



Housing and Credit Counseling, Inc

Tenant/Landlord • Homebuyer • Consumer Credit

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Serving Kansas with offices in Topeka, Lawrence and Manhattan

Pre-Discharge Bankruptcy 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 35 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. Completion of the course evaluation form is encouraged in order to evaluate and improve services.

I have read and understand the disclosures made above. I authorize Housing and Credit Counseling, Inc. to send a copy of my bankruptcy counseling and/or education completion certificate to my attorney upon request. ___ Yes . Upon my request, I give HCCI permission to email, fax, or mail a copy of completed bankruptcy certificate. ___ Yes

Signature _____

Printed Name _____

Date _____

DEMOGRAPHICS		
PLEASE COMPLETE THIS INFORMATION FOR OUR FUNDING SOURCES.		
ETHNICITY	RACE	ANNUAL INCOME
<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> American Indian or Alaskan Native & White <input type="checkbox"/> Black or African American and White <input type="checkbox"/> American Indian or Alaska Native and Black or African American	<input type="checkbox"/> \$0-14,999 <input type="checkbox"/> \$15,000-24,999 <input type="checkbox"/> \$25,000-34,999 <input type="checkbox"/> \$35,000-49,999 <input type="checkbox"/> \$50,000 +
	<input type="checkbox"/> Asian <input type="checkbox"/> Asian and White <input type="checkbox"/> White <input type="checkbox"/> Other multiple race <input type="checkbox"/> Unknown/Declined	

► **How did you hear about us?** TV Radio Billboard Newspaper Internet Friend/Family
Attorney Other, please specify: _____

Client Bill of Rights

We pledge that our clients have the right:

- To prompt counseling services for managing money based on their financial situation;
- To treatment with dignity and respect;
- To be actively involved in the comprehensive assessment of their financial situation including an appropriate action plan;
- To express dissatisfaction through a Complaint Resolution Process;
- To discontinue their relationship with our agency at any time;
- To ask questions and to have concerns addressed.

Complaint Resolution Process

We are 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, we ask that you follow these guidelines.

- Step One: Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.
- Step Two: If Step One is not possible or the issue is not resolved to your satisfaction, write or call the Chief Operating Officer at 1-800-383-0217.
- Step Three: Agency may request a meeting with you (telephone or in-person) or seek more information from a staff person. The agency will respond within 15 days.
- Step Four: 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 within 15 days.

Non-Discrimination Policy

Our agency services all members of the community. We do not engage in the practices of discrimination in the selection and participation of clients in our programs or services with respect to race, religion, color, gender, national origin, or disability.