



# Statement of Counseling Services

*Please read the following statements carefully so that you will understand the procedures for the counseling session. Initial the line next to each statement to indicate understanding of that provision. For simplification, the singular is used, even when the plural may apply.*

- I understand the agency will provide a confidential comprehensive personal money management interview.
- I understand that a certified consumer credit counselor or qualified professional counselor will conduct the interview. All action plans not conducted by a certified consumer credit counselor will be reviewed by a certified consumer credit counselor.
- I understand that I have been provided with the Client Bill of Rights, Non-Discrimination Policy and the Complaint Resolution Process. I also understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process (side two).
- I hold the agency, its employees, agents and volunteers harmless from any claim, suit, action or demand of my creditors, myself 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. Sec. 101 et seq.
- I understand there is a one-time counseling fee in the amount of \$25 for budget/credit counseling or credit report counseling. Or a one-time bankruptcy counseling fee of \$50 per individual or \$75 per couple (fee is dependant on type of service received). In certain circumstances, you may be eligible to have this fee waived. Services will be provided without regard to the ability to pay.
- I understand that most of the agency's funding comes from voluntary contributions from creditors who participate in the Debt Management Plan (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 by each creditor as a percentage of the payment (up to 15%) you make through your DMP. 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.
- I will be given a written assessment outlining a suggested client action plan, which will be based on the following options:
- a) I will handle any financial concerns on my own.
  - b) I may choose to enroll in the agency's Debt Management Plan (DMP). Our DMP serves a dual role of helping you pay your debts and helping the creditors to receive the money owed to them.
  - c) Under the Debt Management Plan, the agency serves as a neutral third party in negotiating with creditors to liquidate financial obligations. The monthly fee for the Debt Management Plan is 6.5% of total monthly disbursement, with a maximum monthly fee of \$40. The agency has no responsibility for any past, present, or future credit rating I receive; in certain circumstances, a Debt Management Plan may affect my credit rating negatively. In the event that the counselor suggests a Debt Management Plan, I will receive complete details of the administration, requirements, and responsibilities.
  - d) A counselor may answer questions about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I will inform the agency of the decision, if I file bankruptcy.
  - e) I will be referred to the other services of the organization or another agency or agencies, as appropriate that may be able to assist with particular problems that have been identified.
- At some time in the future, my information may be used in the aggregate form for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's services.
- Receipt of financial counseling services does not automatically guarantee participation in a Debt Management Plan.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

# Statement of Counseling Services, Side two

## Client Bill of Rights

*We pledge that our clients have the right,*

- To prompt counseling services for managing money based on their financial situation;
- To treatment with dignity and respect;
- To be actively involved in a comprehensive assessment of their financial situation including an appropriate action plan;
- To express dissatisfaction through a Complaint Resolution Process;
- To discontinue their relationship with our agency at any time;
- To ask questions and to have concerns addressed.

## Complaint Resolution Process

*We are committed to providing you with high quality professional services. However, if you are not satisfied with the services provided or if you want to make a complaint, we ask that you follow these guidelines.*

- **Step One:** Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.
- **Step Two:** If Step One is not possible or the issue is not resolved to your satisfaction, write or call the staff member's departmental supervisor at (912) 691-2227.
- **Step Three:** Agency may request a meeting with you (phone or face-to-face) or seek more information from a staff person. The agency will respond within 15 days.
- **Step Four:** If your issue is still unresolved, you may appeal in writing directly to the President of CCCS of the Savannah Area, Inc., 7505 Waters Ave., Suite C-11, Savannah GA 31406. After additional fact finding, this individual will provide a concluding decision to you within 15 days.

*Consumers may contact the South Carolina Department of Community Affairs at (803) 734-4200 or toll free at 1-800-922-1594 if the consumer has complaints about the credit counseling services received.*

## Non-Discrimination Policy

Our Agency serves all members of the community. We do not engage in the practices of discrimination in the selection and participation of clients in our programs or services with respect to age, race, religion, color, gender, sexual preference, national origin, or handicap.