



Springfield Glenstone: (417) 889-7474

Fax: (417) 881-7713

Joplin: (417) 782-6830

West Plains: (417) 256-4082

**Pre-Bankruptcy Filing Counseling**

**Client#:** \_\_\_\_\_ (office use only)

**The Bankruptcy Reform Act, S.256 better known as The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, effective October 17, 2005** requires all parties seeking to file for bankruptcy protection must first be counseled by an Approved non-profit credit counseling agency.

**Consumer Credit Counseling Service (CCCS)** is providing this service as required by the “Act”. Once this counseling session has taken place you will be issued a Certificate to present to your attorney for filing with the court. In the case of joint filers both parties are required to complete the counseling session and each receive a certificate. **This counseling session must be completed within 180 days prior to your filing for bankruptcy protection.**

**CCCS offers this counseling session face-to-face or by phone; information may also be submitted via Internet:**

**FACE-TO-FACE:** Please call 1-800-882-0808 and schedule an appointment at one of the following locations: **Joplin, Lebanon, Springfield, or West Plains in Missouri;** Fill out the enclosed materials and bring them with you to your scheduled appointment time and location. The cost for this type of session is \$45 for an individual and \$65 for joint filers, payable at the time of the session. Both parties must be present if you are filing joint. You will be asked to furnish a picture ID. You will receive the required certificate(s) after the session.

Appointment Location: \_\_\_\_\_ Appointment Time: \_\_\_\_\_ Counselor: \_\_\_\_\_

**PHONE:** Please fill out (and sign where necessary) the enclosed ***Disclosure Form, Privacy Policy, Contact Information Sheet and Financial Documents***. Please keep a copy of this information for yourself. Send all the completed documents along with a copy of a picture ID(s) and your check or money order for \$45.00 for a single filer and \$65 for joint filers (made payable to CCCS) to: **Consumer Credit Counseling Service, PO Box 10266, Springfield, Missouri 65808**. Once CCCS has received this information you will be contacted to conduct the phone session. Please remember if filing jointly both parties must have phone access (at the same time) and be present for the session. If individual sessions are required for joint filers each will be charged an individual fee of \$45. You will be mailed the required certificate(s) after the session.

**INTERNET:** Please log on to our website at [www.cccsoftheozarks.org](http://www.cccsoftheozarks.org) . On the right side of the page under Services click on “Pre-Filing Counseling”. You will then be asked to supply your name and if filing joint, the name of the joint filer and contact information; you will also be asked to affirm your identity (both need to affirm if filing jointly). You will then be taken through a series of forms to fill out. Once you have completed all forms you will be asked to click on the “Send” button at the bottom of the last page. CCCS will respond to you within 24 business hours, either by email or by phone. Please forward your check or money order for \$45.00 or \$65.00 if filing joint (made payable to CCCS) to **Consumer Credit Counseling Service, PO Box 10266, Springfield, Missouri 65808**. Once all information has been received and the session completed your required certificate(s) will be mailed to you or provided to your attorney at your request.

# CONTACT INFORMATION SHEET

I request the assistance of CCCS in providing me with Pre-bankruptcy Filing Credit Counseling.  
I swear/affirm that I am the individual listed below and will personally participate in the scheduled counseling session.

_____	_____	_____
Print filers name	Filers signature	SSN
_____	_____	_____
Address	City, State, Zip	
_____	_____	_____
Print joint filers name if applicable	Joint filers signature	SSN
_____	_____	_____
Joint filer address (if different)	City, State, Zip	

The best phone number to reach me/us at is \_\_\_\_\_. This is my/our  
\_\_\_\_ Home Phone \_\_\_\_ Business Phone \_\_\_\_ Cell Phone \_\_\_\_ Other

Attorney Name \_\_\_\_\_

\_\_\_\_\_ Copy of Driver's License or other photo ID for all filers enclosed

\_\_\_\_\_ Pages 2 – 13 completed and enclosed **OR** Page(s) \_\_\_\_\_ incomplete. I will review this  
Page with my counselor during the appointment

