

**DISCLOSURE FORM FOR PERSONAL FINANCIAL
MANAGEMENT INSTRUCTIONAL COURSE**

Consumer Credit Counseling Service of Southern Oregon has over 45 years of experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. This agency is a member of the National Foundation for Credit Counseling (“NFCC”). The NFCC has high standards for quality credit counseling and financial 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.

The educator conducting or supervising this session has been trained and certified in accordance with the NFCC standards, and while he/she has expertise in helping those with financial problems, he/she cannot provide legal advice. This session is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

The fee for the course is \$30.00 for an individual, or \$45.00 per couple. CCCS will provide services without regard to a debtor student’s ability to pay and will not withhold services because of inability to pay. You will be eligible to have this fee waived if your income is less than 150% of the poverty guidelines for your family size as published in the Department of Health and Human Services Guidelines (<https://aspe.hhs.gov/poverty-guidelines>). If a waiver of the fee is requested, proof of income must be submitted to the CCCS office. The Agency does not pay or receive fees or other considerations for the referral of students to or by the Agency.

Our agency offers the Pre-discharge Bankruptcy Education Course in-person and on-line through our agency website: www.improvedcredit.com. Should an individual/couple have limited English proficiency our agency can refer them to another agency that offers this service in the language in which the client is proficient.

The agency might disclose client information to the United States Trustee in connection with the United States Trustee’s oversight of the agency, or during on-site visits, or during quality of service reviews. The EOUST has reviewed only the agency’s financial management course and its services as a credit counseling agency. The United States Trustee has neither reviewed nor approved any other services the Agency provides to debtors.

Bankruptcy and alternative programs may have a negative impact on your credit report/score.

You will only receive a certificate if you complete the instructional course. Upon completion of the course, it is our agency’s obligation to promptly provide you with a certificate.

I/We have read and understand the disclosure made above.

Signature: _____

Printed Name: _____ **Date:** _____

Signature: _____

Printed Name: _____ **Date:** _____