

Welcome! We understand that you are here because you are experiencing financial problems, and that you may be considering filing bankruptcy and are required to receive credit counseling before you may file.

This agency has over 40 years of experience in helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. We will provide you with information about bankruptcy, including the process and possible consequences. We will also consider alternatives to bankruptcy to resolve your problems.

It is our view that the purpose of this session is to provide you with information so that YOU MAY CHOOSE the option that you think is best. At the conclusion of this session, you will be provided with a certificate that you will need should you decide to file for bankruptcy. The certificate is valid for up to 180 days from the date the course is completed.

This agency is a member of the National Foundation for Credit Counseling (NFCC) and the Better Business Bureau. The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, this agency is accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code. The agency is approved to provide this counseling and issue certificates in compliance with the Bankruptcy Code. Although the Executive Office of the United States Trustees (EOUST) has approved the agency, EOUST does not review other services provided nor does endorse or assure the quality of an Agency's services.

To help cover the cost of providing this session to you, this agency charges a fee of \$50.00 for individual filing, or \$65.00 for joint (two persons) filing. At the time of your appointment, we will review your financial situation to determine if you may be eligible to have this fee reduced or waived. Please be prepared to pay the full amount. Money orders or certified bank checks are acceptable forms of payment for this session. Please note that we **do not** accept personal checks. Our agency does not pay or receive fees or other consideration for the referral of debtor students to or by our agency.

In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. For that reason, we may ask you to authorize us to access your credit history. Rest assured that the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include, but is not limited to, income, debts, credit accounts, earnings, assets, and employment data. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law, such as in response to a subpoena.

We may compile data and aggregate information that you give us, but this information will not be disclosed in any manner that would personally identify you. This agency will not disclose or provide any information about this session to a credit reporting agency.

If you should decide to enter into a Debt Management Plan (DMP) (which will be explained in the course of this session) you will be provided with separate agreement and disclosure forms. Our DMP is a voluntary program that serves the dual role of helping you repay your debts and helping creditors to receive the money owed them. In certain circumstances, a debt management plan may have some bearing on your credit rating or establishment of future credit.

- 1) For counseling clients, we will confirm with your attorney if asked:
 - a) Verification of appointment
 - b) Date of counseling
 - c) Disposition: (i.e. client will handle affairs independently or pending action) We may disclose debtor information to the United States Trustee in connection with the US Trustee's oversight of the provider, or during the investigation of complaints, during on-site visits, or during quality of service reviews.
- 2) The US Trustee has reviewed the provider's instructional course and its services as a Credit Counseling and Debtor Education Agency pursuant to 11 U.S.C 111© However, the US Trustee has neither reviewed nor approved any other services the provider may provide to clients.
- 3) The client will only receive a certificate if the client completes an instructional course. Family & Community Services, Inc. is obligated to provide the certificate promptly at the end of the course.
- 4) We may provide free bilingual interpreter assistance to any limited English proficient debtor with advance notice.
- 6) This agency receives funding in the form of grants from United Way and corporate foundations. A significant portion of funding for this agency comes from voluntary contributions (fair share) from creditors who participate in Debt Management Programs. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of this agency. These contributions are typically calculated as a percentage of payments that are made through a DMP. Should you decide to enter into a DMP, you will receive specific information on how the plan works and how the agency is funded.
- 7) Family & Community Services, Inc. does not pay or receive referral fees for the referral of clients except under a fair share agreement with participating creditors in a DMP.
- 8) The consumer credit counselor conducting or supervising this session has been trained, certified and received a certificate of completion in accordance with the NFCC standards and is approved to issue bankruptcy certificates for both pre-bankruptcy counseling and debtor education counseling in compliance with the Bankruptcy Code via the United States Trustee's. Approval does not endorse or assure the quality of an Agency's services. While he/she has expertise in helping those with financial problems, he/she cannot provide you with legal advice. In fact, this session is designed to provide you with information and alternatives; it is not intended to take the place of a consultation with an attorney which would explore your legal rights and options. If you need language or hearing impaired interpretation services, please contact our agency for arrangements to be made.
- 9) During your session your Counselor will discuss potential impacts on credit reports of all alternatives and options in depth further. Filing a bankruptcy will impact your credit report and score. The public record of your bankruptcy will remain on your credit report for ten (10) years from your file date. The debtor will have the opportunity to negotiate a possible DMP with CCCS of Family & Community Services, Inc. if creditor qualifications are met. There are also some credit ramifications entering a Debt Management Program. However, during the repayment plan the score will typically improve.

