

## Statement of Counseling Services

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

\_\_\_\_\_ I understand that Consumer Credit Counseling Service of Mobile (hereinafter referred to as CCCS) provides budget counseling; credit counseling; debt management program; bankruptcy counseling; housing counseling & education; financial workshops; and student loan counseling. I also understand that I am not obligated to utilize any or all of the services.

\_\_\_\_\_ I understand CCCS will provide a confidential comprehensive personal money management interview.

\_\_\_\_\_ I understand that the interview will be conducted by a certified consumer credit counselor or qualified professional credit counselor. All action plans not conducted by a certified consumer credit counselor will be reviewed by a certified consumer credit counselor.

\_\_\_\_\_ I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process (on back page).

\_\_\_\_\_ I understand that most of CCCS's funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). 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 I make through my DMP - up to fifteen percent (15%) of each payment received. However, my accounts with my creditors are to be credited with one hundred percent (100%) of the amount I pay through CCCS and CCCS will work with all my creditors regardless of whether they contribute to CCCS.

\_\_\_\_\_ I hold CCCS, its employees, directors, agents and volunteers harmless from any claim, suit, action, or demand of my creditors, myself or any other person resulting from advice or counseling.

\_\_\_\_\_ **I will be given a written assessment outlining a suggested client action plan which will be based on the following options:**

- a) I will handle any financial concerns on my own.
- b) If appropriate, I may be eligible to enroll in CCCS's debt management plan. Debt management plans are voluntary programs that serve the dual role of helping me repay my debts and helping creditors to receive the money owed to them.

**While CCCS may obtain a credit report and/or inform any credit reporting agency of my participation in the repayment plan, CCCS has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a debt management plan may affect my credit rating negatively. In the event that the counselor suggests a debt management plan, I will receive complete details of the operations, requirements and responsibilities.**

- c) If I want legal advice, I will be referred for appropriate assistance. A counselor may answer questions about bankruptcy, but not give legal advice. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I will inform the agency of the decision if I file bankruptcy.
- d) I will be referred to the other services of the organization, or another agency or agencies as appropriate, that may be able to assist with particular problems that have been identified.

\_\_\_\_\_ At sometime in the future, my information may be used for confidential research (no names/demographics only) and/or a neutral third party may contact me to request an evaluation of CCCS's services.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

## Statement of Counseling Services, side two

### 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 Resolution Process;
- To discontinue their relationship with CCCS at any time;
- To ask questions and to have concerns addressed.

### Complaint 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 make a complaint, 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 complaint.
- **Step Two:** If Step One is not possible or the issue is not resolved to your satisfaction, write or call **Deputy Director** at (251) 602-0011, P. O. Box 91068, Mobile, AL 36691-1068.
- **Step Three:** CCCS may request a meeting with you (phone or face-to-face) or seek more information from a staff person. CCCS will respond within 15 days.
- **Step Four:** If your issue is still unresolved, you may appeal in writing directly to **Chandra Brown, Executive Director**. After additional fact finding, the Executive Director will provide a concluding decision to you within 15 days.

### Non-Discrimination Policy

As a program of Lifelines Counseling Services, Consumer Credit Counseling Service of Mobile serves all members of the community. We do not engage in the practices of discrimination in the selection and participation of clients in our program or services.