technology, accounting, legislation, and the topics that impact your organization and its daily operations. “*Your Fair Share*”, the AADMO periodic newsletter, will also provide you with current and significant information that is tailored specifically to the business needs of debt management organizations.



As an AADMO member you can network with colleagues, key industry contacts, consultants and suppliers from across the nation to develop growth-oriented action plans, gain market research, benefit from product promotion, strategic planning, and technical services at our conferences, meetings and exhibit programs.

AADMO represents and advocates our members’ interests in all levels of meetings with elected officials, the White House, Congress, federal agencies, state governments, quasi-governmental and non-government organizations.





AADMO Government Affairs



The debt management industry has rapidly become one of great complexity and many challenges. To achieve the policy goals of our members, the AADMO Government Affairs program features the following elements:

- Direct lobbying for the implementation or defeat of specific legislation and public policy initiatives on behalf of our members. These functions include the development of legislative and regulatory proposals, introduction of policy options, promotion of issue constituencies, information services to the public, media and related policy interests.
- Provide leadership in the identification, analysis and development of important legislative/regulatory policies to our members. We prepare briefing materials, legislative bulletins, reports, policy statements, fact sheets and letters on significant regulatory and legislative issues.
- Involve your organization as policy resources and providers of Congressional testimony, hearing record statements, regulatory comment letters and other official communications on issues of importance to your business.
- Maintain a system of monitoring key areas of policy activity for the purpose of obtaining advance notice of efforts adverse to our members' interests.
- Participate in agency advisory boards, committee hearings and facilitate participation by our members.
- Maintain regular liaison with key personnel in Congress, federal agencies and other policy makers.
- Provide an action program to educate our members on the different legislative and regulatory issues facing their organizations.
- Monitor, research and analyze policy activity through the Federal Register, Congressional Record, agency bulletins, industry press, committee reports, commissions and task forces, state legislation, policy statements and regulatory proposals.
- Develop and maintain effective grassroots and other strategies for achieving our members' policy goals.
- Develop and manage grassroots programs to effectively mobilize and utilize the association's membership to achieve our members' goals. Functions include targeted mailings, broadcast e-mail messages, state level political action and fundraising.
- Spearhead and maintain effective grassroots based lobbying functions. Provide information and advise on government affairs and public policy issues. Coordinate member involvement in oversight of agency activities, rapid response to agency matters as needed, and activities such as visiting, calling and writing elected officials.

About AADMO

AADMO is an industry education and advocacy organization the mission of which is to promote and ensure the continued operation and viability of debt management and credit counseling organizations.

AADMO members are debt management organizations, credit counseling agencies, personal finance educators, credit and debt information publishers, credit counselors, consumer lawyers and many others.

As an AADMO member, you may participate in and receive the following benefits, and more:

Industry Groups, Forums and Organizations

AADMO serves as your representative to associations and meetings of organizations related to, or impacting, the debt management industry. AADMO attends various forums voicing the position of the industry, protecting the interests of our members and promoting the debt management industry.

Public Education

AADMO is at the forefront of the management and administration of programs to create a favorable public understanding of debt management organizations through economic studies, technical papers, industry statistics, educational programs, legal analyses and public relations campaigns.

“Knowledge is of two kinds: We know a subject ourselves, or we know where we can find information upon it.”

Samuel Johnson - April, 1775

Public Affairs

AADMO works to promote public education and consumer awareness of the credit and debt counseling industry through gathering and publishing statistics, media alerts, consumer information, newsletters, consumer articles, educational campaigns, technical papers and proactive media relations.

Industry Vendors

AADMO is the center point of the industry - bringing together debt management organizations with their suppliers and vendors. AADMO vendor members introduce, describe and show what is available in the marketplace and how they can help you run a more successful organization.

State Law Summary

The AADMO State Law Summary is a guide to the laws and regulations relating specifically to debt management in every applicable state. The State Law Summary directs you to the information about legal citations, where to find the law, the type of law, licensing requirements, trust account requirements, related laws, non profit exemptions, record retention, restrictions, penalties for non-compliance, opinion/advisory letters and other relevant information.

