

Disclosure Form for Bankruptcy Pre-Discharge Clients

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Family Foundations of Northeast Florida, Inc. (Family Foundations) is a 501 (c) 3 Not-For-Profit Corporation that has been serving Northeast Florida since 1956. Family Foundations is approved by the Executive Office of the United States Trustees (EOUST) to perform budget and credit counseling including required bankruptcy pre-discharge counseling.

MISSION STATEMENT:

“Family Foundations grows strong, money-wise families.”

Family Foundations 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, Family Foundations is required to make certain disclosures, as follows:

1. The cost to clients and potential clients for the bankruptcy pre-discharge counseling is as follows:

\$40 for each potential bankruptcy filer for **internet counseling** via our Bankruptcy online site;
\$50 for each potential bankruptcy filer for **face to face counseling**, and
\$55 for each potential bankruptcy filer for **telephonic counseling**.

There is no separate fee for the generation of the bankruptcy counseling certificate. Family Foundations will provide budget and credit counseling without regard to the client's ability to pay.

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 approved by the Manager, Financial Stability Programs. 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 will engage the services of 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 provider which may delay the timing of the counseling session. Family Foundations 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. All Family Foundations budget and credit counselors are Certified Financial 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. Family Foundations does not accept or pay referral fees for the referral of clients.

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6. 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.
7. It is the policy of Family Foundations 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, Family Foundations could be required to disclose some client information to the EOUST in connection with the EOUST's oversight of Family Foundations, 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 Executive Office of the United States Trustee is responsible for determining that Family Foundations 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-discharge 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 Family Foundations.
9. A bankruptcy certificate will only be issued by Family Foundations after the successful completion of a budget and credit counseling session performed by a Family Foundations credit counselor. No certificates will be issued by Family Foundations for a counseling session performed by another agency.
10. Family Foundations receives funding from a variety of sources, including United Way, local, state and federal governmental units, private foundations, private donations and creditors. A portion of Family Foundations' funding comes from voluntary contributions from creditors who participate in Debt Management Programs (DMP). Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of Family Foundations. These contributions are usually calculated as a percentage of payments that are made through a DMP. Should you decide to enter into a DMP, you will receive specific information on how the plan works and how the agency is funded.
11. 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.

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12. 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.

I/we have read and fully understand the information on pages 1 - 3 of this Disclosure Form for Bankruptcy Pre-discharge Clients.

Filers name

Filers Signature

Date

Joint Filers Name (If applicable)

Joint Filers Signature

Date

Updated 03/12/2018