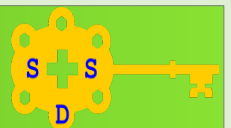


The benefits of a DMM – explained by a real customer case

SUE & MARK (married couple): initial situation *

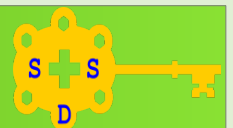
- Sue: 40-year old marketing manager, works full-time
- Mark: 45-year old data engineer, works full-time
- Two children: 8 and 11 years old
- Finances:
 - Monthly net family income 19'000\$
 - 40'000\$ debt in credit cards and personal loans
 - 30'000\$ in savings
- High living costs: food costs, a lot of online shopping, expensive hobbies and club memberships
- Both lack the time and interest in tracking their finances
- Worried because they have no idea of income and expenses, hard to make savings for future projects
- Arguments between spouses about money spending

** Names and details of the persons are modified to ensure the customer's privacy*



Sue & Mark – DMM services they are using

- Budgeting: keep workshop to explore recent spending and work out a budget for the next months
- Spending tracking: Sue and Mark's accounts are remotely monitored by the DMM
- Spending categorization: the expenses are assigned to budget categories (based on receipts and payment history)
- Short weekly spending reports help to stay on track
- Monthly reviews for making adjustments to the plan
- Organize accounts and bill payment
- Enabling discussions between both partners: workshops with both partners – they have a safe space for discussing money matters
- Support the planning for long-term targets



Sue & Mark – 6 months later

Achieved savings*:

- Late fees and interest payments (paying interest on credit card debts) : 2600\$
- Unused subscriptions: 250\$
- Food costs (less eating out and better planning of grocery shopping): 3000\$
- Unnecessary purchases: 4750\$

Total savings: 10'600\$

Benefits: Healthier spending habits, spending awareness, debt reduction, conflict reduction, peace of mind

Total DMM costs: 3400\$/6months

Next steps: The help of a DMM has brought so much stress relief and clarity into their life, they will continue using the service also in the future - even though the savings will be less dramatic in the longer run.



** amounts estimated based on the situation during the last months before working with a DMM*

