



CONSUMER CREDIT COUNSELING SERVICE

*Of West Georgia / East Alabama,
A program of The Family Center of Columbus, Inc.*

Welcome! We understand that you are here because you are currently in bankruptcy proceedings and are required to complete a **Personal Financial Management Instructional Course** before the bankruptcy can be discharged.

This agency has over twenty years of experience helping people with financial problems. Our role is not to be judgmental, but to provide assistance. At the conclusion of this course, you will be provided with a certificate that you will need to prove you have taken the required education.

This agency 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 non-profit agency. We are organized and operate in accordance with Section 501(c)(3) of the Internal Revenue Code.

The consumer credit counselor conducting the education course has been trained and certified in accordance with the NFCC standards, and while he/she has expertise in helping those with financial problems, he/she cannot provide you with legal advice. This course is designed to help improve your personal financial management skills so that you may make better money decisions in the future. It is not intended to take the place of a consultation with an attorney regarding any bankruptcy proceedings, your legal rights and options. Once you have completed the course, we will provide you with a certificate of course completion.

To help cover the cost of providing this session to you, this agency charges fees based on your ability to pay utilizing a sliding fee scale, your gross income compared to federal poverty guidelines, and the number of persons in your household. The maximum fee an individual can be charged is \$50. In certain circumstances, you may be able to have this fee waived, as services may be provided without regard to your ability to pay.

A separate schedule of course dates, times, and locations will be provided to you prior to enrollment.

This agency receives funding in the form of grants from private foundations, state and federal governmental units, the United Way, and credit grantors. We do not pay or receive fees or other considerations for the referral of debtor students to or by this organization.

I have read and understand the disclosures made above.

Signature: _____

Printed Name: _____ **Date:** _____