



Pre-Bankruptcy Discharge Personal Financial Management Course

The Bankruptcy Reform Act, S.256 better known as The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, effective October 17, 2005, under Section 106 requires all parties seeking a discharge through a bankruptcy proceeding must complete a course in personal financial management from an Approved provider.

Consumer Credit Counseling Service (CCCS) is an Approved provider of this service as required by the "Act". Once you have completed your personal financial management course you will be issued a certificate to provide to your attorney to be filed with the court prior to your discharge hearing. **This personal financial management course must be completed within 45 days from your first meeting of creditors (341 Meeting). Your bankruptcy case number is required in order to register for this class.** You may access our website at www.cccsoftheozarks.org and click on Pre-Discharge Education to register for this class online or you may use the forms enclosed with this information sheet.

CCCS offers this personal financial management course in three different formats:

FACE-TO-FACE: These classes will be provided face-to-face in Springfield, Joplin and West Plains, Missouri. Please fill out (and sign where necessary) the enclosed Registration Form. **Please send this document, along with a copy of a photo ID(s) and a cashiers check or money order for \$40 for a single filer or \$60 for joint filers to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. Make cashiers check or money order payable to CCCS.** Once we have received the above-mentioned documentation you will be contacted by our office and be scheduled for a face-to-face class. Your certificate will be issued to you at the conclusion of the class. **Class time is approximately two hours.**

PHONE: Please fill out (and sign where necessary) the enclosed Registration Form. **Please send this document, along with a copy of a photo ID(s) and a cashiers check or money order for \$40 for a single filer or \$60 for joint filers to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. Make cashiers check or money order payable to CCCS.** Joint filers both must be on the same phone call or there will be a charge for 2 individual sessions. Once we have received the above-mentioned documentation you will be contacted by our office and be scheduled for a phone class. This phone class is designed like a conference call. You will dial into a phone bank along with a minimum of 20 other participants. Therefore, it is very important to have as few distractions as possible for the entire 2 hours. You will be sent a workbook entitled *Money in Motion*, a Pre-Test, Post-Test and Student Evaluation Form for the class, along with the 1-800 call in number and access code number for the phone class. Please call in on time and have your *Money in Motion* book available for the class. Following the class once our office receives the Pre-test, Post-Test and the Student Evaluation Form you will be sent a completion certificate. **This class will last approximately two hours, so please plan accordingly.**

INTERNET: Please fill out (and sign where necessary) the enclosed Registration Form. **Please send this document, along with a copy of a photo ID(s) and a cashiers check or money order for \$40 for a single filer or \$60 for joint filers to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. Make cashiers check or money order payable to CCCS.** Once CCCS has received this information and your payment, you will be emailed a user name and password to access the online education course entitled *Money in Motion*. You will then access our website at www.cccsoftheozarks.org and click on Pre-Discharge Education under Bankruptcy at the top of the page. Simply follow the instructions. Joint filers must complete a separate course on the Internet. Each filer will be issued a separate user id and password. You may contact a live instructor with any questions Monday-Friday 8am-5pm CST at 1-800-882-0808. **Each filer will need to spend approximately two hours completing the course.** Be sure to include a **clearly written** email address. Once you have completed the course and CCCS has been notified you will be issued a Certificate of Completion to be presented to your attorney that will be filed with the court prior to your discharge hearing. If there are joint filers, each will be issued a separate certificate.

PRE-DISCHARGE PERSONAL FINANCIAL MANAGEMENT COURSE

REGISTRATION FORM

Complete this form in its entirety or your registration will be delayed. Failure to provide all documentation listed will also delay your registration.

Bankruptcy Judicial District and City Filed In **(required)**

Bankruptcy Case Number **(required)**

Filers Name

Joint Filers Name (If Applicable)

Filers SSN

Joint Filers SSN (If Applicable)

Filers Address

Joint Filers Address (If Different)

City, State and Zip

County

City, State and Zip (If Different)

County

Home Phone (Including Area Code)

Joint Filers Home Phone (If Applicable)

Alternate Phone Number (work, cell)

Alternate Phone Number (work, cell)

Email Address **(print clearly)**

Joint Filers Email Address (If Different)

I/we wish to participate in a personal financial management course offered by CCCS as an Approved provider of this service for the Executive Office for United States Trustees. I/we wish to take this class by:

_____ Face-to-Face

_____ Phone

_____ Internet

_____ Springfield, MO

_____ Joplin, MO

By signing this form you certify the following:

I/we swear or affirm, that all the information on this form is true, correct and complete and made in good faith. I/we also certify, under penalty of perjury, that I/we personally will complete the education course. I/we understand that knowingly making a false or fraudulent statement or misrepresentation about my identity or completion of the education course is a violation of the requirements of Federal law. I/we have read and fully understand the above statement as well as all information contained in the disclosure form that was included with this registration form.

