



U.S. Department of Justice

Executive Office for United States Trustees

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October 4, 2019

VIA ELECTRONIC MAIL

Ms. Maura Taylor
Executive Director
Consumer Credit Counseling of Springfield, Missouri, Inc.
1515 S. Glenstone
Springfield, MO 65804
mtaylor@ccsmo.org

Re: Approval as a Nonprofit Budget and Credit Counseling Agency
Application No. 0619-CC-02016R; Agency No. 01450

Dear Ms. Taylor:

I am pleased to inform you that the United States Trustee has approved the application of the above-listed agency ("Agency") to provide budget and credit counseling services in the judicial districts, and for the methods of delivery, indicated on the attached Appendix. As a result of this approval, the Agency will remain on the list of approved nonprofit budget and credit counseling agencies located on the website of the United States Trustee Program, http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm, and may issue to clients the certificates of counseling required under 11 U.S.C. § 521(b).

This approval is for a one-year period beginning on October 4, 2019. The Agency's approval to provide credit counseling services expires one year from this date, on October 4, 2020. To be approved for an additional one-year term, the Agency must submit an appropriate application not fewer than 45 days before expiration of the one-year period; during the review of such a timely-filed application, this current approval will remain in effect. Failure to submit a timely application may result in expiration of the Agency's approval to provide credit counseling services. The Agency shall maintain appropriate records of expiration dates and application deadlines and is responsible for the timely filing of applications. As a courtesy, we may provide reminders of application deadlines. However, this does not alter the Agency's ultimate responsibility for filing in a timely manner.

Approval is subject to the following requirements:

- The Agency must obtain **advance approval from the Executive Office of the United States Trustee (“EOUST”)** before taking certain actions, including:
 - Cancellation or change in the amount of the surety bond or employee fidelity bond or insurance;
 - Engagement of an independent contractor to provide counseling service or have access to, possession of, or control over client funds;
 - Any increase in the fees, contributions, or payments received from clients for counseling services or a change in the Agency’s fee policy;
 - Expansion into additional federal judicial districts;
 - Changes to the method of delivery;
 - Any changes to the Agency’s counseling services.

- The Agency must **notify the EOUST immediately in writing** of the following:
 - Any failure to comply with any standard or requirement set forth in 11 U.S.C. § 111, or 28 C.F.R. Part 58;
 - Notification by the Internal Revenue Service or a state or local taxing authority that the Agency has been selected for audit or examination regarding its tax-exempt status, or for a compliance check;
 - Revocation or termination of the Agency’s tax-exempt status by any governmental unit or judicial officer;
 - Cessation of business by the Agency, any of its offices, or withdrawal from any judicial district where the Agency is approved;
 - Any investigation of, or administrative or judicial action against, the Agency by any governmental unit;
 - Termination or cancellation of any surety bond or fidelity insurance;
 - Any administrative or judicial action by any entity seeking recovery against the Agency’s surety bond or fidelity insurance;
 - Any action by a governmental unit or court to suspend or revoke the Agency’s articles of incorporation, any license held by the Agency, or any authorization necessary to do business;
 - Suspension, or action to suspend, the Agency’s accreditation, any withdrawal by the Agency of any application for accreditation, or denial of any application of the Agency for accreditation;
 - A change in the Agency’s nonprofit status under any applicable law;
 - Any change in the banks or financial institutions used by the Agency.

- The Agency has a **continuing duty to notify the EOUST** of any material change, as defined in 28 C.F.R. § 58.12(b)(27).

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- The EOUST may seek to review the Agency's operations and records, including records related to the issuance of certificates of counseling, at any time during the approval period or as a condition of approval of any subsequent application. The Agency shall cooperate with such reviews by allowing scheduled and unscheduled on-site visits, complaint investigations, or other reviews of the Agency's qualifications for approval.
- The EOUST may remove an approved agency from the list of approved nonprofit budget and credit counseling agencies in any judicial district at any time for violations of 11 U.S.C. § 111, 28 C.F.R. Part 58, or the terms and conditions contained in the application for approval.
- The Agency must timely submit the statistical information requested in Appendix E of the Application by the deadlines set forth on Appendix E (by January 31st and July 31st of each year).
- Approval is for the stated Agency only and is not transferable or assignable.

