![Comprehensive Credit Counseling of Rural Services of Indiana, Inc. logo]

Post-Bankruptcy Filing Certification
<u>Debtor's Education DISCLOSURE AGREEMENT</u>

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 navigate through the topics and reviews. All sections must be completed including passing a Comprehensive Financial Literacy Test to receive a certificate. As you complete a section it is checked off the master list. Using your Username and Password, you can return to the program as many times as needed to complete the sections. Upon finalizing the online course and successful testing, a Certificate of Completion will be awarded to each participant.

ABOUT RURAL SERVICES OF INDIANA, INC.

- Comprehensive Credit Counseling of Rural Services 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.

FEES AND FEE REDUCTIONS:

Our Standard Fee is $50 per certificate HOWEVER,

- Fee Reductions are available based on the Household Gross Income. **For Households with Gross Income of 100% to 150% of the Current Published HHS Poverty Guidelines THE FEE IS $25 PER CERTIFICATE**

- A total fee waiver is available for those whose Household Gross Income falls below 100% of the Current Published HHS Poverty Guidelines Contact Comprehensive Credit Counseling at 1-800-288-6581.

- Review the Current Published HHS Poverty Guidelines enclosed

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.

Phone 1-800-288-6581 if you believe your household income exceeds 150% of the HHS Poverty Guidelines for a Detailed Income Review or for assistance applying for our services.

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)

                                                  _____

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

Please PRINT:

NAME(s)
_____

ADDRESS_____

CITY_____STATE_____ ZIP _____

PHONE(_____)_____ Location of Bankruptcy Court_____

BANKRUPTCY CASE NUMBER_____

ATTORNEY_____

ATTORNEY EMAIL OR FAX NUMBER_____