



HOUSING AND CREDIT COUNSELING, INC.

Phone 800-383-0217

Email: housingandcredit@housingandcredit.org

Website: www.housingandcredit.org

Serving Kansas since 1972

Federal Tax ID #: 48-0822466
NFCC Member #: 26005
License # CSO.0000003

**Debtor Education
Disclosure**

Welcome! We understand that you are here because you have filed for bankruptcy and are required to attend a 2-hour class before your bankruptcy can be discharged. Your fee for this session is \$50 (single or couple). Fees need to be paid directly by all participants unless documentation can be presented that the fee has been included in and will be paid through a Chapter 13. This course is offered to students without regard to ability to pay. Debtor Education students for their family size, who have an annual gross income below 150% of current Federal Poverty Guidelines, are presumed to be entitled to a fee waiver. HCCI will initiate the required education session in the same manner whether a fee is paid or not. If HCCI can demonstrate that you have the ability to pay (based on income information submitted), HCCI may charge a reduced fee of \$25 this is called a "rebuttable presumption".

When non-English speaking person indicates to HCCI staff they need interpretative services or need additional resources for interpretation beyond the resources that may be provided by family, friends or community agencies, HCCI will engage appropriate services from an approved list of agencies and individuals.

Housing and Credit Counseling, Inc. has over 45 years of experience of helping people with their personal financial situation. Your instructor _____ has _____ years of experience in the field of financial literacy

education and _____ years of experience with our agency. Our role is not to be judgmental, but to provide assistance.

Our agency is approved to issue a personal financial management certificate only upon completion of the course by the debtor in compliance with the Bankruptcy Code. Our agency will issue the certificate within 3 business days upon completion of the course to the debtor. Approval does not endorse or assure the quality of a Provider's services. Housing and Credit Counseling, Inc. (HCCI) is a nonprofit, HUD-approved, comprehensive housing counseling agency. As a member of the National Foundation for Credit Counseling (NFCC) serving Kansas since 1985, our agency complies with NFCC's high standards for quality rental counseling, pre-purchase counseling, credit counseling and education. This agency is accredited by the Council on Accreditation (COA), an independent third party organization that reviews and monitors parties that provide social services. We are a non-profit agency in accordance with Section 501(c) 3 of the Internal Revenue Code.

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws. As a program participant, you are not obligated to use the products and services of HCCI or our industry partners.

HCCI prohibits payment or receipt of referral fees for all services. Debtor Education certificates of completion are obligated be issued promptly within one to three business days; only after the course is completed. Upon request, a copy of the certificate can be sent to your bankruptcy attorney. Completion of the course evaluation form is encouraged in order to evaluate and improve our services.

HCCI might disclose your information to the United States Trustee and HUD in connection with their oversight, or during the investigation of complaints, during on-site visits, or during quality of service reviews. The United States Trustee has only reviewed HCCI's bankruptcy credit counseling and instructional course, therefore, has not reviewed or approved any other services provided by HCCI.

I have read and understand the disclosures made above.

Printed Name: _____

Signature: _____

Date: _____

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?	We collect your personal information, for example, when you: <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 We also collect your personal information from others, such as affiliates or other companies.
Why can't I limit all sharing?	HCCI needs this information and the ability to share it so that we can provide the service you have requested. Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing.
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	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <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.
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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