I HAVE READ AND UNDERTAND THE DISCLOSURES MADE ABOVE.

Client: _____
(signature)

Client: _____
(signature)

Client: _____
(print)

Client: _____
(print)

Date: _____

Date: _____

PRIVACY NOTICE

I. PRIVACY POLICY: Our agency is committed to assuring the privacy of individuals and/or families who contact us for assistance. We realize that the concerns you entrust to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Following are examples of how this data may be used:

ALL CLIENTS

- 1) To assist us in our work with you, our staff may seek supervision/consultation with professional colleagues within the agency and , where appropriate and necessary, with other resources in the community, including the NFCC (National Foundation For Credit Counseling).
- 2) For the purpose of evaluating our services, gathering valuable research information and designing future programs, we may use aggregated case file information. Your anonymity will be maintained though the use of your client number or by using aggregate data in all circumstances.

PRE-BANKRUPTCY CREDIT COUNSELING and PERSONAL FINANCIAL MANAGEMENT EDUCATION ONLY

- 3) For counseling clients, we will confirm with your creditors and/or Habitat for Humanity of Portage County, if asked:
 - a) Verification of appointment
 - b) Date of counseling
 - c) Disposition: (i.e. client will handle affairs independently or pending action)Information provided may be shared with the Executive Office of the United States Trustees (EOUST)

In all other situations, your information may be released to appropriate individuals or agencies ONLY UPON YOUR WRITTEN REQUEST OR when our staff has been served by a valid subpoena.

II. The following **PRIVACY PRACTICES** detail circumstances under which we will release your information to a third party:

- 1) We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
- 2) We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
- 3) We may disclose some or all of the information that we collect to third parties that you have authorized who need to know that information in order for us to assist you after a counseling session.
- 4) We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- 5) We collect nonpublic personal information about you on our applications or other forms you provide.
 - Information we received from you on your applications or other forms you provide.
 - Information we receive from a credit-reporting agency.
- 6) We may disclose the following kinds of nonpublic personal information about you:
 - Information we receive from you on applications or other forms, such as your name, address, SS number, assets and income.
 - Information we receive from a credit-reporting agency, such as your credit history.

RELEASE: I hereby authorize this Credit Counseling Agency to release all non-public information it obtains about me to my attorney to resolve the matter(s) discussed during my counseling session. I further RELEASE and authorize my attorney to provide non-public information about me to this Credit Counseling Agency

Client: _____

Client: _____

Date: _____

CONSUMER CREDIT COUNSELING SERVICES DISCLOSURE

Consumer Credit Counseling Services (CCCS) is a non-profit program offering services to financially burdened individuals and families. Services offered include budgeting, credit counseling, financial literacy classes, bankruptcy credit counseling/debtor education certification and debt management programs. Services are offered by appointment, from 9:00 a.m. to 5:00 p.m. Monday through Friday. Evening sessions may be available.

As a not-for-profit agency, Family & Community Services, Inc. and CCCS receive funding from creditors, community organizations such as United Way, and client fees. Fees are assessed for the following CCCS services:

Budget & Credit Counseling Session	No Fee
Bankruptcy Certification Session	\$50.00 (\$65.00 for joint filing)*
DMP Set-Up Fee	\$50.00
DMP Monthly Maintenance	\$15.00
Credit Report & Evaluation (non DMP clients)	Cost varies based on type & number of reports requested

**Clients under the DHHS poverty threshold of 150% are subject to free counseling.*

Household income is defined as the total annual gross income before taxes (minus exclusions) of all household members, except earned income of any dependent minors under 18 years of age. All income and allowed exclusions must be documented for household member 18 years of age and older regardless of relationship to the primary applicant. Heads of households and spouses may never be considered minors. Gross household income includes wages, interest, dividends, annuities and pensions.

