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Bankruptcy Pre-Discharge Education Course Disclosure

For bankruptcy, you are now required to complete a Bankruptcy Pre-Discharge Education Course. We are here to help you fulfill that requirement. Credit Counseling Center (CCC) has over 26 years of experience helping people with financial problems. Our agency is accredited by the Council on Accreditation, an independent, third-party organization that reviews and monitors organizations working in the social service field. We are a not-for-profit agency, organized to operate as a provider of educational services in accordance with Section 501(c)(3) of the IRS code. The consumer credit counselor conducting or supervising your session has been trained and certified according to The National Association of Certified Credit Counselors. While the counselor has been trained to help those with financial problems, s/he is not a lawyer, and cannot provide you with legal advice. We do not provide bilingual services or interpreter assistance to any limited English proficient clients. To find an organization that provides these services please go to the US Trustee site at:

List of approved providers of Personal Financial Management Instructional Courses

http://www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm

The course begins with a pre-test followed by eight chapters of materials. At the end of each chapter, you must complete a short quiz. An audio file is also available through the Money in Motion website to allow participants to listen to the materials. You will only receive this certificate if you complete the program, and we are obligated to provide you with a certificate promptly.

We will not disclose any such information that you provide verbally or in writing to anyone, except as authorized by you in writing, or as required by law, such as in response to a subpoena or to the United States Trustee in their oversight of this agency or during the investigation of complaints, during on-site visits or during quality service reviews.

This agency has a policy of prohibiting it from paying or receiving referral fees for the referral of clients. No fees are either paid or received by our agency for the referral of a client to an attorney or any bankruptcy alternative agency. The United State Trustee has reviewed only our credit counseling and personal financial management instructional course pursuant to 11 U.S.C. 111(d) and the US Trustees has neither reviewed or approved any other services we provide to clients.

There is a fee of \$39 per session for this service. We can take payment in cash, cashier's check/money order, personal check, or online payment. A waived fee is based on 150% of poverty guidelines provided and updated periodically by the US Department of Health and Human Services. If you think you qualify for a fee waiver, please contact contact@creditcounselingcenter.org or call 215-348-8003. CCC will provide services without regard to a client's ability to pay ([click here for fee waiver policy](#)). In addition to the client fees, CCC also receives funding in the form of grants from HUD and certain financial institutions. We are required to verify that the person who completed the debtor education course is the person in whose name the certificate is issued. In other words, no "stand-ins" for debtor education course.

By submitting this document, you are acknowledging that you have read and understood the disclosures made above. Submitting this document also serves as an affidavit, certifying that the information you provide is accurate, complete, and made in good faith. Your submission of this document will also certify that the person(s) participating in the counseling session is the person whose name will appear on the certificate to be issued.