



Statement of Counseling Services



Please read this important information before your appointment.

About Consumer Credit Counseling Service

Consumer Credit Counseling Service (CCCS) is a non-profit community service organization affiliated with the National Foundation For Credit Counseling. We receive our funding from a variety of sources: clients, community, government and creditors. Most of our funding comes from voluntary contributions from creditors who participate in Debt Management Plans ("DMP"). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of the payments you make through your DMP - up to fifteen (15%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all your creditors regardless of whether they contribute to our agency.

About The Services Alaska Residents Can Expect

Clients will be provided a confidential comprehensive personal money management interview. The interview will be conducted by a certified consumer credit counselor or qualified professional counselor. You will be provided a written assessment outlining a suggested client action plan which will be based on the following options:

- You will handle your financial concern on your own
- Another option a counselor may have for you is enrollment in a debt management plan. Under the debt management plan CCCS serves as a neutral third party in negotiating with creditors to liquidate financial obligations. In the event that a counselor suggests a debt management plan you will receive complete details on the operations, requirements, responsibilities and cost of the program.
- Your participation in a debt repayment program will not change anything already on your credit report. If your credit report reflects that you have paid as agreed in the past, a debt management plan can have a negative impact on a credit worthiness decision by a

potential creditor, landlord, or employer in the future. In addition, creditors may report that you are on a debt management plan and are not paying as originally agreed although they have accepted the reduced payments.

- Our DMP's are voluntary programs that serve the dual role of helping you repay your debts and helping creditors to receive the money owed them.
- A counselor will answer questions about bankruptcy but cannot give legal advice. If you need legal advice you will be referred for appropriate assistance. Bankruptcy is a personal choice based on individual circumstances.
- You may be referred to the other services of CCCS or other agencies as appropriate that may be able to assist with the problems you have identified.

About Your Rights

We pledge that as our clients you have the right:

- *To prompt counseling services for managing your money based upon your financial situation.*
- *To treatment with dignity and respect in confidential, professional counseling sessions.*
- *To a comprehensive assessment of your financial situation including an appropriate action plan.*
- *To express dissatisfaction through a complaint resolution process. A complete description of our grievance policy is available for review at any time.*
- *To discontinue your relationship with our agency at any time. CCCS serves all members of the community without regard to social economic status, sex, ethnic, racial or religious affiliation.*

Your Responsibility

You are responsible for disclosing to CCCS accurate information to the best of your knowledge about all of your creditors and sources of income.

If you have a need for special accommodations please let us know.

The Italicized areas were read to me over the phone prior to counseling. (initial) _____

I/We have read and understand all of the above information about CCCS services and funding and my/our rights and responsibilities. I/We agree to hold CCCS 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. Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code. 11 U.S.C & 101 et seq. The information I have provided to CCCS is accurate to the best of my/our knowledge. I/We understand a neutral third party may contact me/us to request an evaluation of the agency's services.

Applicant

CCCS Staff

Applicant

Please see other side

Date

Stmnt of Client Serv. Revised 3/10