



Welcome! We understand that you have already filed for bankruptcy and that, as a result of the Bankruptcy Code amendments, need to take a Personal Financial Management Instructional Course. We are pleased that you have selected Consumer Credit Counseling Services of Puerto Rico, Inc. (CONSUMER) to receive this service.

Our Agency helps people with financial problems. Our role is not to be judgmental, but to provide assistance. We are 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, CONSUMER 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 nonprofit Agency. We are organized and operate in accordance with Section 501 © (3) of the Internal Revenue Code.

The consumer credit counselor who will provide or monitor this Course has been trained and certified in accordance with the NFCC standards.

In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. All the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include, but is not limited to, income, debts, credit accounts, earnings, assets, and employment data. 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. However, the provider might disclose debtor information to the United States Trustee (UST) in connection with the United States Trustee's oversight of the provider, or during the investigation of complaints, during on-site visits, or during quality of service review.

**The UST has reviewed only the provider's counseling/instructional services and has neither reviewed nor approved any other services the provider may offer.**

Upon completing the Course, CONSUMER has the obligation to promptly provide the certificate that you will need. (Please note that clients will receive the certificate only if they complete the Course.)

All consumers who have successfully completed a Personal Financial Management Instructional Course with us subsequent to the filing of a Bankruptcy petition and prior to receiving the discharge of their unsecured debts are assessed a *voluntary* contribution as follows:

<b>BANKRUPTCY COUNSELING</b>	<b>FEE</b>
Face-to-face counseling	\$50 single/per couple
Phone Counseling	\$50 single/per couple
Internet Counseling	\$25 single/per couple

However, our services are offered without regard to the client's ability to pay. If bilingual counseling services are needed, the agency will provide them with no cost. The fee is the same for individuals and for couples. The fees that are assessed to clients seeking Counseling through our agency may be waived for the following:

1. Unemployed clients who are currently receiving Food Stamps or any other governmental subsidy.
2. Senior Citizens with a monthly budget deficit greater than \$500.
3. Clients whose income is less than 150% of the poverty level, according to the guidelines set forth by the Federal Register of the US Department of Health and Human Services under the authority of 42 U.S.C. § 9902(2).
4. Any other circumstances that our counselors might deem appropriate.

It may be paid by Money order, personal check, debit card, ATM card, or via ACH upon completion of the course.

The courses are offered daily by appointment at any of our seven branches from Monday through Friday between 8:00 AM and 5:00 PM and Saturday between 9:00 A.M. and 1:00 P.M.

The Provider does not pay nor receives fees or other consideration for the referral of debtor students to or by the Provider.

The Provider will issue a certificate of completion at the end of the counseling session. Even if the debtor has received the bankruptcy discharge, the debtor's credit report will reflect a note in this regard for 10 years in the Public Record section.

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

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

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

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