

Important Disclosures of Counseling and Education in Relation to EOUST Bankruptcy Filing Requirements:

Please read the following statements carefully so you will understand the procedures for the pre-filing briefing and pre-discharge debtor education. For simplification the singular is used even when the plural may apply.

In October 2005, a law was enacted that said that everyone who may be filing bankruptcy will need to come through an agency like ours to receive a certificate before they can file and before their debts will be discharged.

The first step is your pre-filing certificate. You can take the class to get this certificate either online or over the telephone. If you wish to take the class over the telephone, please call us at 1(800)916-4522 or locally at (405)787-0768. If you wish to continue and do this class online, when you finish reading the disclosures, please click on the line that says "Online Bankruptcy Training. Click Here" on the previous page. You will do everything you need to do online and you can take this class at any time. **EACH PERSON ENROLLING MUST SPEND A MINIMUM OF ONE (1) HOUR COMPLETING THIS CLASS.** When you are finished, the certificate will be sent directly to your attorney's office.

When your attorney gets this certificate he will file your case, and a meeting with your creditors will be set.

The next step is your pre-discharge certificate. You can take the class either online, over the telephone or in-person. If you wish to take the class in person or over the telephone, please call us at 1(800)916-4522 or locally at (405)787-0768. If you wish to continue and do this class online, please click on the line that says "Online Bankruptcy Training. Click Here" on the previous page. You will do everything you need to do online and you can take this class at any time. **EACH PERSON ENROLLING MUST SPEND A MINIMUM OF TWO (2) HOURS COMPLETING THIS CLASS.** When you are finished, the certificate will be sent directly to your attorney's office. For this class, you will need to have your bankruptcy case number. You will receive this number from the bankruptcy court. It will be on the information you received from the court or you can get it from your attorney.

Although we are a Non-profit agency, there is a charge for these classes.

Pre-Filing	Pre-Discharge
Online: \$45 for individuals \$55 for Couples	Online: \$35 for individuals \$45 for Couples
Telephone: \$50 for individuals \$60 for Couples	Telephone or Face to Face: \$50 for individuals \$60 for Couples

Online classes can be paid online with either a debit card or a credit card. Telephone or in-person classes can be paid with a check by phone, or you can mail or drop off a money order or certified check.

Certain individuals may qualify for a fee waiver. If you believe you may qualify for a fee waiver, please inquire during your intake session. Clients granted a fee waiver WILL NOT be able to take their classes online.

**We will not admit anyone to a class without prior payment or fee waiver approval.

Note: Clients mailing in their payment will need to contact the office to ensure that their payment has arrived.

*****Important Message for Couples using CCCS' Online Courses*****

For the online bankruptcy system, married couples who are filing bankruptcy jointly WILL NOT be able to take the class at the same time. Each person must have a separate unique email address. If you do not have an email address, there are several online services, such as Yahoo, Hotmail and Google that will provide a free email address for you.

Also, married couples who are filing bankruptcy jointly need to request a voucher code for the class they are taking. The first spouse will take the course at the regular price. After the first spouse has completed the course, please contact the agency by emailing counselors@cccsok.org with the words VOUCHER CODE in the subject line. In the e-mail you MUST include both of your full names and the order number (if available) from the first person to complete the class. This will allow you to receive a voucher code and take advantage of discount pricing for the second spouse. Please do not order two courses as you will be charged more money than is required for you to pay. All vouchers will be sent during normal business hours. *If the second spouse completes a class and has not received a voucher code, THE PAYMENT MAY NOT BE REFUNDED. In the chance a refund is provided, there will be a \$10.00 Processing fee and a \$10.00 course fee deducted from the amount paid.

*****Important Message for ALL Persons using CCCS' Online Courses*****

- CCCS is authorized to issue certificates related to bankruptcy pre-filing and pre-discharge counseling ONLY in the Western and Eastern Oklahoma districts. If you register for a bankruptcy course and subsequently choose to file in a district not served by this agency, your certificate will be invalid and YOU MAY NOT RECEIVE A REFUND from this agency. THE PAYMENT MAY NOT BE REFUNDED. In the chance a refund is provided, there will be a \$10.00 Processing fee and a \$10.00 course fee deducted from the amount paid.
- There is a minimum time requirement for both the pre-filing and the pre-discharge classes. The minimum time you must spend on the pre-filing class is one (1) hour. The minimum time you can spend on the pre-discharge class is two (2)

hours. Failure to spend the required time will result in a delay in your bankruptcy certificate.

- When completing the personal information, please ensure that you put the county you are filing bankruptcy in and not the country you live in.
- If you are not using an attorney, please put “Prose” in as the attorney’s name and your email address as the attorney’s email address.

* I understand Consumer Credit Counseling Service (CCCS) will provide a confidential comprehensive budget review and inform of bankruptcy alternatives. The review will be conducted or reviewed 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.

* 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.

* 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.

In the case of credit counseling:

*** I will be given a written assessment outlining a suggested budget and financial alternatives which may include the following:**

* I may handle my own finances.

* I may choose to enroll in the agency’s Debt Management Plan, which serves a dual role of helping clients repay debts and helping creditors collect money owed them. In the event the counselor suggests a DMP, I will receive complete details of the operations, requirements, fees and responsibilities. CCCS has no responsibility or obligation for any past, present or future credit rating I receive. In certain circumstances, a DMP may affect my credit rating either positively or negatively. I understand there is a nominal monthly fee not to exceed \$35.00 for administering a DMP plus a one-time set up fee of \$40.00.

* I may be referred to other services/agencies as appropriate.

* I may decide to file bankruptcy. 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.

* 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 (below).

* 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.

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.

Last updated 11/18/2010