



2715 Murdoch Avenue Suite B4  
Parkersburg, WV 26101  
304-485-3141

## **WELCOME DISCLOSURE for Bankruptcy Counseling**

We understand that you are here because you are experiencing financial problems, and that you may be considering filing for bankruptcy and are required to receive “counseling” before you may file. Please be aware that filing for bankruptcy will affect your credit report and credit rating.

This agency has over 30 years of experience in helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. We will provide you with information about bankruptcy, including its process and possible consequences. We will also consider alternatives to bankruptcy to resolve your problems. It is our view that the purpose of this session is to provide you with information so that YOU may choose the option that you think is best.

At the conclusion of this session, you will be provided with a certificate that you will need should you decide to file for bankruptcy. The certificates are valid for up to 180 days after the counseling session is completed.

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 or supervising this session 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. In fact, this session is designed to provide you with information and alternative; it is not intended to take the place of a consultation with an attorney where you can explore your legal rights and options.

In order to assist you it is essential that you provide us with information that is as accurate and complete as possible. For that reason, we may ask you to authorize us to access your credit history. Rest assured that the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include, but is not limited to, income, debts, credit accounts, earning, assets, and employment data. We will not disclose any such information that you provide orally or in writing to anyone, except and authorized by you in writing or as required by law, such as in response to a subpoena. We compile data and aggregate information that you give us, but this





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information will not be disclosed in any manner that would personally identify you. This agency will not disclose or provide any information about this session to a credit reporting agency. If you should decide to enter into a Debt Management Plan (“DMP”) (which will be explained in the course of this session) you will be provided with separate agreement and disclosure forms.

To help cover the cost of providing this course to you, this agency charges a fee of \$50.00 for single and \$75.00 couples who are filing a joint Bankruptcy. The fee is due upon completion of the course. You may be eligible to have this fee waived or reduced if you meet the poverty guidelines in the State you reside in. Fees can be paid with cash, personal check, money order or cashier check and payable to CCCS. Services will not be denied due to the inability to pay nor will certificates be held.

CCCS does not pay or receive fees or other consideration for the referral of clients to or by the provider.

This agency may also receive funding in the form of grants from federal government entities and creditors. A portion of funding for this agency comes from voluntary contributions from creditors who participate in the Debt Management Programs. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of this agency. Again, should you decide to enter into a Debt Management Program you will receive specific information on how the plan works and how the agency is funded.

I have read and understand the disclosures made above.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Certification and Signature under penalty of perjury that the application, enclosures, other accompanying documents and all other representations are true and correct to the best of your knowledge and belief.

For a schedule of courses, times, dates and places, please call CCCS at 304-485-3141, 1-866-481-4752 or check our website at [www.wvcccs.org](http://www.wvcccs.org) for updates.

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