



HOUSING AND CREDIT COUNSELING, INC.

Tenant/Landlord • Homebuyer • Consumer Credit
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*Serving Kansas with offices in Topeka,
Lawrence, Manhattan, and Emporia*

Real Help. Real Choices.

BANKRUPTCY PRE-DISCHARGE COUNSELING DISCLOSURE

Welcome! We understand that you are here because you have experienced financial problems, that you have filed for bankruptcy and are required to attend a 2-hour class before your bankruptcy can be discharged. HCCI's classes are generally offered at 1 p.m. on days when bankruptcy hearings are in session.

Housing and Credit Counseling, Inc. has over 30 years of experience of helping people with financial problems. Your instructor _____ has _____ experience in the field of financial literacy education and _____ experience with our agency. Our role is not to be judgmental, but to provide assistance. Our agency has been approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services. We appreciate that you have chosen us as your education provider. HCCI does not pay or receive fees or other consideration for referral of debtor students to our programs. We are looking forward to spending what we hope will be a couple of hours that will be useful and meaningful to you in the future. We also will give you information on how to contact us so that, if you want further assistance as time goes on, you will know how to reach us.

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.

Your fee for this session is \$75 (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 debtor students without regard to a debtor student's ability to pay. In limited circumstances, you may be eligible to have this fee waived. Your certificate of completion will be available when you have completed the class, turned in your evaluation form and your fee is paid.

I have read and understand the disclosures made above.

Signature

Printed Name

Date