



HOUSING & CREDIT COUNSELING, INC.

Counseling Worksheet

PERSONAL INFORMATION

| | | | | |
|--------------------|-------|---------------|------------|------------------------|
| Last Name | First | Middle/Maiden | Birth Date | Social Security Number |
| Address No./Street | City | State | Zip Code | Residence Telephone |

E-Mail Address _____

Status: Single Married Divorced Widowed Separated Other

| | | | | |
|-------------|-------|---------------|------------|------------------------|
| Spouse Name | First | Middle/Maiden | Birth Date | Social Security Number |
|-------------|-------|---------------|------------|------------------------|

COMPOSITION OF HOUSEHOLD (IN ADDITION TO NAMES ABOVE) Total Number _____

| Name | Age | Name | Age | Name | Age |
|-------|-------|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |

INCOME PER MONTH

1) Name:

| | | | | | |
|------------------------|----------------------------|------------------|------|---|---------------------------------------|
| Gross Pay (Monthly) | Take Home Pay (Monthly) | Payroll Deduct | Paid | Employer: _____ Position/Rank: _____ Telephone: _____ How long employed: _____ | |
| | | Ins. \$ _____ | | | <input type="checkbox"/> Weekly |
| | | Loans \$ _____ | | | <input type="checkbox"/> Biweekly |
| | | Savings \$ _____ | | | <input type="checkbox"/> Semi-Monthly |
| | | Other \$ _____ | | | <input type="checkbox"/> Monthly |

2) Name:

| | | | | | |
|------------------------|----------------------------|------------------|------|---|---------------------------------------|
| Gross Pay (Monthly) | Take Home Pay (Monthly) | Payroll Deduct | Paid | Employer: _____ Position/Rank: _____ Telephone: _____ How long employed: _____ | |
| | | Ins. \$ _____ | | | <input type="checkbox"/> Weekly |
| | | Loans \$ _____ | | | <input type="checkbox"/> Biweekly |
| | | Savings \$ _____ | | | <input type="checkbox"/> Semi-Monthly |
| | | Other \$ _____ | | | <input type="checkbox"/> Monthly |

3) Other Employment – Name:

| | | | | | |
|------------------------|----------------------------|------------------|------|---|---------------------------------------|
| Gross Pay (Monthly) | Take Home Pay (Monthly) | Payroll Deduct | Paid | Employer: _____ Position/Rank: _____ Telephone: _____ How long employed: _____ | |
| | | Ins. \$ _____ | | | <input type="checkbox"/> Weekly |
| | | Loans \$ _____ | | | <input type="checkbox"/> Biweekly |
| | | Savings \$ _____ | | | <input type="checkbox"/> Semi-Monthly |
| | | Other \$ _____ | | | <input type="checkbox"/> Monthly |

4) Other Sources of Income – Name:

| | | | | |
|---------------------|----------|---------------------|----------|---|
| Child Support | \$ _____ | Disability Comp | \$ _____ | Total Household Income <div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto; text-align: center;">\$</div> |
| Alimony | \$ _____ | Scholarships/Grants | \$ _____ | |
| Soc. Sec/Pension | \$ _____ | Rentals/Boarders | \$ _____ | |
| Welfare/Food Stamps | \$ _____ | Allotment | \$ _____ | |
| Unemployment | \$ _____ | National Guard | \$ _____ | |
| | | | | |

| COUNSELOR USE ONLY | | |
|--------------------|-------|-----|
| Date | HC | Y/N |
| Counselor | R | |
| Client # | | |
| HUD | Y/N | |
| Case Status | CAUSE | |

Referred By: _____

| | | | |
|---------------------|-------|----------|-------|
| Life Insurance? | _____ | Value \$ | _____ |
| Retirement/Savings? | _____ | Value \$ | _____ |
| Ever Bankrupt? | _____ | Year | _____ |
| To HCCI Before? | _____ | Year | _____ |

HOUSEHOLD EXPENSE SHEET

INSTRUCTIONS: Fill in your estimated monthly expenses in the first column.

