



## DISCLOSURE FORM FOR PRE-DISCHARGE BANKRUPTCY EDUCATION

Consumer Credit Counseling Service of Northeastern Indiana, Inc. (CCCS) has over 41 years of experience educating consumers and clients about money and credit. 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.

We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code. We do not pay or receive fees or other considerations for referrals of debtors to our agency.

You have the option of taking *Money in Motion*, a U.S. Trustee-approved bankruptcy and community education program, in a classroom setting or online. For online students, please call us with any questions you have regarding *Money in Motion* (800-432-0420). You will receive a response to your questions within one business day.

We will ask you to voluntarily fill out basic demographic information. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law. We may compile data in aggregate form; however, your information will not be disclosed in any manner that would personally identify you.

To help cover the cost of providing this program to you, this agency charges a fee of \$50 per single or \$75 per couple. The fee is payable in the form of a money order or debit card. We do not accept cash or credit cards. In limited circumstances, you may be eligible to have this fee waived. The course is offered to debtor students without regard to a debtor student's ability to pay.

At the conclusion of *Money in Motion*, you will be provided with a certificate that you will need if you are filing for bankruptcy. You will need to provide us with your bankruptcy case number for this certificate.

If you are dissatisfied with the service provided by our agency you can utilize the Complaint Resolution Process. You agree to hold CCCS, its employees, and volunteers harmless from any claim, suit, and action resulting from this service. Nothing herein shall apply to actions or claims under the provisions of the United State Bankruptcy code, 11 U.S.C. Sec. 101 et seq.

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Signature

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Date

Rev (1/08)



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