\_\_\_\_\_ Cashier's Check or Money Order for \$45 (Single Filer) or \$65 (Joint Filer) enclosed

OR

\_\_\_\_\_ I will pay by Debit Card at the time of my appointment (Credit Cards are not accepted)

Telephone counseling will take approximately 1 hour (60 minutes) to complete. This is if all paperwork is properly filled out and submitted to CCCS prior to the call. Please make sure you have allotted at least that much time for this counseling. If there are joint filers, both filers must be present at the time of the call and have access to a speakerphone or individual handsets. If both parties cannot be present for the session, individual sessions will have to be provided and the cost will be at the individual rate of \$45 each. If a joint session is conducted, the cost will be \$65 for both.

The best time and date to reach me is: (Please give several options and the exact time will be established with you prior to the call).

\_\_\_\_\_ or \_\_\_\_\_  
Date Time Date Time

\_\_\_\_\_ or \_\_\_\_\_  
Date Time Date Time

Please fill out and remit all pages of this packet to **Consumer Credit Counseling Service, PO Box 10266, Springfield, Missouri 65808**. Make sure all forms are filled out completely and all forms that require a signature are signed

**Please keep copies of all forms to use during the session.**

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### Office Use Only

Date Rcvd: \_\_\_\_\_ Client # \_\_\_\_\_ Paid \_\_\_\_yes \_\_\_\_no Scan to file \_\_\_\_\_  
Date Contacted : \_\_\_\_\_  
Appte. Date/Time: \_\_\_\_\_ Counselor: \_\_\_\_\_

# FACTS

## WHAT DOES Consumer Credit Counseling of Springfield, MO, Inc. (CCCS) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Household Income</li> <li>■ Total Indebtedness and Reason for Seeking Assistance</li> <li>■ Budget Information and Payment History</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons CCCS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CCCS share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 800-882-0808 or go to <a href="http://www.cccsoftheozarks.org">www.cccsoftheozarks.org</a>
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## Who we are

Who is providing this notice?

Consumer Credit Counseling of Springfield, Missouri, Inc. (CCCS)

## What we do

How does CCCS protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does CCCS collect my personal information?

We collect your personal information, for example, when you

- schedule an appointment or submit information for counseling
- submit info. for education or enter a Debt Management Plan
- submit info. for housing counseling or foreclosure prevention

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *CCCS has no affiliates*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include your financial service providers or creditors; federal or state oversight agencies; administrators, intermediaries, or other entities that fund and manage grants; and CCCS service providers, agents or representatives.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We do not jointly market products or services*

## Other important information

RELEASE: I hereby authorize this Credit Counseling Agency to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session. I further RELEASE and authorize all of my creditors to provide non-public information about me to this Credit Counseling Agency. I can revoke this authorization by submitting a notice in writing to CCCS at PO Box 10266, Springfield, MO 65808. Unless revoked, this authorization will expire one year after my last counseling appointment or one year after discontinuation of a Debt Management Plan, whichever is later.

Client Signature

Client Signature

Date

# Disclosure Form for Bankruptcy Pre-filing Clients

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**Consumer Credit Counseling of Springfield, Missouri, Inc. (CCCS)** is a 501 (c) 3 Not-For-Profit Corporation that has been serving the Ozarks since 1969. CCCS is approved by the Executive Office of the United States Trustees (EOUST) to perform budget and credit counseling including required bankruptcy pre-filing counseling.

## **MISSION STATEMENT:**

“To develop, provide, and implement financial solutions and credit education that result in self-sufficient individuals, families, neighborhoods and communities.”

**CCCS** is a member of The National Foundation for Credit Counseling (NFCC), the Better Business Bureau (BBB) with an A+ rating, and is accredited by The Council on Accreditation of Services for Families and Children (COA).