Filers Signature

Date

Joint Filers Signature

Date

Send this form, along with the below listed attachments, to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. You may contact CCCS at 1-800-882-0808.

_____ Cashiers check or money order for \$40 (Single Filer) or \$60 (Joint Filers)

_____ Copy of a picture ID for all filers

Office Use Only

Date Enrolled: _____ Client #: _____ Paid: ___yes ___no DMS Notes: ___yes ___no

Pre-Test Score: _____ Post Test Score: _____ Time Spent: _____ Date Completed: _____

Pre-Test Score: _____ Post Test Score: _____ Time Spent: _____ Date Completed: _____

Disclosure Form for Personal Financial Management Instructional Course

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) as a provider of a Personal Financial Management Instructional Course including required pre-discharge bankruptcy education.

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 provide personal financial management instruction (bankruptcy education), CCCS is required to make certain disclosures, as follows:

1. The cost to debtors for the bankruptcy pre-discharge education is \$40 for individual filers and \$60 for joint filers. The fee must be paid prior to the Financial Management Course being taken. The fee to provide the Financial Management Course is a separate fee from the Pre-Filing Bankruptcy Counseling fee. **CCCS will provide a certificate of completion to the debtor upon completion of the course.** This Certificate is mandatory prior to receiving a discharge in your bankruptcy case. CCCS will provide this service without regard for the debtor’s ability to pay.
2. Debtor(s) that have family income less than 150% of the federal Poverty Guidelines are eligible for a waiver of the bankruptcy education course fee. The decision to grant a waiver is up to the discretion of the educator 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 debtors that speak Spanish or have limited English-speaking proficiency, CCCS has a contract with a third-party interpreter to assist in translating when needed. There is no charge to the debtors for this service. CCCS offers bankruptcy education with an on-line course via their website for Spanish speaking individuals. The cost for the bankruptcy education course is the same as noted above.
4. All CCCS financial educators 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.
5. CCCS does not accept or pay referral fees for the referral of debtors.

Disclosure Form for Personal Financial Management Instructional Course

6. At the conclusion of the education course, the debtor will be issued a certificate from the EOUST website. For face-to-face counseling sessions, the certificate is given to the debtor(s) at the conclusion of the education course and/or forwarded to the attorney. For phone education courses, the certificate is mailed to the debtor(s) at the conclusion of the education course and/or the attorney after all required forms have been returned to CCCS by the debtor. For debtors that take the course via the Internet, once notification has been received by CCCS that the course has been completed, the certificate is issued and mailed to the debtor and/or forwarded to the attorney. Typically, the certificate is issued within three (3) business days of the education course, receipt of all required forms after completion, and/or notification of completion.
7. It is the policy of CCCS to not release any personal debtor/client information to any third-party regardless of the source or how it was obtained. However, as a condition of providing a personal financial management instruction course (bankruptcy education), CCCS could be required to disclose some debtor/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.
8. The EOUST is responsible for determining that CCCS has met all the requirements to provide personal financial management instructional courses. However, the EOUST's review is limited to only the providing of personal financial management instructional courses (including bankruptcy pre-discharge education) and, where applicable, our providing budget and credit counseling service (bankruptcy pre-filing counseling). As result, the EOUST has neither reviewed nor approved any other services provided by CCCS
9. A bankruptcy certificate will only be issued by CCCS after the successful completion of a personal financial management course (bankruptcy education) provided/presented by a CCCS educator. No certificates will be issued by CCCS for a personal financial management course provided/presented by another agency.

I/we have read and fully understand the information on pages 1 and 2 of this Disclosure Form for Personal Financial Management Instructional Course.

Filers name

Joint Filers Name (If applicable)

Filers Social Security Number

Joint Filers Social Security Number (if applicable)