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

Consumer Credit Counseling Service has over 35 years of experience of 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 its process and possible consequences. One possible consequence of bankruptcy is that as a “public record” it may be listed on one’s credit report and stay there for ten (10) years. We will also consider alternatives to bankruptcy to resolve your problems. 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 and time the counseling was completed.

CCCS is a member of the National Foundation for Credit Counseling (NFCC). The NFCC has high standards for quality credit counseling and financial education, and our agency complies with those standards. In addition, our 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. No CCCS staff member receives a commission, incentive, bonus, or benefits (monetary or non-monetary) based on the outcome of this counseling session.

The consumer credit counselor conducting your interview has been trained and certified in accordance with NFCC standards. While they have expertise in helping those with financial problems, they 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.

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. Be assured that the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include, but 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. Our 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. A DMP could have a negative impact on a credit worthiness decision in the future.

To help cover the cost of providing this session to you, our agency charges a fee of \$50 to reimburse the administrative and counseling costs. For a married couple, two (2) certificates can be issued after counseling for a fee of \$75, provided they participate in a joint counseling session. The agency’s services are available without regards to a client’s ability to pay the fee. The fee may be waived, if requested, upon demonstration of inability to pay, usually under limited circumstances. Unless waived, the fee must be paid at the time of your counseling session. However, if you are not able to keep your original appointment, we require you pay the fee before another appointment can be scheduled. This is to ensure that valuable appointment times are not wasted. If at any point a replacement or duplicate certificate is requested, a \$10 fee will be charged for each additional copy. The fee can be paid by certified funds, personal checks, debit cards (only in person) or cash (only in person).

In addition to the fees mentioned above, CCCS of Middle Georgia, Inc. also receives funding in the form of grants from the credit grantors, the United Way, and other community grant sources. Additionally, a portion of the agency's funding comes from voluntary contributions from creditors who participate in DMPs. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of our 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.

I have read and understand the disclosures made above.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_