

# Disclosure Form for Personal Financial Management Instructional Course

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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 issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's service.

## **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 in person or by phone is \$40 for individual filers and \$60 for joint filers, online filers will be charged \$30 for a single person or \$35 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 US Department of Health and Human Services (USDHHS) Poverty Guidelines are eligible for a waiver of the bankruptcy education course fee. Families/households with monthly income exceeding the 150% of the USDHHS 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.

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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.
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. CCCS is obligated to issue the certificate promptly after course completion. 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.**

\_\_\_\_\_  
Filer's name

\_\_\_\_\_  
Joint Filer's Name (If applicable)

\_\_\_\_\_  
Filer's Social Security Number

\_\_\_\_\_  
Joint Filer's Social Security Number  
(if applicable)

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## **Fee Waiver Policy (Effective January 12, 2023) (Updated for 2023 HHS Poverty Guidelines)**

Consumer Credit Counseling of Springfield, Missouri, Inc (CCCS) has established a policy governing the waiving of fees charged by CCCS for its services.

The Assistant Secretary for Planning and Evaluation in conjunction with the U.S. Department of Health and Human Services (HHS) have established poverty guidelines used for administrative purposes, such as determining eligibility for certain federal programs. CCCS is using these guidelines to establish the guidelines that CCCS will use in determining the eligibility of our clients for a waiver of fees for our services.

CCCS will be using 150% of poverty guidelines as established by HHS. The chart below contains figures that are 150% of the established guidelines.

Use the following guidelines when a client requests a waiver of fees for any of our services:

<b># Persons in Family</b>	<b>Poverty Guideline</b>	<b>150%</b>	<b>Monthly</b>
1	\$14,580.00	\$21,870.00	\$1,822.50
2	\$19,720.00	\$29,580.00	\$2,465.00
3	\$24,860.00	\$37,290.00	\$3,107.50
4	\$30,000.00	\$45,000.00	\$3,750.00
5	\$35,140.00	\$52,710.00	\$4,392.50
6	\$40,280.00	\$60,420.00	\$5,035.00
7	\$45,420.00	\$68,130.00	\$5,677.50
8	\$50,560.00	\$75,840.00	\$6,320.00
More than 8 in a family add \$5,140.00 for each additional person			