

**CONSUMER CREDIT COUNSELING SERVICE
OF NORTHERN IDAHO, INC.**

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 understanding of that provision. For simplification the singular is used even when the plural may apply.

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 counselor. All action plans not conducted by a certified consumer credit counselor will be reviewed by a certified consumer credit counselor. Our counselors are certified through the National Foundation of Certified Counselors (NFCC) organization.

I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process.

I understand that most of the agency funding comes 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 our agency. These contributions are usually calculated as a percentage of payments you make through your DMP – up to fifteen percent (15%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all your creditors regardless of whether they contribute to our agency.

I hold CCCS, its employees, agents and volunteers harmless from any claim, suit, action or demand of my creditors, myself or any other person resulting from advice or counseling. Nothing herein shall apply to actions or claims under the provisions of the United States bankruptcy Code, 11 U.S.C. s 101 et seq.

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 my financial concerns on my own.
- b. I maybe eligible to enroll in the CCCS Debt Management Plan. Our DMPs serve the dual role of helping you repay your debts and helping creditors to receive the money owed to them.
- c. My participation in a debt repayment program may change information which is already on my credit report. If my credit report reflects that I have paid creditors as agreed in the past, a Debt Management Plan could have a negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future. In addition, creditors may report that I am on a Debt Management Plan and are not paying as originally agreed although they have accepted the reduced payment.
- d. You should also be aware that debts to creditors you repay through the plan may be able to be discharged through bankruptcy. Counselors cannot provide legal advice.
- e. I will be referred to 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 some time in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's service.

No information will be provided to anyone nor will any contact be made concerning you or your debts unless you sign an authorization for us to do so. If you wish CCCS to confirm to creditors that you have come in the office or if you wish us to make calls for information, we will need to have the signed authorization to release information. You are not required to sign the release to receive counseling.

Applicant

Counselor

Applicant

Date

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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;
- To accountability by the agency in handling their finances to include corrections of errors made by the agency;
- To receive prompt and accurate information about our services and their account status.

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 1: Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.
- Step 2: If Step 1 is not possible or the issue is not resolved to your satisfaction, write or call the Executive Director of CCCS at 208-746-0127.
- Step 3: CCCS may request a meeting with you (phone or face-to-face) or seek more information from a staff person. The agency will respond within 15 days.
- Step 4: If your issue is still unresolved, you may appeal in writing directly to the Chairman of the Board of Directors. After additional fact finding, this individual will provide a concluding decision to you within 15 days.

Non-Discrimination Policy

Consumer Credit Counseling Service of Northern Idaho, Inc serves all members of the community. We do not engage in the practices of discrimination in the selection and participation of clients in our programs or services with respect to race, religion, color, gender, national origin or handicap.