| MONTHLY EXPENSES | MONTHLY AMOUNT | AMOUNT BEHIND | |
|---|----------------|---------------|--|
| HOUSING | | | |
| Rent | | | |
| First Mortgage | | | |
| Second Mortgage | | | |
| Association Dues | | | |
| Property Taxes | | | |
| Lot Rent | | | |
| AUTOMOBILE | | | |
| Gasoline | | | |
| Maintenance - Oil/Lube/Tires | | | |
| Auto Tags/Inspection | | | |
| FOOD | | | |
| Groceries | | | |
| Meals Out | | | |
| School Lunches | | | |
| Food/Snacks at Work | | | |
| UTILITIES | | | |
| Electric/Gas/Oil/Propane | | | |
| Water/Sewer/Garbage | | | |
| Telephone/Cell Phone/Beeper | | | |
| Cable TV/Internet | | | |
| CLOTHING | | | |
| INSURANCE | | | |
| Automobile | | | |
| Medical | | | |
| Life | | | |
| Renters/Homeowners | | | |
| HEALTHCARE | | | |
| Drugs/Medication | | | |
| Office Visits/Deductible | | | |
| Dental | | | |
| Optical | | | |
| CHILDCARE | | | |
| Daycare/Babysitter | | | |
| Allowances/Kid's Stuff | | | |
| Diapers/Formula/Baby Supplies | | | |
| Child Support | | | |
| INSTALLMENTS | | | |
| Car Payment #1 | | | |
| Car Payment #2 | | | |
| Student Loans | | | |
| Tax Installments - State/Federal | | | |
| Other | | | |
| CHARITABLE DONATIONS | | | |
| Church/Charities | | | |
| EDUCATION | | | |
| School - Tuition/Supplies | | | |
| LEISURE | | | |
| Books/Newspapers/Magazines | | | |
| Movies/Sporting Events/Entertainment | | | |
| Gifts/Parties/Holidays/Cards | | | |
| Vacations/Travel | | | |
| Alcohol | | | |
| Cigarettes/Tobacco | | | |
| Hobbies/Clubs | | | |
| Lottery/Casinos/Bingo | | | |
| MISCELLANEOUS | | | |
| Work Tools/Clothes/Occupational Dues | | | |
| Home Maintenance | | | |
| Dry Cleaning/Laundry | | | |
| Home Cleaning Supplies | | | |
| Bus Fares/Ride Shares/Parking | | | |
| Personal Care - Shampoo/Toothpaste/Haircuts | | | |
| Bank Service Charges/Postage | | | |
| Pet Care/Vet/Food/Medications | | | |
| Lawn/Pool Maintenance/Home Security | | | |
| Savings/Reserve | | | |
| TOTAL | | | |

HOUSING INFORMATION:

Rent Family
 Own/Buying Other

 House Mobile Home
 Townhouse Apt.
 Room Duplex
 Are You Current?
 Yes No
 Months Behind: _____
 Amount Behind: _____

HOME LOAN INFORMATION:

Conventional FHA
 VA Other _____
 Value of Home _____
 Mortgage Bal. _____
 Interest Rate _____

 Mortgage Paid to (v) _____
 2nd Mortgage Paid to (v) _____
 2nd Mortgage Bal. _____

VEHICLE INFORMATION:

(1) Year _____ Make _____
 Payment _____
 Mileage _____
 Balance _____
 Condition: Good Fair Poor

 (2) Year _____ Make _____
 Payment _____
 Mileage _____
 Balance _____
 Condition: Good Fair Poor

Additional Vehicles:

OTHER ASSETS:

Snowmobile RV
 Tractor Boat
 ATV Motorcycle
 Other

TOTAL EXPENSES AFTER BUDGETING

Client Bill of Rights and Responsibilities

Clients have the right to receive:

- sufficient information to make an informed choice about using HCCI and its services;
- office hours that services are available
- a schedule of applicable counseling fees prior to services;
- reasonable accommodations upon request;
- privacy, confidentiality, and transparency;
- prompt counseling and educational services; and
- treatment that fosters dignity and respect.

Clients are also assured the right to:

- actively participate in the comprehensive assessment of their personal financial situation including an appropriate action plan;
- request an in-house review of their service records;
- express dissatisfaction through a Complaint Resolution Process without interference or retaliation;
- discontinue their relationship with HCCI at any time; and
- ask questions and have concerns addressed.

Complaint Resolution Process

HCCI is committed to providing you with high quality professional services. However, if you are not satisfied with the services provided or if you want to make a complaint, please follow these guidelines.

1. Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.
2. If step one is not possible or the issue is not resolved to your satisfaction, write or call the Communications Manager at 785-234-0217.
3. HCCI may request a meeting with you (phone or in-person) or seek more information from a staff person. HCCI will respond within two days.
4. If your issue is still unresolved, you may appeal directly to the Executive Director. After additional fact finding, this individual will provide a concluding decision to you.

Non-Discrimination Policy

HCCI shall not discriminate on the basis of race, religion, color, gender, national origin, disability or sexual orientation.

Housing and Credit Counseling, Inc.
Adopted 6/03, 1/26/10, 11/19/13, Re-approved 5/24/16



Housing and Credit Counseling, Inc. Privacy Notice

| FACTS | WHAT DOES HCCI DO WITH YOUR PERSONAL INFORMATION? |
|-------|---|
| Why? | <p>Housing and Credit Counseling, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. Federal law gives consumers the right to limit some but not all information shared with HCCI. 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 be provided to creditors and possibly others with your specific authorization.</p> <p>We may also use aggregated case file information for evaluating our services designing future programs. Your anonymity will be maintained using your client number or by using aggregate data in all circumstances.</p> <p>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.</p> |
| What? | <p>The type of information collected and shared depends on the services that you seek from HCCI.</p> <p>We collect nonpublic personal information about from the following sources:</p> <ul style="list-style-type: none"> • Information we received from you on our applications or other forms you provide; and • Information about your transactions with us, your creditors, or others. <p>We may disclose the following kinds of nonpublic personal information about you during annual audits from State and Federal agencies:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms, such as your name, address, employment information, social security number, assets, and income and expense information; and • Information about your transactions with us, your creditors, or others, such as your account balance, asset and liability information, including mortgage information, credit history and credit scores, payment history, parties to transactions and credit card usage. <p>When you are no longer our client, we continue to share your information as described in this notice.</p> |
| How? | <p>All financial organizations need to share customers’ personal information to provide the services requested by their clients. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons HCCI chooses to share; and whether you can limit this sharing.</p> <p>The following detail circumstances under which we will release your information to a third party:</p> <ul style="list-style-type: none"> • We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. • We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way. • We may disclose some or all the information that we collect, as described below, to creditors, or third parties that you have authorized who need this information for us to assist you after a counseling session. • We may disclose all the information that we collect, as described below, to creditors and related financial institutions who need this information to put you on a debt management program (DMP). • We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. |

| Reasons we can share your personal information | Does HCCI Share? | Can you limit this sharing? |
|--|------------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or obtain grant funding from the Department of Housing and Urban Development (HUD), NeighborWorks, and the National Foundation for Credit Counseling (NFCC) | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | Yes |
| For joint marketing with other financial companies – organizations that help consumers with financial problems, such as the National Foundation for Credit Counseling (NFCC) | Yes | Yes |

| | | |
|---|-----|-----|
| For our affiliates' everyday business purposes – information about your accounts and finances | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For our non-affiliates to market to you | No | N/A |

| | |
|--|---|
| What we do | |
| How does HCCI protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. Additionally, HCCI only allows employees, authorized service providers and other parties as required or permitted by law to access your information. |
| How does HCCI collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • seek services for budget and debt counseling, bankruptcy counseling, housing counseling services or contact us for other information • give us your income, account balances, employment information, or contact information; • seek advice about your debt, including your mortgage • request assistance with a lender's loan modification process • provide information on our website <p>We also collect your personal information from others, such as affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>HCCI needs this information and the ability to share it so that we can provide the service you have requested.</p> <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes • affiliates from using your information to market to you • sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What if I hold an account jointly with someone else? | Your choice will apply to all the information on your joint account. |

| | |
|--------------------|--|
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. |
| Non- affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non- affiliates we share with can include your financial service providers or creditors; and the administrators, intermediaries, or other entities that fund and manage grants. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |

| | |
|-------------------------------|---|
| Questions and how to opt out? | Call toll free 1-800-383-0217 or email your request to hcci@hcci-ks.org . If you are a new customer, we can begin sharing your information following this notice. When you are no longer our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. |
|-------------------------------|---|

Release: I hereby authorize Housing and Credit Counseling, Inc. to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session.

I further **RELEASE** and authorize all my creditors to provide non-public information about me to Housing and Credit Counseling, Inc.

Signature

Date

Signature

Date

Adopted 12/2005
Re-approved 1/22/10, 1/19/13,
Rev. 2/23/15, 5/22/18