

Statement of Counseling Services (side one)

Please read the following statements carefully so that you will understand the procedures for the counseling session. Initial the line next to each statement to indicate understanding of that provision.

_____ I/We understand the agency will provide a confidential comprehensive personal money management interview.

_____ I/We understand that the interview will be conducted by a certified consumer credit counselor or a qualified professional counselor. All action plans conducted by a consumer credit counselor will be reviewed by a certified consumer credit counselor.

_____ I/We understand that in the event we are dissatisfied, we may utilize the Complaint Resolution Process.

_____ I/We understand that the nonprofit agency receives its major source of funding from a variety of sources: clients, community, governments and creditors. Because the creditors recognize a client's difficulty in paying for agency services, the majority of funding comes from creditor contributions in conjunction with debt management plans. No client will be denied services due to inability to pay a fee.

_____ I/We hold the agency, its employees, agents and volunteers harmless from any claim, suit, action or demand of my/our creditors, my/ourselves or any other person resulting from advice or counseling.

_____ I/We will be given a written assessment outlining a suggested client action plan which will be based on the following options:

a :) I/We will handle any financial concerns on my/our own.

b :) I/We may choose to enroll in the agency's debt management plan. Our DMPs serve the dual role of helping you repay your debts and helping creditors to receive the money owed them.

While the agency may obtain a credit report and/or inform any credit reporting agency of my/our participation in the repayment plan, the agency has no responsibility or obligation for any past, present, or future credit rating I/we receive. In certain circumstances, a debt management plan may affect my/our credit rating negatively.

In the event that the counselor suggests a debt management plan, I/we will receive complete details of the operations, requirements and responsibilities.

c:) A counselor may answer questions about bankruptcy, but not give legal advice. If I/we want legal advice, I/we will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I/We will inform the agency of the decision if I/we file bankruptcy.

d :) I/We will be referred to the other services of our organization, or another agency or agencies as appropriate, that may be able to assist with particular problems that have been identified.

_____ At some time in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's services.

Applicant

Counselor

Applicant

Date