As a condition of approval by the EOUST to perform budget and credit counseling, CCCS is required to make certain disclosures, as follows:

1. The cost to clients and potential clients for the bankruptcy pre-filing counseling is \$45 for individual potential bankruptcy filers and \$65 for joint potential bankruptcy filers. This fee will be paid at the conclusion of the bankruptcy counseling session. There is no separate fee for the generation of the bankruptcy counseling certificate. CCCS will provide budget and credit counseling without regard to the client’s ability to pay.

Clients that participate in a Debt Management Plan as result of the counseling session will not pay any fee for the counseling session but will be subject to a monthly Processing Fee of \$15 to cover the costs of processing, postage, account monitoring, dispute resolution with creditors, etc. This will be explained in detail during the counseling session, if appropriate.

2. Clients and potential clients that have family income less than 150% of the federal Poverty Guidelines are eligible for a waiver of the bankruptcy counseling fee. The decision to grant a waiver is up to the discretion of the counselor based on the individual/family’s ability to pay after analyzing the filer’s income and discretionary living expenses. For example, unusual or extravagant living expenses or purchases will be taken into consideration in determining whether a fee waiver or reduction is warranted. Families/households with monthly income exceeding the 150% of the federal Poverty Guidelines will not receive any fee waiver or reduction except in cases of extreme situations or circumstances.
3. For clients and potential clients that speak Spanish or have limited English-speaking proficiency, our agency has a contract with a third-party interpreter to assist in translating when needed. This registration, appointment scheduling, and counseling session will be subject to our ability to make scheduling arrangements with this contractor which may delay the timing of the counseling session. CCCS will do everything we can to make this available at a time convenient to the client(s). There is no charge to the clients for this service.
4. Most of our agency funding comes from voluntary contributions from creditors who participate in our Debt Management Plans (DMP). These contributions are usually calculated as a percentage of payments remitted to them by CCCS on behalf of our clients. If the budget and credit counseling session results in a DMP, clients are credited with 100% of the monies remitted through CCCS to creditors resulting in no cost to the client(s) for the counseling session. CCCS works with all creditors regardless of whether they contribute to our agency.

## Disclosure Form for Bankruptcy Pre-filing Clients

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5. All CCCS budget and credit counselors are Certified Financial Professionals (credit counselors) with certification granted by the National Foundation for Credit Counseling after completing all certification course requirements. All certified counselors are required to have periodic training and continuing education to maintain their certification.
6. Clients and potential clients should not incur a negative impact on their Credit Report or Credit Score solely as result of obtaining budget and credit counseling by a CCCS Certified Financial Professional. CCCS does not report any information obtained during the budget and credit counseling session to the credit reporting agencies. However, negative credit information; such as late payments, bankruptcy or legal actions being taken against you already on your credit report will remain on your credit report for up to seven (7) years from the date of the last transaction on that account. Bankruptcy remains on your credit report for 10 years. Participating in budget and credit counseling will not result in a removal of these items.
7. CCCS does not accept or pay referral fees for the referral of clients.
8. At the conclusion of the counseling session, the counselor will issue a certificate from the USDJ/UST website. For face-to-face counseling sessions, the certificate is given to the client(s) at the conclusion of the counseling session and/or mailed to the attorney. For phone counseling sessions, the certificate is mailed to the client(s) at the conclusion of the counseling session and/or the attorney. Typically, the certificate is delivered either the same day of the counseling session or the next business day.
9. During the budget and credit counseling session, there will be an opportunity to discuss and potentially negotiate an alternative payment schedule with the unsecured creditors. If during the counseling session, it is determined that a Debt Management Plan will be beneficial to the client(s), the credit counselor will prepare a payment plan to pay the unsecured creditors. After reviewing and analyzing the client's financial situation a payment plan will be developed and a proposal made to each of the creditors for a modified payment amount. This plan is subject to the approval of all creditors and there is no guarantee of its acceptance.
10. It is the policy of CCCS to not release any personal client information to any third-party regardless of the source or how it was obtained. However, as a condition of providing budget and credit counseling service, CCCS could be required to disclose some client information to the EOUST in connection with the EOUST's oversight of CCCS, or during the investigation of complaints, during on-site visits, or during quality of service reviews. The EOUST has committed to keep all information obtained confidential and used solely for this oversight responsibility.
11. The Executive Office of the United States Trustee is responsible for determining that CCCS has met all the requirements to perform budget and credit counseling. However, the EOUST's review is limited to only budget and credit counseling services (including bankruptcy pre-filing counseling), and where applicable, our providing personal financial management instructional courses (bankruptcy pre-discharge education). As result, the EOUST has neither reviewed nor approved any other services provided by CCCS.
12. A bankruptcy certificate will only be issued by CCCS after the successful completion of a budget and credit counseling session performed by a CCCS credit counselor. No certificates will be issued by CCCS for a counseling session performed by another agency.

