



Program Disclosure Form Pre-Discharge Debtor Education

Family Foundations of Northeast Florida, Inc. (Family Foundations) is a non-profit agency organized and operating in accordance with Section 501(c)(3) of the Internal Revenue Code. The organization has over 30 years of experience educating consumers and clients about money and credit. 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 debtor education, we disclose and you acknowledge and agree to the following:

1. **Fees** – To help cover the cost of providing this education, 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 post-bankruptcy education certificate. Fees are payable by cash, check, money order, or debit/credit card.
2. **Fee Waivers and Discounts** – You will not be refused instruction if you demonstrate the inability to pay, due to income level and/or 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. **Interpretation Services** – Family Foundations provides free interpretation services, provided by a third-party interpreting service, 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 you register for a future session, if time permits, 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.
4. **Instructor Qualifications** – An NFCC-certified, instructor 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 (NCHEC) and are required to continue their education yearly to maintain these highly regarded certifications.

5. **Funding Sources** - Family Foundations receives funding in the form of grants and contracts from banks and other financial institutions that support financial counseling and education. In addition, funding is received from the United Way of Northeast Florida, Inc, local, state and federal governmental units, private foundations, and private donations. Family Foundations does not pay or receive fees or other considerations for referrals of debtor students to our agency.
6. **Issuance of Certificates** - Upon completion of *Money in Motion*, Family Foundations will provide you a Certificate of Completion for the course. In most cases, the certificate will be issued immediately upon completing the session, but no later than 72 hours after completion. Certificates will only be issued if you complete the entire course. You will need to provide us with your bankruptcy case number for this certificate.

For In-Person Instruction, the certificate will be provided to you at the conclusion of the session. For Phone and Internet Instruction, 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 at the conclusion of the session.

7. **Privacy Disclosure** - In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. 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" 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.

8. **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.

- 9. 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 instructors please call (904) 396-4846 or email your question to info@familyfoundations.org.

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 fees.

Client Name

Client Signature

Date

Spouse's Name (If applicable)

Spouse's Signature

Date