AADMO Hotline

The AADMO Hotline is your way to ask your question and have it sent via e-mail to all AADMO members for their review. The AADMO Hotline is anonymous and all members share in the answer(s). The question is sent by AADMO and all responses are received by AADMO. We then consolidate all the responses without disclosing the origin of the question or the answers and send them in a single e-mail to the organization that posed the question and to all AADMO members.

Creditor Relations

AADMO, through its Creditor Relations Committee and staff, works directly with creditors to develop a positive understanding of the industry. By working with creditors AADMO keeps members apprised of the views of creditors toward debt management organizations, expectations, systemic issues, technical requirements, certification demands, general concerns and ways to better facilitate industry cooperation.

Committees

AADMO's committees are your opportunity to serve in developing policies and solutions to the industry's most pressing issues. Committees involve all segments of the industry to provide broad-based support and an industry wide consensus.



AADMO
5210 Laurelwood Drive
Kingwood, TX 77345
281-361-2325 www.AADMO.org

AADMO Membership Information

501(c)(3) Debt Management Organization Member

An AADMO 501(c)(3) Debt Management Organization Member (DMO) is:

Any entity that has received tax-exempt status from the Internal Revenue Service pursuant to section 501(c)(3) of the IRC and receives money or other evidences thereof from a consumer for the purpose of distributing that money or other evidences thereof to the creditors of a consumer in payment of the consumer's obligations in accordance with a plan arranged or administered by an organization on terms or conditions more favorable to the consumer or different than in the contract or agreement, whether express or implied, between the consumer and the creditor which establishes the basis for the consumer debt.

Taxable Non-Profit Debt Management Organization Member

An AADMO Taxable Non-Profit Debt Management Organization Member (DMO) is:

Any entity that is organized as a not-for-profit organization and does not have tax-exempt status under section 501(c)(3) of the IRC and receives money or other evidences thereof from a consumer for the purpose of distributing that money or other evidences thereof to the creditors of a consumer in payment of the consumer's obligations in accordance with a plan arranged or administered by an organization on terms or conditions more favorable to the consumer or different than in the contract or agreement, whether express or implied, between the consumer and the creditor which establishes the basis for the consumer debt.

For-Profit Debt Management Organization Member

An AADMO For-Profit Debt Management Organization Member (DMO) is:

Any for-profit or privately held entity that receives money or other evidences thereof from a consumer for the purpose of distributing that money or other evidences thereof to the creditors of a consumer in payment of the consumer's obligations in accordance with a plan arranged or administered by an organization on terms or conditions more favorable to the consumer or different than in the contract or agreement, whether express or implied, between the consumer and the creditor which establishes the basis for the consumer debt.



Membership Application

Contact Name: _____

Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Contact E-Mail: _____

AADMO Membership

- 501(c)(3) DMO Member
- Taxable Non-Profit DMO Member
- For-Profit DMO Member

<u>Revenue</u>	<u>Dues</u>
<input type="checkbox"/> \$0 - \$1,000,000	\$1,500/year
<input type="checkbox"/> \$1,000,001 - \$3,000,000	\$3,000/year
<input type="checkbox"/> \$3,000,001 - \$5,000,000	\$5,000/year
<input type="checkbox"/> \$5,000,001 - \$8,000,000	\$7,500/year
<input type="checkbox"/> \$8,000,001 - \$12,000,000	\$10,000/year
<input type="checkbox"/> \$12,000,001+	\$15,000/year

Revenue is based on the "Total Revenue" line on the most recent tax year's I.R.S. Form 990 filing for tax-exempt organizations or other Audited Financials or IRS filing for taxable non-profit and for-profit agencies which must accompany the membership form

- Vendor \$3,000/year
- Law Firm \$10,000/year

**Complete this Membership Application
and return with dues to:**

AADMO
5210 Laurelwood Drive
Kingwood, TX 77345