



CONSUMER CREDIT COUNSELING SERVICE OF CENTRAL OKLAHOMA INC.

Statement of Bankruptcy Debtor Education

Please read the following statements carefully so you will understand the procedures for the pre-filing briefing. Initial the line next to each statement to indicate understanding of that provision. For simplification the singular is used even when the plural may apply.

- _____ I understand Consumer Credit Counseling Service (CCCS) will provide me with a comprehensive personal financial course. The course will be conducted by a Certified Consumer Credit Counselor. CCCS counselors receive extensive financial training and must become certified through the National Foundation for Credit Counseling (NFCC). The certification process consists of passing tests over 7 books, on-going job training, and continuing education. CCCS counselors do not receive any commissions or bonuses based on the outcome of counseling services provided by the agency.
- _____ I hold CCCS, its employees, agents and volunteers free of liability from any claim, suit, or 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, 11U.S.C 101 et sq.
- _____ I will be given educational materials and training regarding the principles of personal financial management. I may take this course via the Internet, telephone or in a classroom. A schedule of the course dates, times and locations can be found at www.cccsok.org and is updated monthly or obtained by calling 800-916-4522. I understand that I must complete a pre and post-test and an anonymous course evaluation. Upon completion of the course I will be issued a certificate of course completion regardless of pre and post test scores.
- _____ CCCS counselors may answer general questions about bankruptcy but do not give legal advice. If I should need legal advice, I understand that I must contact an attorney. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances.
- _____ I understand that some of 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 fifteen percent (15%) of each payment received. However creditors credit one hundred percent (100%) of the DMP payment to the client's account. CCCS works with creditors regardless of whether or not they contribute. Other funding sources include client fees, private donations, grants and the United Way. The provider (CCCS) does not pay or receive fees or other consideration for the referral of debtor students to or by the provider.
- _____ I understand there is a \$50.00 fee for the pre-discharge education and the certificate. If I am unable to pay this fee, I may apply for a fee waiver. The course is offered to debtor students without regard to a debtor student's ability to pay. The fee may be paid by cashier's check, money order, or one-time ACH.
- _____ I understand that sometime in the future my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of CCCS services.
- _____ I understand that in the event I am dissatisfied I can utilize the Complaint & Grievance Resolution Process (see back).
- _____ I authorize CCCS to 1) disclose any information concerning my financial situation and status, including but not limited to income, debts, credits, earnings, assets, and residential and work addresses, to creditors and/or attorneys listed by me, unless otherwise required by law, 2) obtain whatever financial information concerning me from any creditors, as CCCS deems necessary, and 3) disclose any information concerning my financial situation and status with CCCS to officials who are authorized to do background checks for purposes of employment or security.

Client Signature _____

Counselor _____

Printed Name _____

Office _____

Client Signature _____

Date _____

Printed Name _____

Client # _____

If you would like information released to your attorney, please print attorney's name _____

Client Bill of Rights

We pledge that our clients have the right:

- To prompt counseling services for managing money based on their financial situation;
- To treatment with dignity and respect;
- To be actively involved in a comprehensive assessment of their financial situation including an appropriate action plan;
- To express dissatisfaction through a Complaint & Grievance Resolution Process;
- To discontinue their relationship with CCCS at any time;
- To ask questions and to have concerns addressed.

Complaint & Grievance Resolution Process

We are committed to providing you with high quality professional services. However, if you are not satisfied with the services provided or if you want to voice a concern, we ask that you follow these guidelines.

- **Step One:** Try to resolve the issue with the staff member involved, giving him or her specific information about your concern and what you would like to see accomplished.
- **Step Two:** If Step One is not possible or the issue is not resolved to your satisfaction, call (800) 364-2227 or write to the Grievance Committee, P.O. Box 1789, Bethany, OK 73008.
- **Step Three:** CCCS may request a meeting with you (by phone or in person) and will seek more information as necessary to resolve the problem. CCCS will respond within 15 days.
- **Step Four:** If your issue is still unresolved to your satisfaction, you may appeal in writing directly to the CCCS President/Chief Executive Officer. After additional fact finding, you will receive a concluding decision within 15 days.

Non-Discrimination Policy

The services of Consumer Credit Counseling Service of Central Oklahoma are available, without discrimination, to those that need and can use the services.

Consumer Credit Counseling Service of Central Oklahoma does not receive fees or other consideration for referrals for services by CCCS.