



Pre-Filing Bankruptcy Disclosure Form

Welcome! We understand that you are experiencing financial problems and that you may be considering filing for bankruptcy. As you know you are required to receive counseling prior to filing.

Consumer Credit Counseling Services of Northwest Indiana has over thirty years of experience in helping people who are experiencing financial problems. Our role is not to judge but to provide you with the necessary tools to help you make an informed decision based on your options as to how you can become financially stable again. Specifically, we will complete a budget analysis that will examine your current financial situation. Discuss the factors that may be the cause of your financial problems including, while not being exclusive of money management and credit counseling, explore your options for developing a reasonable plan for dealing with these problems, and the impact that each option could possibly have on your credit rating. We will also consider alternatives to bankruptcy to resolve your problems. It is our intent of this session to provide you with information so that YOU may choose the option that you believe is best suited to your situation. At the conclusion of the counseling session you will be issued the certificate that is required should you decide to file for bankruptcy. The certificate is **VALID FOR 180 DAYS FROM THE DATE COUNSELING IS COMPLETED.**

Consumer Credit Counseling Services of Northwest Indiana is a member of the National Foundation for Credit Counseling (NFCC). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, this Agency is accredited by the Council on Accreditation (COA), an independent third party organization that reviews and monitors entities that provide social services. We are a not-for-profit Agency that is organized and operated in accordance with Section 501 (c) (3) of the Internal Revenue Code.

The Credit Counselor that is conducting or supervising the Counseling Session has been trained and certified in accordance with the NFCC standards, while she/he has a high level of expertise in helping with financial problems, he/she CANNOT provide you with legal advice. The Counseling Session is designed to provide you with information and alternatives. It is not intended to take the place of a place of a consultation with an attorney to explore your legal rights and options.

In order to assist you, it is essential that you provide the Counselor with information that is as accurate and completed as possible. For that reason, we may ask you to authorize us to access to your credit history. Rest assured that the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include while not being limited to: sources of income, earnings, assets, debts, credit accounts, and employment data. We will not disclose any information that you provide either orally or in writing to anyone, without prior written permission from you or as required by law, such as in response to a subpoena. We may compile data and aggregate information that you provide to the Agency, however, this information will not be disclosed in any manner that would personally identify you. This Agency will not disclose or provide any information about this session to a credit reporting agency. If you should decide to enter into a Debt Management Plan (DMP) you will be provided with separate agreement and disclosure forms. The Debt Management Plan option will be explained during the counseling session. Entering into a Debt Management Plan is not a requirement or a part of this Counseling Session.

To help to cover the cost of providing counseling Consumer Credit Counseling Services of Northwest Indiana, Inc. charges a fee of **\$50.00 payable by either cashier check, certified check or money order** made payable to Consumer Credit Counseling Services of Northwest Indiana, Inc. There may be circumstances that may warrant a waiver or partial waiver of this fee based on your ability to pay. Please discuss with the Counselor the criteria for waiver of fees. The Counseling Certificate will not be withheld because of your inability to pay the fee.

Consumer Credit Counseling Services of Northwest Indiana, Inc. receives funding grants from entities that support financial counseling. A significant portion of the funding for this Agency comes from creditors who participate in the Debt Management Plans. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of this Agency. These contributions are usually calculated as a percentage of payments that are made through a Debt Management Plan. Should you decide to enter into a Debt Management Plan you will receive specific information as to how the plan works, your responsibilities, expected out come and how the Agency and the program is funded.

I have read and understand the disclosures made in this document

Signature: _____ Date: _____

Printed Name: _____

Signature: _____ Date: _____

Printed Name: _____

Criteria for Waiver of Fees for Pre-Filing Bankruptcy Counseling

The amount of money that the client has and the value of other resources such as saving and checking accounts, stocks, bonds and credit union accounts are counted in the determination of fee waiver eligibility. Whether motor vehicles are counted depends on their use. The value of the home where the client lives does not count towards the resource limits. A total countable resource value of more than \$2,000.00 monthly makes the client ineligible for a waiver of fees unless someone in the household is elderly (at least 60 years old) or disabled. If someone is disabled or elderly in the household the resource limit is \$3,000.00 per month.

Persons eligible for a waiver of fees include those who are:

- 60 years old or older and meet income guidelines
- Receive supplemental security income (SSI)
- Receive certain veteran's disability or compensation benefits
- Receive Blindness benefits
- Receive a Railroad Retirement disability annuity and who are eligible for Medicare
- Receiving Medicare for the aged, blind, or disabled.
- Persons whose medical care costs more than one half (1/2) of their total monthly income
- Elderly or disabled persons whose out of pocket medical care costs is more than one half (1/2) of their total monthly income.
- Have been unemployed for six (6) or more months.
- Employed but have worked less than 100 hours per month for a period of three months.

Partial waivers will be granted to persons who:

- Students not living with a parent or custodial guardian enrolled in school or a training program full time.
- Persons receiving Temporary Assistance for Needy Families (TANF)