



# CONSUMER CREDIT COUNSELING SERVICE

OF NORTHERN COLORADO AND SOUTHEAST WYOMING

1247 Riverside Avenue Fort Collins, CO 80524-3258  
970.229.0695 or 800.424.CCCS Fax 970.229.0721

## Pre-Filing Bankruptcy Counseling Session Disclosure

Welcome! We understand that you are here because you are experiencing financial problems, and that you may be considering filing for bankruptcy and are required to receive "counseling" before you may file.

This agency has over 20 years of experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. We will provide you with information about bankruptcy, including its process and possible consequences. We will also consider alternatives to bankruptcy to resolve your problems. It is our view that the purpose of this session is to provide you with information so that YOU may choose the option that you think is best. At the conclusion of this session, you will be provided with a certificate that you will need should you decide to file for bankruptcy. The certificate is valid for up to 180 days after the credit counseling session is completed.

This agency is a member of the National Foundation for Credit Counseling ("NFCC"). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, this agency is accredited by the Council on Accreditation ("COA"), an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c)(3) of the Internal Revenue Code. The consumer credit counselor conducting or supervising this session has been trained and certified in accordance with the NFCC standards, and while he/she has expertise in helping those with financial problems, he/she cannot provide you with legal advice. In fact, this session is designed to provide you with information and alternatives; it is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law, such as in response to a subpoena. We may compile data and aggregate information that you give us, but this information will not be disclosed in any manner that would personally identify you. This agency will not disclose or provide any information about this session to a credit-reporting agency. Attending a credit counseling session will not have any impact on your credit report. If you should decide to enter into a Debt Management Plan ("DMP") (which will be explained in the course of this session) you will be provided with separate agreement and disclosure forms.

To help cover the cost of providing this session to you, this agency charges a fee of \$75 per counseling session. In some circumstances based on proof of low income guidelines, you may be eligible to have your fee waived. Proof of income should be brought to your counseling session to request the fee waiver. Fees may be paid by money order, or certified check. Services are provided without regard to a client's ability to pay.

This agency also receives funding in the form of grants from such as the United Way, foundations, state and federal governmental units, and creditors. A significant portion of funding for this agency comes from voluntary contributions from creditors who participate in "DMP"s. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of this agency. These contributions are usually calculated as a percentage of payments that are made through a Debt Management Program. Again, should you decide to enter into a "DMP", you will receive specific information on how the plan works and how the agency is funded.

**I have read and understand the disclosures made above.**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_

Word/Forms/PreFilingBankruptcyCounselingSessionDisclosure



*Your Financial Care Center*

Offices to serve you in Fort Collins, Greeley, Loveland, Longmont, Sterling, and Cheyenne, Wyoming.



**MEMBER**  
*People Who Care*