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## Pre-Filing Bankruptcy Counseling Disclosure

Welcome! We understand your financial problems are causing you to consider filing bankruptcy that requires you to receive “counseling” before you file.

This agency has over 20 years of experience in helping people with financial issues through educational information and non-judgmental assistance. We will provide a budget analysis that will examine your financial situation, discuss 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 to help you choose the option that you feel is best for you. At the conclusion of this session, you will be provided with a certificate that is needed, should you decide to file for bankruptcy. Credit Counseling certificates are valid for 180 days from the date the counseling was completed.

As a member of the National Foundation for Credit Counseling (NFCC), our agency complies with NFCC’s high standards for quality credit counseling and financial education. This agency is accredited by the Council on Accreditation (COA), an independent third party organization that reviews and monitors parties that provide social services. We are a non-profit agency in accordance with Section 501©3 of the Internal Revenue Code. Nothing herein shall apply to actions or claims under the provision of the United States Bankruptcy Code, 11 U.S.C. 101 et seq.

The consumer credit counselor conducting your interview has been trained and certified in accordance with NFCC standards. While he/she has expertise in helping those with financial problems, he/she cannot provide legal advice. 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.

It is essential that you provide us with information that is as accurate and complete as possible. We may ask you to authorize us to access your credit history. The information you provide concerning your financial condition and status 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 from data that you give us, but this information will not be disclosed in any manner that would personally identify you. This agency will not provide any information about this session to a credit reporting agency. If you enter into a Debt Management Plan (DMP– that will be explained during this interview) you will be provided with separate agreement and disclosure forms.

To help cover the cost of providing this session to you, this agency charges a fee of \$45 (single or couple). No one is turned away for the inability to pay, however all fees collected help to be able to provide this service.

This agency also receives funding in the form of grants from entities that support financial counseling, state and governmental units and creditors. A significant portion of funding for this agency comes from voluntary contributions from creditors who participate in Debt Management Plans. Since creditors have a financial interest in having debts paid, most 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.

**I have read and understand the disclosures made above.**

**I authorize Housing and Credit Counseling, Inc. to send a copy of my bankruptcy counseling and/or education completion certificate to my attorney upon request. \_\_\_ Yes**

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Signature

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Printed Name

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Date