

# Client Guidelines

Client Name: \_\_\_\_\_ Counselor: \_\_\_\_\_

We are pleased that we have been able to place you on our Debt Management Program (DMP). We will be available to help as much as possible. DMP's serve a dual role, both helping the consumer repay unsecured debts and assisting creditors to receive the funds owed to them. Your cooperation in the following guidelines will help insure that we keep both you and your creditors happy.

1. Your Debt Management Program will begin, and your creditors will be notified by mail once we have received your first monthly payment.
2. For the first month only, payment is due by the \_\_\_\_\_ of the month. This allows us time to gain approval from your creditors. Please ensure that your first payment only includes the one time set up fee.

**Total Due: \$** \_\_\_\_\_

3. All future payments must be **in our office by the \_\_\_\_\_ of each month**. Please note that any payments received after the 20th will not be distributed until the following disbursement. This amount may be subject to change based on the creditor's response.

**Total Due: \$** \_\_\_\_\_

4. Payments are to be payable to: **Consumer Credit Counseling Service or CCCS** in the form of **money orders, cashier checks or electronic transfer** and should be mailed along with any correspondence to:

**Consumer Credit Counseling Service  
130 West Second St., Suite 1420  
Dayton OH 45402**

Payments may be brought into the office at the above location between 8:00 a.m. and 5:00 p.m.

**The Springfield office cannot accept payments.**

5. Please **print your name, address and your CCCS account number** on your payment. This will insure proper posting of your payment. Contact our office if you are unable to make your payment.
6. Our services are made possible by the assessment of a one time \$30 set-up fee and a reasonable monthly fee of \$25 to cover administrative costs. Estimated program fees for 60 months are \$1,530. DMP fees comply with applicable federal/state laws and are an invaluable source of income that allows us to continue to service the community. CCCS offers a variety of educational programs to assist clients with money management, budgeting and the proper use of credit to ensure long-term financial independence. In extreme hardship, fees may be reduced or waived. CCCS does not deny access to services due to the ability to pay fees. We make services available and affordable.
7. We request that you **update our balance information with copies of your statements quarterly**. This becomes very important when an account is close to paying off and our balances do not reflect finance charges. You will also want to maintain payments during the initial enrollment process and contact your creditors to change the due date to the end of the month for our disbursement.
8. Because of reduced payments to the creditors that are still adding finance charge, you may note some balances **may not** be declining as fast as they are with creditors who stop or reduce finance charges. Once smaller accounts are paid off, the payments to these creditors will be increased. **Each creditor has their own policy in regard to adding finance charge or late fees. Please verify those listed on your worksheet are being adjusted properly.**
9. Monthly status reports of payments made through the debt management program are accessible daily on our website at HomeOwnershipDayton.Org/CCCS You will need your client id and personal pin number to access your report. For those without internet access, CCCS will provide a quarterly status report. It is your ongoing responsibility to monitor creditor statements with our status report and inform us of any discrepancies in payments applied. CCCS staff is available to address any problems you may encounter with your creditors.

10. Please **advise us of any changes** that occur. It is important for the success of your program to remain informed and responsible for the accounts on your DMP. We need to know as soon as possible when an account is transferred, has a new address or is assigned a new number. We also request that you advise us of any change in your employment or address. Those moving outside of our service area may need to transfer their account to an accredited agency in that location.
11. Finance charges, fees, insurance or penalties imposed by creditors may increase the overall indebtedness as well as the length of time required to fully pay the creditors listed on the DMP. CCCS encourages you to cancel your credit insurance and increase the amount of your monthly payment as your financial situation improves. Increasing the DMP payment will have a favorable impact on these charges, reducing the amount of time estimated to achieve completion of the DMP.
12. We cannot guarantee that all creditors will accept our program. In the event of a rejection, we will do all we can to negotiate an agreeable payment.
13. CCCS receives funding by voluntary contributions from creditors supporting our program. Since creditors have a financial interest in getting paid, most are willing to make contributions to help fund our agency. These contributions are usually calculated as a percentage of the payments (max 15%) that you make through your DMP. Your accounts with your creditors are not affected by this contribution. We also receive a limited amount of funding from United Way. Regardless of donation all creditors are treated with fairness and equality.
14. Information gathered in your file at the credit bureau during the Debt Management Program may have some bearing on the establishment of future credit. Some creditors will begin to report your account current within two to three months after establishing a Debt Management Program, others may reflect a "slow pay", or a designation that you are on our program. A special arrangement has been made with a number of national creditors to assist CCCS Graduates in reestablishing credit. We will at your request, provide you with a letter of completion to help you in reestablishing your credit. CCCS does not report directly to the credit bureaus.
15. Our phone numbers are as follows:
 

Dayton	937.643.2227	800.377.2432
Springfield	937.325.2898	
Website	HomeOwnershipDayton.Org/CCCS	

**Please feel free to contact us with any questions.**