## Disclosure Form for Bankruptcy Pre-filing Clients

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**I/we have read and fully understand the information on pages 5 and 6 of this Disclosure Form for Bankruptcy Pre-filing Clients.**

\_\_\_\_\_  
Filers name

\_\_\_\_\_  
Joint Filers Name (If applicable)

\_\_\_\_\_  
Filers Social Security Number

\_\_\_\_\_  
Joint Filers Social Security Number (if applicable)

### Fixed Monthly Expenses

Monthly Fixed Expenses	Current Monthly Spending	Office Use Only	Office Use Only
Mortgage #1 or Rent			
Mortgage #2			
Auto Loan/Lease # 1			
Auto Loan/Lease # 2			
RV/Boat Loan			
Home Equity Loan			
Life Insurance			
Student Loan(s)			
Medical Insurance (Self Paid)			
Child Care/Adult Care			
Cable/Satellite TV			
Internet Access			
Child Support			
Alimony			
Retirement Savings (401K, etc.)			
Emergency Fund			
Other			
<b>Total Monthly Fixed Expenses</b>			

### Monthly Periodic Expenses

Monthly Periodic Expenses (Save a certain amount each month)	Total Annual Amount	Monthly Amount Saved (1/12 of annual)	Office Use Only	Office Use Only
Real Estate Property Taxes (if not included in mortgage payment)				
Home/Renters Insurance				
Car Insurance				
Personal Property Tax				
Car Maintenance				
Home Repair				
Clothing				
Medical (not regular)				
Dental (not regular)				
Veterinarian				
Tuition and School Costs				
Memberships				
Charitable Donations (one time)				
Other:				
<b>Total Monthly Periodic Expenses</b>				



## Monthly Variable Expenses

Total Monthly Variable Expenses (Spending you can change)	Current Spending	Office Use Only	Office Use Only
Credit Card #1			
Credit Card #2			
Credit Card #3			
Credit Card #4			
Credit Card #5			
Credit Card #6			
Credit Card #7			
Credit Card #8			
Credit Card #9			
Credit Card #10			
Gas Card(s) (total)			
Other Credit Lines			
Electricity (Average)			
Gas or Heating (Average)			
Water			
Garbage			
Telephone			
Groceries for Family of: _____			
Food at Work (dining out, snacks)			
Eating Out			
School Lunches			
Gasoline			
Personal/Household Items			
Savings			
Medicine/Prescription Drugs			
Laundry/Dry Cleaning			
Barber /Beauty Shop/Tanning/Nails			
Tobacco/Alcohol			
Newspaper/Magazine			
Public Transportation			
Health Club Membership/Club Dues			
Church/Charity (Tithing)			
Lawn Care			
Postage			
Pet Supplies			
Baby Items			
Children's Allowances			
Gifts/Cards			
Family Entertainment/Hobby/Recreation (Movie, Rentals, etc.)			
Lessons: Music/Sports/Tutoring			
Field Trips			
ATM withdrawals (if you have not			

already included where the money was spent)			
Bank Fees (ATM, NSF, etc.)			
Misc. Spending Money			
Other:			
Other:			
<b>Total Monthly Variable Expenses</b>			

