

Consumer Credit Counseling Service, Inc.

Operations Office:
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Branch Office:
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Wichita, Kansas 67211
(316) 265-2000

Plans That Work.... People Who Care
www.kseccs.org

STATEMENT OF COUNSELING SERVICES

Please read the following statements carefully so that you will understand the procedures for the counseling session. Initial the line next to each statement to indicate understanding of that provision. For simplification, the singular is used even when the plural may apply.

- _____ I understand the agency will provide a confidential comprehensive personal money management interview for a fee of \$25.
- _____ I understand that the interview will be conducted by a certified consumer credit counselor or qualified professional counselor. All action plans, not conducted by a certified consumer credit counselor, will be reviewed by a certified consumer credit counselor.
- _____ I understand that in the event we are dissatisfied, I can utilize the Complaint Resolution Process.
- _____ I understand that most of the agency funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments you make through your DMP – up to fifteen percent (15%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all your creditors regardless of whether they contribute to our agency.

_____ **I will be given a written assessment outlining a suggested client action plan which will be based on the following options:**

- I will handle any financial concerns on my own.
- I may choose to enroll in the agency's debt management plan. Our DMP's serve the dual role of helping you repay your debts and helping creditors to receive the money owed to them. ***Once money is deposited with our service, it becomes the property of your creditors.*** If I choose to enroll in a DMP, I agree not to open any new credit accounts or incur any additional debt.

While the agency may obtain a credit report and/or inform any credit reporting agency of my participation in the repayment plan, the agency has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a debt management plan may affect my credit rating negatively. In the event that the counselor suggests a debt management plan, I will receive complete details of the operations, requirements, responsibilities, and DMP fees.

- A counselor may answer questions about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstance. I will inform the agency of the decision if I file bankruptcy.
- I will be referred to the other services of the organization or another agency or agencies as appropriate that may be able to assist with particular problems that have been identified.

_____ At sometime in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's services.

(Applicant) _____

(Counselor) _____

(Applicant) _____

(Date) _____

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NON-PROFIT
COMMUNITY
SERVICE



ACCREDITED
COUNCIL ON
ACCREDITATION
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HUD-Certified
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