

CREDIT COUNSELING SERVICE AGREEMENT

Please read the following statements carefully so that you will understand the services you are entitled to and your rights.

1. I understand I will receive a confidential personal financial assessment by a counselor certified by the National Foundation for Credit Counseling.
2. I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process as outlined on the back of this form.
3. I understand I am under no obligation to receive, purchase, or utilize any of the services offered by the organization in order to receive housing counseling services. I am aware that the agency provides the following services: budget counseling, debt counseling, credit report reading and coaching, debt management programs, bankruptcy counseling, bankruptcy education, housing counseling, loss mitigation services, mediation services, foreclosure prevention counseling, financial education programs and First Time Homebuyer Education.
4. I understand I may receive a written assessment and will be presented with options that may be available to me.
5. If I qualify I may choose to enroll in the Debt Management Plan (DMP). Under the DMP the agency serves as a neutral third party in negotiating with creditors to liquidate financial obligations. I understand a Debt Management Plan serves the dual role of (1) helping individuals and families repay debt and (2) helping creditors to receive money owed them. Most of our funding comes from voluntary contributions from creditors who participate in Debt Management Plans (“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 often calculated as a percentage of payments you make through your DMP— on average, about five percent (5%) of each payment received. 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 of your creditors regardless of whether they contribute to our agency.

I also understand that debt management services are not suitable for all debtors and there are other ways including bankruptcy to deal with indebtedness.

6. I understand I may be referred to other services or organizations that may be able to assist me with identified concerns.
7. I understand the agency does not provide any legal advice. A counselor may answer questions about bankruptcy, but will not give legal advice. If I want legal advice I will contact an attorney. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on my individual circumstances. I will inform the agency of my decision if I file bankruptcy.
8. I understand that at some time in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency’s services.
9. **I authorize the employees of Consumer Credit Counseling Services to discuss any and all aspects of my financial affairs with whom they deem necessary and obtain a consumer credit report in order to help me solve my financial problems.** If the agency obtains a credit report they do not inform any credit reporting agency of my participation in a proposed plan. The agency has no responsibility or obligation for any past, present or future credit rating I receive. If a credit report is obtained, I understand it will be the sole property of the agency and I will not receive a copy of the report. All information contained in my credit report will be considered confidential and used for legitimate business purposes under the Fair Credit Reporting Act.

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.

Applicant

Counselor

Applicant

Date

Address

CCCS of Sheboygan
1930 N. 8th Street
Sheboygan, WI 53081
920/458-3784

CCCS of West Bend
139 N. Main, Suite 101
West Bend, WI 53090
262/306-9241

CCCS of Fond du Lac
17 Forest Avenue, Suite 016
Fond du Lac, WI 54935
920/907-4344

CCCS of La Crosse
505 King Street, Suite 212
LaCrosse, WI 54601
608/784-8380

POLICY ON CLIENT RIGHTS

As a client of Family Service Association, you have the following rights:

- To be treated with dignity and respect.
- To be actively involved in any plan that may be developed for you.
- To withdraw from the Debt Management Plan after written notification to the agency.
- To have complaints addressed in a timely manner.
- To speak freely in an appropriate manner and to have your concerns addressed.
- To ask questions and be informed of your rights as a client of Family Service Association.

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:

- First, try to resolve the issue with the staff member involved giving them specific information about your complaint. If this is not possible, or the issue is not resolved to your satisfaction, please write a letter or call the Executive Director of Family Service Association at 920/458-3784.
- We may request a meeting with you or seek more information from a staff person.
- We will respond within 15 days.
- Finally, if your issue is still unresolved, you may appeal directly by letter to the agency's Board President. After additional fact finding, the Board President will provide a concluding decision to you within 15 days.

POLICY ON NON-DISCRIMINATION

Family Service Association shall not discriminate in the selection and participation of clients in its programs with respect to race, religion, color, gender, age, national origin, sexual orientation, or disability. No criteria other than those required by funding sources or by federal or state law(s) shall be used to determine client eligibility.

Clients who feel that they have been discriminated against in the provision of services by Family Service Association on grounds of race, religion, color, gender, age, national origin, sexual orientation or disability have the right to appeal to the Executive Director. The Executive Director or Administrative Assistant will accept your written complaint and make an appointment with the Executive Director for you.

POLICY ON CLIENT CONFIDENTIALITY

Family Service Association is committed to assuring the confidentiality of individuals and/or families who have contact with this agency.

We realize that the concerns you bring to Family Service Association 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. This means that information will not be released to anyone except under the following conditions:

All Clients

1. To assist us in our work with you, our staff will seek supervision/consultation with professional colleagues within the agency and where appropriate and necessary with other resources in the community.
2. For the purposes of evaluating our services, gathering valuable research information and designing future programs, Family Service Association may use case file information. Your anonymity will be maintained through the use of your client number or by using aggregate data.
3. **Credit Counseling Clients Only** – We will confirm with your creditor if asked: verification of appointment, date of counseling and disposition, i.e. 1) Will handle affairs on their own, or 2) Pending action.
4. **Debt Management Clients Only** - We may disclose the following to your creditors: your address and home phone number if published, social security number, total debt information, net income, living expenses, a list of your creditors, personal information concerning your financial circumstances as needed, but not life-style or personal habits. Telephone numbers at work will not be given out. Place of employment will be verified only.

In all other situations, your information may be released to appropriate individuals or agencies only upon your written request or when served by subpoena.