

# Client Disclosure

Consumer Credit Counseling Service of the Miami Valley (CCCS) has over 30 years of experience in helping people with financial problems. Our role is to provide you with information and alternatives to make informed decisions to reach your financial goals. CCCS provides a variety of services such as Financial Counseling and Education, Housing Counseling Services, and Education, and Debt Management Programs. You are under no obligation to use other services or referrals offered. Please let us know if you are limited in English proficiency or otherwise in need of a professional interpreter and CCCS will provide one at no cost for your counseling session.

In order to assist you, it is essential that you provide us with information that is accurate and as complete as possible. CCCS will complete a written budget analysis that will examine your financial situation, examine factors that may be the cause of problems, review housing status, and explore all alternatives for developing a reasonable plan for resolving them. For many people we counsel, the budget and personalized action plan provide all the advice needed to handle their financial situation.

In some situations, especially if there is significant credit card or other unsecured debts, clients may find that enrolling in an alternative payment schedule such as a Debt Management Plan (DMP) is the best option for them to reach their financial goals. Participation in a DMP may have some bearing on the establishment of future credit. Some creditors may report accounts current within three months after establishing a DMP, others may reflect "slow pay," or a designation that you are on a program. Financial counseling does not automatically guarantee you will qualify for a Debt Management Program.

If you decide that a Debt Management Program (DMP) is a viable option to resolve financial difficulties, CCCS has a one-time set-up fee of \$30 and a reasonable monthly fee of \$25. CCCS does not charge a fee for financial counseling and the U.S. Department of Housing and Urban Development (HUD) or other housing grants provide funding for our housing counseling services. Fees comply with applicable federal/state laws and are an invaluable source of income that allows us to continue to service the community. Since creditors have a financial interest in having debts repaid in a DMP, most are willing to contribute. A significant portion of funding (up to fifteen percent of payments) comes from voluntary creditor contributions who participate in DMPs.

CCCS does not deny access to services due to the inability to pay fees. We make services available and affordable. Fees may be reduced or waived based on financial ability to pay. Documentation must be provided verifying these criteria.

CCCS is a member of the National Foundation for Credit Counseling (NFCC) and is also accredited by the Council on Accreditation (COA). The Consumer Credit Counselor/Educator conducting or supervising this session has been trained and certified in accordance with the NFCC standards, and while the counselor has expertise in helping those with financial problems, they cannot provide you with legal advice. The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. No employee, officer, or volunteer will undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain. CCCS does not pay or receive fees or other consideration for referrals. As a non-profit agency, we are organized and operate in accordance with Section 501 (c)(3) of the Internal Revenue Code.

CCCS is committed to assuring the privacy of those who have contacted us for assistance. All information shared both orally and in writing is managed within legal and ethical considerations. Personal information such as income, living expenses, debts, assets, employment, and credit report information regarding your financial circumstances will be provided to creditors/lenders that need this information in order for us to assist you, only with your specific signed authorization. We may use aggregate case file information for monitoring and evaluating our services, but this does not disclose information in any manner that would personally identify you. We maintain physical, electronic, and procedural safeguards that comply with federal regulation to guard your nonpublic personal information. In the event of a quality of service review, an on-site visit, or investigation of a complaint, HUD in connection with its oversight function may request from CCCS the disclosure of client information from counseling or debtor education programs.

We strive for a healthy two-way exchange of information and are committed to providing an environment in which you can express any concerns. Upon request or at the initiation of an informal complaint or formal grievance, we will provide you with a copy of our Grievance Policy and Procedure. This process provides a means for achieving a timely resolution of your concern.