

Debtor Education Disclosure

The fee for the course is \$35 and is payable by check, money order or debit card. In certain cases, the fee can be reduced or waived. You may be required to provide proof of income and fall below 150% of the federal poverty guidelines. An email address will be required for the online course as well as your bankruptcy case number. You will need to contact our office so that we may register you for the course. Once you are registered, you can complete the course at your own pace. Once you have completed the course, we will be notified of your completion and are obligated to promptly issue a certificate to you and your attorney if requested within 3 business days.

The debtor will only receive certificate if debtor completes instruction. A counselor may need to contact you if your test scores are less than favorable but your test scores do not impact your ability to earn the certificate.

CCCS of Huntington does not pay or receive fees or compensation for the referral of counseling or debtor education students. The provider might disclose client information to the United States Trustee in connection with the United States Trustee's oversight of the agency, or during on-site visits, or during quality of service reviews.

If you do not have internet access and need to complete the course in person, please contact us at 304-522-4321 or 888-534-4387 to register for an in person class. In person classes are scheduled on an as needed basis. The minimum time required for the course is 2 hours in length.

When registering for the class, you will be asked for some information to verify your identity such as last four of social security number, date of birth and mother's maiden name.

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.

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

This agency is a member of the National Foundation of Credit Counseling (NFCC) and it's counselors are NFCC certified. 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.

If you feel the need for additional financial help, you may contact our office at any time for assistance with budgeting in an effort to avoid borrowing.

