

Program Disclosure Form Pre-Filing Bankruptcy Counseling

Family Foundations of Northeast Florida, Inc. (Family Foundations) has over 30 years of experience educating consumers and clients about money and credit. Our counselors have completed professional certification programs with the National Foundation for Credit Counseling (NFCC) and the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) are required to continue their education yearly to maintain this highly regarded certification. Our agency is a member of the NFCC, The Alliance for Strong Families and Communities, and has an A+ rating with the Better Business Bureau (BBB). The NFCC has high standards for quality credit counseling and financial education, and our agency complies with those standards. In addition, our agency is accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors human service organizations.

Before providing counseling, we disclose and you acknowledge and agree to the following:

1. **Fees** – To help cover the cost of providing this session, Family Foundations charges a \$50 fee for In-Person and Internet Counseling and \$55 fee for Phone Counseling. The organization does not charge a separate fee to issue the bankruptcy counseling certificate. Fees are payable by cash, check, money order, or debit/credit card.
2. **Fee Waivers and Discounts** – You will not be refused counseling if you demonstrate the inability to pay, due to income level and/or a hardship situation. A fee waiver will be based on whether your current household income is less than 150% of the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services.

To request a fee waiver, you must submit supporting income documentation to Family Foundations either in-person at 40 E. Adams St., Suite 120, Jacksonville, FL 32202; via email at info@familyfoundations.org; or by fax at (904) 398-6649. Upon receipt, Family Foundations will determine fee waiver eligibility based on the documentation provided. You will be notified within one business day.

3. **Internet Counseling - [Counseling in Motion](#)** is available as an online session. The online session will take a minimum of 60 minutes to complete. Counseling in Motion will require verification of the person taking this counseling session prior to its commencement and before completion of the counseling. After completing the online counseling session, you are required to complete a phone session with one of our certified counselors. The counselor will review with you the factors that caused your current conditions and help you develop a plan to respond to the financial problems without incurring negative amortization of debt.
4. **Interpretation Services** – Family Foundations provides free interpretation services, conducted by a third-party vendor, for non-English speaking clients and/or those with limited English-speaking proficiency. If you require interpretation services for this counseling session and previous arrangements have not been made, we recommend that this session be rescheduled and allow us time to arrange for an interpreter at a time that is convenient for

your schedule. You may also visit the [US Trustee site](#) to find another agency that offers your preferred language.

5. **Funding Sources** - Family Foundations receives funding in the form of grants and contracts from banks and other financial institutions that support financial counseling. In addition, funding is received from the United Way of Northeast Florida, Inc, local, state and federal governmental units, private foundations, and private donations. We do not pay or receive fees or other considerations for referrals of debtor students to our agency.

Family Foundations has entered into a Branch Agreement with Debt Management Credit Counseling Corp. (DMCC) for the purpose of providing Debt Management/Repayment Plans (DMP/DRP). Under this agreement, Family Foundations may receive fair share contributions from creditors participating in the program. If you choose to use a DMP/DRP, you may incur additional fees which would be explained to you should you be interested in this program.

6. **Counselor Qualifications** – An NFCC-certified, consumer credit counselor will be conducting this session. Our instructors have completed professional certification programs with the National Foundation for Credit Counseling (NFCC) and the NeighborWorks Center for Homeownership Education and Counseling (NCHCEC) and are required to continue their education yearly to maintain these highly regarded certifications. While he/she has expertise in helping with financial problems, he/she cannot provide you with legal advice. This session is designed to provide you with information and alternatives; it is not intended to take the place of a consultation with an attorney to explore your legal rights and options.
7. **Credit Report Impact** – Budget and Credit Counseling services do not produce a negative impact on a consumer's credit score. If you decide to enroll in a DMP/DRP, a notation may appear on your report that you are making payments through a third party and that the account is closed. That notation is noted at the discretion of the lender and your credit score is not negatively affected simply by enrolling in a DMP. Filing for Bankruptcy **does** negatively impact your credit report. The bankruptcy notation will remain on the report for a period of up to 10 years.
8. **Issuance of Certificates** - At the conclusion of *Counseling in Motion BK Edition*, you will be provided with a certificate that you will need should you decide to file for bankruptcy. In most cases, the certificate of completion will be issued immediately upon completing the counseling session but no later than 72 hours after completion.

For In-Person Counseling Sessions, the certificate will be provided to you at the conclusion of the session and/or mailed to your attorney. For Phone and Internet Counseling Sessions, the certificate will be available for pick up at Family Foundations' office located at 40 E. Adams St., Suite 120, Jacksonville, FL 32202 or it can be mailed, faxed, or emailed to you and/or your attorney at the conclusion of the session.

A bankruptcy certificate will only be issued after the successful completion of a budget and credit counseling session performed by a Family Foundations credit counselor. No certificates will be issued for a counseling session conducted by another agency. The certificate is valid for 180 days from the date and time the counseling is completed.

- 9. Alternative Solutions** - As one of your options, you have the opportunity to negotiate an alternative payment schedule with regard to each unsecured consumer debt. If you should decide to enter into a DMP, which our agency can provide through our Branch Agreement with DMCC, you will be provided with a separate agreement and disclosure forms. If you choose to use a DMP you may incur additional fees which will be explained to you should you be interested in this program.
- 10. Privacy Disclosure** – In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. For that reason, we may ask you to authorize us to access your credit history. Family Foundations is committed to ensuring the privacy of individuals and/or families who contact us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "personal financial information", such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will not be provided to creditors or others without your express authorization.

We may disclose your information to the U.S. Trustee in connection with its oversight of our service, or during the investigation of complaints, during on-site visits, or during quality service reviews. In all other situations, your information may be released to appropriate individuals or agencies **ONLY UPON YOUR WRITTEN REQUEST** or when our staff has been served by a valid subpoena. The U.S. Trustee has reviewed only our credit counseling services and personal financial management instructional course. The United States Trustee has neither reviewed nor approved any other service we provide.

We may use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances.

- 11. Non-Discrimination Disclosure** - Family Foundations does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations, including in the provision of services. We are committed to providing an inclusive and welcoming environment for our clients.
- 12. Grievance Procedures** - If you are dissatisfied with the service provided by our agency, you may contact the Financial Wellness Manager and/or the Finance & Administration Manager and file a grievance.

If at any time you need to speak with one of our certified counselors please call (904) 396-4846 or email your question to info@familyfoundations.org.

(Signature required on following page)

I/We acknowledge receipt of a copy of this Disclosure Form and affirm that I/We have read and agree to the above listed terms, conditions and counseling fees.

Client Name

Client Signature

Date

Spouse's Name (If applicable)

Spouse's Signature

Date