

Credit Counseling Disclosures

Disclosure for Bankruptcy Counseling Services

Please read the following statements carefully so that you will understand the procedures for this session. Please sign your name at the bottom of this form after you have read this information.

Consumer Credit Counseling Service of Huntington, a Division of Goodwill Industries, Inc. has over 30 years of experience helping people struggling with financial issues. Our role is not to be judgmental, but to help you see options that best fit your situation. We will provide you with very basic bankruptcy information. If you are seeking detailed information about bankruptcy you will want to visit with an attorney that practices bankruptcy law.

If you are completing this process in-person or by phone your counselor will ask you questions about your budget, assets, creditors, and factors that led you to consider bankruptcy. After reviewing all your information, your counselor will conduct an analysis of your financial situation and explore your options with you and develop an individualized action plan that will help you get back on track financially. If you complete this counseling in person your counselor will provide you copies of all this information. If you are completing this process by phone your counselor will email, fax or send you copies of this information.

If you choose to come in person or to conduct the counseling by telephone, we offer an online application that can help us accurately assess your situation and expedite the process. You can visit www.goodwillhunting.org and fill out the online application prior to your appointment. If you choose phone counseling, you will be asked four questions to which your answers will help us identify you at the time of your appointment. If you and a spouse are filing jointly, you will both be required to be on the phone during the session or separate sessions can be scheduled, however the certificate will only be issued after completing the counseling session.

At the conclusion of the counseling, we are obligated to promptly issue a certificate that you will need, should you decide to file for bankruptcy. The certificate of completion will be issued no later than 3 business days after you complete the counseling session. You will only receive the certificate if you complete the entire session. As an approved provider, this certificate is valid for 180 days after the date and time the counseling is completed.

A NFCC certified consumer credit counselor will be conducting this session. 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 to explore your legal rights and options.

To help cover the cost of providing this session to you, this agency charges a fee. The cost is \$30.00 for each person payable by debit/credit card if taking this program online; if taking this

program in person, payment is payable by debit/credit card, cashier check or cash. You may be eligible for a waiver of this fee based on your lack of ability to pay. A waived fee is based on 150% of poverty guidelines updated periodically by the US Department of Health and Human Services, <https://aspe.hhs.gov/poverty-guidelines> . If you think you qualify for a waiver please call 850-434-0268 or email cccs@goodwillhunting.org . If you are charged a fee and during the counseling process we find that you should have had your fee waived, then the counselor will notify you and a refund to you will be issued within 1 week. The \$30.00 fee includes any fees associated with generation of the certificate.

In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. 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 or to the United States Trustee in their oversight of this agency or during the investigation of complaints, during on-site visits or during quality service reviews. 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.

As one of your options, you have the opportunity to negotiate an alternative payment schedule with regard to each unsecured consumer debt. If you should decide to enter into a Debt Management Plan (“DMP”), in which our agency can provide, (which will be explained in the course of this session) you will be provided with separate agreement and disclosure forms. If you choose to use a DMP you may incur additional fees which would be explained to you should you be interested in this program. If you choose a DMP as an alternative to bankruptcy, be advised that your accounts would be closed upon submission of proposals which could have a negative impact on your credit score.

If you choose to file for bankruptcy, you should know that your bankruptcy will affect your credit report. A bankruptcy does not delete accurate information off of your credit report regarding your past delinquencies. A bankruptcy is a matter of public record and will be reported in the public section of your credit report. A bankruptcy will have a negative effect on your credit report and credit score. A potential creditor, landlord, or employer in the future may view this negatively. Depending on the type of bankruptcy you file, a bankruptcy may remain on your credit report for 7 to 10 years.

This agency also receives funding in the form of grants from state and government agencies as well as support from the United Way. A portion of funding for this agency comes from voluntary contributions from creditors who participate in DMPs. Since creditors have a financial interest in having debts repaid, some are willing to make a contribution to help fund the overall services of this agency. These contributions are usually calculated as a percentage of payments that are made through a DMP. Again, should you decide to enter into a DMP, you will receive specific information on how the plan works and how the agency is funded.

Our agency has a policy of prohibiting it from paying or receiving referral fees for the referral of clients, except under a fair share agreement. No fees are either paid or received by our agency for the referral of a client to a bankruptcy attorney or any bankruptcy alternative agency.

We do not provide bilingual counseling services or professional interpreter assistance to any limited English proficient clients. To find an organization that provides these services please go to the US Trustee site at: http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm

If you are dissatisfied with the service provided by our agency you can utilize the Complaint Resolution Process.

The United State Trustee has reviewed only our credit counseling and personal financial management instructional course pursuant to 11 U.S.C 111(d) and the US Trustees has neither reviewed or approved any other services we provide to clients.

This agency is a member of the National Foundation of Credit Counseling (NFCC). 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 Council on Accreditation, 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.