To issue certificates of counseling, the Agency must use only the EOUST's web-based Certificate Generating System ("CGS"), located at <https://ccdecert.ustp.usdoj.gov/ccdecert>. Access to the CGS requires the entry of the Agency ID, Login ID, and Password previously issued to the Agency. Please refer to the "Issuer and Manager Instruction Manual" and the "Agency Administrator Instruction Manual," located under the Help tab after you log into the CGS, for details concerning most CGS issues.

So that we may assist you better, please include the above-referenced application and agency numbers in any future communications.

Sincerely,

Juliet Drake
Deputy Assistant Director
Office of Oversight

APPENDIX: APPROVED JUDICIAL DISTRICTS AND METHODS OF DELIVERY

During the approval period, the Agency is authorized to provide nonprofit budget and credit counseling services to individuals in the following judicial districts and provide such individuals with a certificate of counseling required under 11 U.S.C. § 521(b).

In-Person

<input type="checkbox"/>	AK
<input type="checkbox"/>	AZ
<input checked="" type="checkbox"/>	AR-E
<input checked="" type="checkbox"/>	AR-W
<input type="checkbox"/>	CA-C
<input type="checkbox"/>	CA-E
<input type="checkbox"/>	CA-N
<input type="checkbox"/>	CA-S
<input type="checkbox"/>	CO
<input type="checkbox"/>	CT
<input type="checkbox"/>	DE
<input type="checkbox"/>	DC
<input type="checkbox"/>	FL-M
<input type="checkbox"/>	FL-N
<input type="checkbox"/>	FL-S
<input type="checkbox"/>	GA-M
<input type="checkbox"/>	GA-N
<input type="checkbox"/>	GA-S

Telephone

<input type="checkbox"/>	MI-E
<input type="checkbox"/>	MI-W
<input type="checkbox"/>	MN
<input type="checkbox"/>	MS-N
<input type="checkbox"/>	MS-S
<input checked="" type="checkbox"/>	MO-E
<input checked="" type="checkbox"/>	MO-W
<input type="checkbox"/>	MT
<input type="checkbox"/>	NE
<input type="checkbox"/>	NV
<input type="checkbox"/>	NH
<input type="checkbox"/>	NJ
<input type="checkbox"/>	NM
<input type="checkbox"/>	NY-E
<input type="checkbox"/>	NY-N
<input type="checkbox"/>	NY-S
<input type="checkbox"/>	NY-W
<input type="checkbox"/>	ND

Internet

<input type="checkbox"/>	OH-N
<input type="checkbox"/>	OH-S
<input checked="" type="checkbox"/>	OK-E
<input checked="" type="checkbox"/>	OK-N
<input checked="" type="checkbox"/>	OK-W
<input type="checkbox"/>	OR
<input type="checkbox"/>	PA-E
<input type="checkbox"/>	PA-M
<input type="checkbox"/>	PA-W
<input type="checkbox"/>	RI
<input type="checkbox"/>	SC
<input type="checkbox"/>	SD
<input checked="" type="checkbox"/>	TN-E
<input checked="" type="checkbox"/>	TN-M
<input checked="" type="checkbox"/>	TN-W
<input type="checkbox"/>	TX-E
<input type="checkbox"/>	TX-N
<input type="checkbox"/>	TX-S

<input type="checkbox"/>	TX-W
<input type="checkbox"/>	UT
<input type="checkbox"/>	VT
<input type="checkbox"/>	VA-E
<input type="checkbox"/>	VA-W
<input type="checkbox"/>	WA-E
<input type="checkbox"/>	WA-W
<input type="checkbox"/>	WV-N
<input type="checkbox"/>	WV-S
<input type="checkbox"/>	WI-E
<input type="checkbox"/>	WI-W
<input type="checkbox"/>	WY

<input type="checkbox"/>	GU
<input type="checkbox"/>	MP
<input type="checkbox"/>	PR
<input type="checkbox"/>	VI