% of Poverty Level	Fee Structure
150% and below	100% waiver
Above 150%	Full Fee

FEDERAL POVERTY GUIDELINES

Persons in Family/ Household	150%
1	\$18,735
2	\$25,365
3	\$31,995
4	\$38,625
5	\$45,255
6	\$51,885
7	\$58,515
8	\$65,145

*For families/households with more than 8 persons, add \$4,320 for each additional person.

Federal Poverty Guideline Source:
<http://aspe.hhs.gov/poverty/19poverty.cfm>

CCCS offers on-going budget and credit counseling services to support a client in their financial goals. Service benefits include, but are not limited to: assisting clients to manage spending, develop a savings plan, reduce debt loads and establish timely payment history. If the need to eliminate financial difficulties of a client cannot be served directly by CCCS, the counselor will refer the client to services relevant to financial management and the resolution of credit problems using financial, legal and/or self-help resources.

Upon entry into and completion of the DMP, CCCS will obtain a copy of the client's credit report with the client's written authorization. Information held in a client's file at credit bureau agencies, such as comments from creditors indicating participation in a debt-counseling program, may have some bearing on the establishment of future credit. There is no guarantee that all creditors will grant future credit. But, upon successful completion of the DMP and demonstration of being a responsible, creditworthy consumer, we will provide the client with a letter of recommendation and accreditation. The DMP is a voluntary program that serves the dual role of helping a client to repay debts and creditors to receive the money owed them.

SAFEGUARDING YOUR PERSONAL INFORMATION

CCCS retains records for up to seven years relating to the services that we provide so that we are better able to assist you with your counseling needs. We maintain physical, electronic and procedural safeguards such as: file encryption, password protection and secure network configuration to guard this information. Physical access to files containing personal information is restricted and controlled. Please see the Privacy Policy provided with your initial paperwork for additional information.

PROCEDURE FOR FILING A GRIEVANCE

A Client and/or his/her representative shall submit IN WRITING a description of the problem or dissatisfaction to the Client's Rights Officer. Clients are encouraged to submit this written description as soon after the occurrence as possible at 143 Gougler Avenue, (330) 677-4124, from 9 AM to 5 PM, Monday through Friday.

The Client's Rights Officer will gather information concerning the grievance, interview all parties involved, and attempt to resolve the grievance within seven working days of the filing of the grievance, with one copy given to the client or his/her representative, with the client's permission.

In the event the issue is not resolved satisfactorily, the client or his/her representative may request, in writing within five working days of receiving the written report from the Client's Rights Officer that the issue be presented to the Client's Rights Review Committee. The Client's Rights Review Committee shall be comprised of the Executive Director of the agency or his/her designee, and two other staff chosen by the Executive Director/designee who are not involved in the grievance. Should the client file a grievance against the Client's Rights Officer, or should he be unavailable, the Executive Director shall appoint a designee.

The Client's Rights Committee shall meet within five working days of receiving the written complaint and review the written report prepared by the Client's Rights Officer to clarify any issues necessary and attempt to resolve the matter. During these five days, the Client's Rights Review Committee may hold a hearing at the request of a client or his/her representative, or if the committee deems it necessary. A written report of the Committee's review shall be completed within seven working days of receiving the written request to review the grievance with one copy given to the client or his/her representative, with the client's permission.

Should the issue not be resolved to the client's satisfaction, the client and his/her representative may write to any of the organizations listed at the end of this policy. Upon request, a client representative shall assist the client and/or his/her representative to prepare information to be sent to any other organization.

THE CLIENT'S RIGHTS OFFICER'S RESPONSIBILITIES INCLUDE:

- Accepting and processing any grievance filed by a client or other person or agency on behalf of a client or his/her representative.
- Preparing an annual summary of the number of grievances the agency has received, types of grievances, and resolution status.

A client and his/her representative may at any time contact one or more of the following entities concerning a grievance: Client's Rights Officer, 705 Oakwood Street, Ravenna, OH 44266, (330)297-7027, Monday through Friday, from 9:00 a.m. – 5:00 p.m.

