

Statement of Counseling Services

Consumer Credit Counseling Service of Northern Colorado and Southeast Wyoming

This agency is a member of the National Foundation for Credit Counseling ("NFCC"). The NFCC has high standards for quality financial counseling and education and this agency complies with those standards. In addition, this agency is accredited by the Council on Accreditation ("COA"), an independent third party organization that reviews and monitors entities that provide social services. We are non-profit agency. We are organized and operate in accordance with Section 501(c)(3) of the Internal Revenue Code.

Please read carefully so you understand the counseling process. Check the line next to each statement to indicate understanding of that item.

___ I understand CCCS will provide a confidential counseling session addressing one of the following: money management and debt, home buying, mortgage payment problems, reverse mortgage options, credit report review or bankruptcy counseling session.

___ I understand the session will be with a certified consumer credit counselor or qualified professional counselor.

___ I understand that support for agency services comes through area United Ways, HUD, client fees, creditor contributions, contracts, community contributions and volunteer services. Creditor contributions are the largest source of funding in support of the Debt Management Program.

___ I understand the agency charges sliding scale fees based on my income of \$10 \$15, \$20, \$25 or \$30 per session for most counseling services. Bankruptcy counseling sessions are provided for a reasonable fee not to exceed \$75 per session. These fees can be reduced or waived when client circumstances warrant or contracts and grants allow. Services will be provided without regard to client's ability to pay. Services such as the Credit Report Review have a fixed fee.

___ I will receive a written **Plan of Action** at my counseling session. The outcome will be one or more of the following recommendations:

- a)** Help with a Financial Counseling session such as paycheck planning, budgeting, power payments, housing counseling, or other financial topics. **b)** Referral to CCCS money management workshop. **c)** The Debt Management Program (DMP). The goal of the DMP is to get out of debt as quickly as possible. If Debt Management is recommended I will receive complete details of the program and time to consider its affect on my finances. **d)** Referral for legal advice. **e)** Referral to community resource(s). **f)** No further action planned. I will handle my finances myself. **g)** Bankruptcy counseling services as required prior to filing bankruptcy. Counselors cannot provide legal advice.

___ At some point in the future a neutral third party may contact me to request an evaluation of the agency's services or my information may be used for confidential research.

___ I hold CCCS, its employees, agents and volunteers harmless from any claim, suit, or demand of myself, my creditors 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 seq.

___ I understand that if I am dissatisfied, I can use the Complaint Resolution Process. (See Page 2)

Privacy Policy: Consumer Credit Counseling Services of Northern Colorado and Southeast Wyoming is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. The following are examples of how this information may be used:

- a. To assist us in our work with you, our staff may seek supervision/consultation with professional colleagues within the agency and, where appropriate and necessary, and *with written client approval*, with other resources in the community, and/or other funding partners.
- b. For the purpose of evaluating our services, gathering valuable research information and designing future programs, we may use aggregated case file information. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances.
- c. For clients needing our intervention on their behalf through a Debt Management Program, we will disclose the following to your creditors *only after you have signed a written release* authorizing us to do so: Your address and home phone number, if published, total debt Information about your income, net and gross, living and housing expenses, a list of your creditors, personal information concerning your financial circumstances, but not lifestyle or personal habits
- d. In all other situations, your information may be released to appropriate individuals or agencies *only upon written request and authorization or when our staff has been served with a valid subpoena.*

The following **Privacy Practices** detail circumstances under which we will release your information to a third party:

- a. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
- b. We do not disclose any nonpublic personal information about our customers or former customers to anyone, *except as permitted by the client in writing* or as required by law.
- c. We may disclose some or all of the information that we collect, but only to creditors, or third parties *that you have authorized in writing* and who need this information in order for us to assist you after a counseling session.
- d. We may disclose all of the information that we collect to creditors and related financial institutions that need this information in order to put you on a Debt Management Program *once you have authorized us in writing* to do so.
- e. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- f. We may collect nonpublic personal information from the following sources: information we receive from you on our applications or other forms you provide, information about your transactions with us, your creditors, or others, and information we receive from a credit reporting agency.
- g. When disclosure is permitted *by you in writing*, we may disclose the following kinds of nonpublic personal information about you: information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income, information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage, and information we receive from a credit reporting agency, such as your credit history.

Client Bill of Rights

We pledge that our clients have the right:

- To prompt counseling services for managing money from knowledgeable, certified counselors;
- To treatment with dignity and respect;
- To be actively involved in assessments of their financial situations including appropriate action plans;
- To receive prompt and accurate information about our services and their account status;
- To ask questions and have concerns addressed;
- To accountability by the agency in handling their finances to include corrections of errors made by the agency;
- To express dissatisfaction through a Complaint Resolution Process;
- To discontinue their relationship with our agency at any time;

Non-Discrimination Policy

Our agency serves all members of the community, regardless of race, color, creed, national or ethnic origin, disability, gender, age, sexual orientation, veteran status, marital or familial status, income level or union activity or any other basis prohibited by law.

Complaint Resolution Process

We are committed to providing you with 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 promptly resolve the issue with the staff member involved, providing 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 Complaint Resolution Supervisor at 970-229-0695 or 800-424-CCCS. Describe your complaint.
- * **Step Three:** CCCS may request a meeting with you (by phone or face-to-face) or seek more information from the staff. The agency should respond within 15 days, subject to scheduling conflicts.
- * **Step Four:** If your issue is still unresolved, you may appeal in writing to the Executive Director. After additional fact finding, this individual should provide you with a concluding decision within 15 days, subject to scheduling conflicts.

By signing this I acknowledge that I have read and understand the above policies and practices.

Client's Signature

Counselor

Client's Signature

Date