

Pre-Bankruptcy Filing Certification **Credit Counseling DISCLOSURE AGREEMENT**

Thank you for contacting *Comprehensive Credit Counseling* of Rural Services of Indiana, Inc. for you Pre-Bankruptcy Filing Certification. Our credit counseling is available for those anticipating filing bankruptcy in most midwestern states. We strive to make your financial future successful by providing you with a comprehensive analysis of your financial information. The comprehensive Credit counseling package consists of information gathering and analysis in the area of budget development. It focuses on your overall budget and requires the gathering of several financial documents. You will need to gather the following documents:

1. **Pay stubs for all those in the household.**
2. **Documentation on all income received in the household, i.e. Social Security, food stamps, utility assistance, child support, etc.**
3. **Average or budget amounts for all utilities paid per month.**
4. **Balance and payment information on all debts whether or not you intend to include the debt in the Bankruptcy proceeding.**
5. **Monthly insurance premiums not deducted from your pay stub.**

Our counselors shall provide you with a *Comprehensive Credit Counseling* Budget Analysis. This analysis shall include 90 minutes of data entry, review of information provided and discussion. At the conclusion of your counseling session, you will receive a Certificate of Completion that may be filed with the U.S. Bankruptcy Court and a copy of your personal Budget Analysis containing income and expense information and analysis for your personal use or that of your bankruptcy attorney or representative.

Let's start with some preliminary matters so that you can get to know us.

I. I UNDERSTAND THAT:

- Comprehensive Credit Counseling of Rural Services of Indiana, Inc is a non-profit agency that is funded in part by grants. This agency is prohibited from paying or receiving referral fees.
- The financial counselors are trained specifically to provide credit counseling. Their qualifications are available upon request.
- Opportunity to negotiate alternative payment schedules regarding unsecured debt will be discussed even though, this agency is NOT providing me with any Debt Management Plan services in which the agency would maintain a client trust account for the purpose of distribution or creditor payments.
- Any inquiry on my credit report may negatively alter my credit score.
- This agency will provide services without regard to race, color, religion, national origin, age, sex, disability, personal appearance, or any other basis prohibited by law. If I feel I have been discriminated against, I may file a complaint with the Office of Equal Opportunity within 6 days of the discriminating act.
- Under this agreement, the agency will not withhold a completed certificate of counseling because of inability to pay.
- Certificates are issued within 24 hours of conclusion of your counseling session and are valid 180 days from the date of your counseling session.

- I will provide the agency with requested information and otherwise cooperate with the agency in order to effectuate the financial counseling or the agency will not be able to proceed with my Comprehensive Credit Counseling. Certificates are only issued for participants that complete a counseling session.
- To the extent Comprehensive Credit Counseling of RSI is approved as a nonprofit budget and credit counseling agency pursuant to 11 U.S.C. 111(c), the United States Trustee has reviewed those credit counseling services. Therefore, there is a potential disclosure of client information for such periodic review.
- Comprehensive Credit Counseling of RSI does not house the resources to provide services to limited English proficiency participants but will make referrals when needed based on the United States Trustee list of providers with such resources. Clients in need of these services should visit <http://www.justice.gov/ust/> for additional information.

II. FEES AND WAIVER: Our Standard Fee is \$45.00 per certificate HOWEVER,

\$25 REDUCED FEE is available based on the Household Gross Income. For Households with Gross Income below 150% of the Current Published HHS Poverty Guidelines. Review the Current Published HHS Poverty Guidelines to see if you qualify.

www.uscourts.gov/sites/default/files/poverty-guidelines.pdf

FULL FEE WAIVER may be available if your household income falls below %150 of the Current Published HHS Poverty Guidelines and the agency determines that you have a lack of ability to pay. If you feel you may fall into this category, please call the office during normal business hours at 574-299-9648 and have your verification of income ready. If you qualify we will provide you with information to allow you to access our bankruptcy services.

Fees are payable at this time by debit, credit card or by mailing a cashier’s check or money order. Those that mail payment for on-line course will be registered for the on-line program upon receipt of the payment.

III. REFUND POLICY

If a participant provides written notice that they are no longer interested in completing the certification process with Comprehensive Credit Counseling of RSI prior to the commencement of the financial review they are entitled to a full refund of their purchase price. However, once Comprehensive Credit Counseling has begun the financial review on their behalf, they will no longer be entitled to a refund.

READY TO BEGIN?

If you are ready to begin this process, please acknowledge that you have read this Disclosure by signing below.

I HAVE READ THIS AGREEMENT, OR HAVE HAD IT READ TO ME, AND UNDERSTAND AND AGREE TO ITS TERMS.

Date _____

Client Signature(s)
