



Community Credit counseling Specialists, Inc.

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Toledo, Ohio 43614 419-865-2333 Toll-free: 888-662-3313

Website: www.creditcounsel.org

Disclosure Form for Pre-Discharge Bankruptcy Debtor Education Clients

We at Community Credit Counseling Specialists (CCC) thank you for choosing us to provide your pre-discharge debtor education course. We appreciate your business and will provide you with the best services possible.

Since 1982, we've been developing and providing financial education programs for our clients and communities, focusing on effective budgeting skills, financial literacy, spending behaviors, credit building, and debt elimination and prevention. Thousands of clients, school students (elementary through college), nonprofit clients and members of the general public have gone through our classes, benefiting from helpful and motivational information and suggestions.

As a non-profit agency, CCC is organized and operates in accordance with Section 501(c)(3) of the Internal Revenue Service code. Our financial educators are all credit counselors certified by the National Institute for Financial Counseling Education with at least 12 years of experience in the credit counseling field.

CCC was approved* in 2009 to offer debtor education courses to individuals needing a bankruptcy certificate. Our agency is approved* to provide **Internet, Classroom and Telephone Courses** to clients who filed for bankruptcy in the states of Ohio, Michigan and Florida. In-person classes are scheduled once per month in the following locations: Toledo, Ohio. You must register in advance.

To help cover the cost of providing this session to you, our agency requests a fee of **\$40 per session (individual or married couple), for both the Internet and Classroom Course, and \$50 per session (individual or joint) for the Telephone Course**, which may be paid by debit card, money order or ACH (Automated Clearing House also know as direct checking or savings account debit). This service is available at reduced cost, under the following circumstances: 1) If the debtor student's bankruptcy attorney provided their services pro bono, 2) the majority of income is from disability, or (3) the family income is no more the 150% of the federal poverty level**. Upon completion of this course, CCC will provide a Certificate of Debtor Education to the debtor student within one working day after successful completion of the course.

CCC also receives voluntary funding, generally in the form of grants, from organizations and businesses, including banks, creditors, and foundations, that support financial literacy programs, as well as from Debt Repayment Program (DRP) clients in the form of one-time administrative enrollment and monthly administrative fees. The agency also receives funding in the form of voluntary contributions from creditors who participate in DRPs. CCC does not pay or receive fees or other considerations for referrals to our services.

**The Executive Office of the U.S. Trustee has approved COMMUNITY CREDIT COUNSELING SPECIALISTS to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.*

*** A copy of the 2010 Federal Poverty Levels Guidelines is available on our website: www.creditcounsel.org, under Forms.*

I have read and understand the disclosures made above. The following information is **REQUIRED**:

Client #1 Printed Name	Client #2 Printed Name (if filing jointly)	Date
Client #1 Signature	Client #2 Signature	Date
Mailing Address	City & State	Phone:
Bankruptcy Case#	Email Address	

City and State where bankruptcy was filed