



Post-Bankruptcy Filing Certification

Debtor's Education DISCLOSURE AGREEMENT

This financial management workshop assists participants in goal-setting, maintaining and using financial documents and recordkeeping systems to aid in responsible financial decision-making. The workshop also contains insight into debt warning signs and personal credit analysis. It is structured in three topics: Budget Development, Money Management, and Wise Use of Credit. Each participant will review the topics, participate in a telephone class and complete a financial literacy test. All sections must be completed including passing a Comprehensive Financial Literacy Test to receive a certificate. Upon completing the coursework and successful testing, a Certificate of Completion will be awarded to each participant within 3 days.

ABOUT RURAL SERVICES OF INDIANA, INC.

- Comprehensive Credit Counseling of RSI offers its Personal Financial Management Workshop without regard to race, color, religion, national origin, age, sex, disability, personal appearance, ability to pay or any other basis prohibited by law.
- Rural Services of Indiana, Inc. is a non-profit agency that is funded in part by grants. Rural Services does not receive or pay any fees or other consideration for the referral of debtor students.
- The Personal Financial Management Workshop instructors are trained specifically to provide this workshop. In addition, the instructors of Rural Services of Indiana, Inc. have been presenting financial management seminars since 1995. Their individual qualifications are available upon request.
- 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.
- Comprehensive Credit Counseling of RSI is prohibited from selling of information about debtor without debtor's written consent.
- Comprehensive Credit Counseling of RSI does not require a debtor to purchase instructional services in connection with the purchase of any other service offered by RSI.
- Comprehensive Credit Counseling of RSI might disclose debtor information to the United States Trustee in connection with the United States Trustee's oversight of the Provider, or during the investigation of complaints, during onsite visits, or during quality of service reviews.
- United States Trustee has reviewed only the Provider's instructional course and its services as a credit counseling agency pursuant to 11 U.S.C. 111(c)), and the fact that the United States Trustee has neither reviewed nor approved any other services the Provider provides to debtors.
- Comprehensive Credit Counseling of RSI does not house the resources to provide free bilingual counseling services or professional interpreter assistance to limited English proficient clients. Clients in need of these services should visit <http://www.justice.gov/ust/> for additional information.

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.

REFUND POLICY If a participant provides written notice that they are no longer interested in completing the workshop with Comprehensive Credit Counseling of RSI prior to their commencement of receipt of the Personal Financial Management Workshop they are entitled to a full refund of their purchase price. However, once the workshop is shipped or they begin reviewing the workshop, they will no longer be entitled to a refund.

READY TO BEGIN? To begin the workshop, acknowledge below that you have read this Disclosure and indicate whether you would like to be registered for the telephone or on-line workshop.

Date _____

Client Signature(s) _____

Registration for *online* -or- *telephone* workshop (circle one)

Please PRINT:

NAME(s) _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

(Email address if requesting online workshop _____)

PHONE(_____) _____ Location of Bankruptcy Court _____

BANKRUPTCY CASE NUMBER _____

ATTORNEY _____

ATTORNEY EMAIL OR FAX NUMBER _____