



**Consumer
Credit
Counseling
Service®
of Northeastern
Indiana, Inc.**

A Non-Profit Community Service Since 1965

STATEMENT OF COUNSELING SERVICES

Please read the following statements carefully so that you will understand the procedures for the counseling session.

I understand that CCCS will provide a confidential comprehensive personal money management interview. The interview will be conducted or reviewed by a certified consumer credit counselor.

I hold CCCS, its employees, agents and volunteers free of liability 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. Section 101et seq.**

I will be given a written assessment outlining a suggested money action plan which may include the following:

- a) I may be advised to handle my finances on my own.
- b) I may choose to enroll into a **Debt Management Program**, which serves a dual role of helping clients repay their debts and helping creditors collect money owed them. In the event a counselor suggests a DMP, I will receive complete details of the operations, requirements, and responsibilities. CCCS has no responsibility or obligation for any past, present or future credit rating I receive. My participation in a DMP may change information that is already on my credit report. If my credit report reflects that I have paid creditors as agreed in the past, a DMP may have a negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future. In addition, my creditors may report that I am on a DMP and I am not paying as originally agreed although they have accepted the DMP proposals.
- c) I may be referred for legal advice. I should be aware that my debts may be able to be discharged through bankruptcy. A counselor may answer questions about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
- d) I may be referred to other services that CCCS offers, or to another agency or agencies as appropriate that may be able to assist with the particular problems that have been identified.

I understand that not all creditors participate in a DMP which may require me to set up a payment plan directly with them. Government loans, taxes, fines, buy-here-pay-here loans, payday loans, previously agreed deducted loans and secured loans are usually not included in a DMP. The Debt Management Program is primarily suited for credit card companies. Medical bills, collection agencies, attorney bills, unsecured loans or lines of credit, and some others may work with a DMP, but there are **no guarantees** that they will do so.

I understand that most CCCS funding comes from voluntary contributions from creditors who participate in DMPs. Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund CCCS. These contributions are usually calculated as a percentage of payments made through a DMP – up to 15% of each payment received. Creditors, however, will credit 100% of my payment to my account. CCCS works with creditors regardless of whether or not they contribute. Other sources of funding are from clients, community, government, grants, and businesses.

I understand that in the event I am dissatisfied I can utilize the Complaint Resolution Process on the Client Bill of Rights.

Applicant

Counselor

Applicant

Date



NATIONAL FOUNDATION FOR
CREDIT COUNSELING
*Knowing the difference can
make all the difference.*