### Net Monthly Income

Monthly Income			
Monthly Income Source	Current Monthly Income	Office Use Only	Office Use Only
Net Income #1			
Net Income #2			
Net Income #3			
Child Support Received			
Spousal Support Received			
Military Retirement			
Other Retirement			
Social Security Received (after taxes)			
Other income (list source)			
<b>Total Take-Home Income</b>			

Number of People in Household: \_\_\_\_\_

### Demographics

Filer

Joint Filer

\_\_\_\_ Female    \_\_\_\_ Male

\_\_\_\_ Female    \_\_\_\_ Male

Highest Grade Completed in School: \_\_\_\_\_

Highest Grade Completed in School: \_\_\_\_\_

Marital Status:

\_\_\_\_ Married    \_\_\_\_ Divorced    \_\_\_\_ Single  
 \_\_\_\_ Widow(er)    \_\_\_\_ Separated

Marital Status:

\_\_\_\_ Married    \_\_\_\_ Divorced    \_\_\_\_ Single  
 \_\_\_\_ Widow(er)    \_\_\_\_ Separated

Age Group:

\_\_\_\_ 18-23    \_\_\_\_ 24-32    \_\_\_\_ 33-45  
 \_\_\_\_ 46-55    \_\_\_\_ 56-65    \_\_\_\_ over 65

Age Group:

\_\_\_\_ 18-23    \_\_\_\_ 24-32    \_\_\_\_ 33-45  
 \_\_\_\_ 46-55    \_\_\_\_ 56-65    \_\_\_\_ over 65

Ethnic Group:

\_\_\_\_ White    \_\_\_\_ Black    \_\_\_\_ Asian  
 \_\_\_\_ Hispanic    \_\_\_\_ Native American    \_\_\_\_ Other

Ethnic Group:

\_\_\_\_ White    \_\_\_\_ Black    \_\_\_\_ Asian  
 \_\_\_\_ Hispanic    \_\_\_\_ Native American    \_\_\_\_ Other

## Balance Sheet

### Assets

Assets	Value
Cash and Cash equivalents	
Checking #1	
Checking #2	
Savings #1	
Savings #2	
Certificates of Deposits	
Other	
Investments (non-retirement)	
Mutual funds	
Stocks	
Bonds	
Savings bonds	
Retirement Funds	
IRAs (total)	
401(k) (total)	
403(b) (total)	
SEP/SIMPLE (total)	
Company retirement plans (vested)	
Real Property / Vehicles	
Home (current market value)	
Land (current market value)	
Auto #1 (current value)	
Auto #2 (current value)	
Motorcycle (current value)	
RV/ATV/Other	
Household Goods	
Furniture	
Jewelry	
Computers / Electronic Equipment	
Home Entertainment Center / TVs	
Tools	
Other	
<b>Total Assets</b>	

## Liabilities

Liabilities	Total Loan Balance
Mortgage Amount	
Second Mortgage	
Other Mortgage	
Home Equity Line of Credit	
Student Loan #1	
Student Loan #2	
Consolidation Loan	
Other Bank/Finance Co. Loans	
Auto Loan/Lease #1	
Auto Loan/Lease #2	
RV/Boat Loan	
Credit Card #1	
Credit Card #2	
Credit Card #3	
Credit Card #4	
Credit Card #5	
Credit Card #6	
Credit Card #7	
Credit Card #8	
Credit Card #9	
Credit Card #10	
Gas Card(s) Total	
All Other Cards (total)	
Accounts in Collection (total)	
Outstanding Medical/Dental Bills	
Back Alimony and/or Child Support Owed	
Taxes Owed	
Income	
Property	
Judgments	
Miscellaneous Debts	
Relatives / Friends	
Other	
<b>Total Liabilities</b>	
<b>Calculate Your Net Worth:</b>	
<b>Total Assets</b>	
<b>Minus Total Liabilities</b>	
<b>Equals Your Net Worth</b>	

***ALL FINANCIAL INFORMATION FURNISHED HAS BEEN PROVIDED  
BY THE CLIENT(S) TO THE BEST OF HIS/HER/THEIR KNOWLEDGE***

