



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

## WELCOME DISCLOSURE for Bankruptcy Education

We understand that you are here because you are required to receive a personal financial education before your debts may be discharged. Please be aware that filing for Bankruptcy will have a adverse affect on your credit report and credit rating.

Our role is to provide you with a program covering the basis of personal financial management. Among the several topics we plan to cover are: Rebuilding from Bankruptcy, Choosing between your wants and needs, Having Sound Financial Habits, Budgeting, Understanding and Using Credit, Credit Reports and Scores, Rebuilding Credit, Predatory Lending, ID Theft and Insurance. At the end of this course each student will receive a survey to complete and each student will also receive a certificate of course completion.

CCCS of the Mid-Ohio Valley has over 30 years of experience helping individuals and families with financial problems and is a member of the National Foundation for Credit Counseling (NFCC) who has standards for quality credit counseling and financial education, and this agency complies with all those standards. This agency is also 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 operated in accordance with Section 501 C (3) of the Internal Revenue Code.

The instructor conducting this course is a Consumer Credit Counseling Service employee and is certified in accordance with the NFCC standards. However, they cannot provide you legal advice. In fact, this course is designed to provide you with information: it is not intended to take the place of a consultation with an attorney. CCCS of the Mid-Ohio Valley does not receive or pay fees or receive any consideration for the referral of students to our program.

In order to assist you and others it is essential that you accurately complete the tests and survey. All information you decide to share during this course is strictly confidential. We will not disclose any information that you provide in writing or orally to anyone without your authorization.





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We may use the information to compile data aggregate information that you give us, but this information will not be disclosed in any manner that would personally identify you. This agency will not disclose or provide any information about this course to a credit-reporting agency.

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 students 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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