



THE PROCESS FOR CREDIT COUNSELING

Step 1. Read and sign the following forms:

- About Us
- Fee Policy
- Disclosure Statement

Step 2. Fill out the following forms completely for credit counseling:

- Application
- Current Monthly Income
- Current Monthly Expenses
- Creditors List

We accept any forms that you may already have completed which accurately reflect your financial information as required above in order to complete counseling.

Step 3. Provide a copy of your drivers' license or picture ID, and Social Security card.

Step 4. Provide verification of income: your most recent 3 pay-stubs or other verification of income.

Step 5. Payment of fees

Your file will not be assigned to a credit counselor until the fee is either received or waived. Our fee waiver policy is found on the next page, or on our web site under the tab "fees".

Step 6. Submit the above completed forms to CFEFA

- Fax all the above completed forms to 205.321.2848, *or*
- Scan and email them to applications@cfefa.org, *or*
- Mail your forms to CFEFA, 2 North 20th Street, Suite 1030, Birmingham, AL 35203

Step 7. Certificate of Credit Counseling

Once the above information is received and payment made or waived, your file will be assigned to a certified credit counselor who will conduct an analysis of your financial situation, identify the causes of the current financial condition and contact you by either email or telephone to finalize a plan of action for you to respond to your current financial condition. **After** your discussion with the counselor you and/or your attorney will receive the completed Action Plan along with your Credit Counseling Certificate by mail, email or facsimile.

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ABOUT US

WHO IS CONSUMER FINANCIAL EDUCATION FOUNDATION OF AMERICA?

The United States Department of Justice regulations require credit counseling agencies to disclose certain information prior to the commencement of the credit counseling process including (1) funding sources; (2) counselor qualifications; (3) impact on credit reports; and (4) the cost of services paid by the client and how such costs will be paid. The following information discloses the requirements.

Consumer Financial Education Foundation of America, Inc., (CFEFA) is a nonprofit corporation organized under the laws of the State of Alabama with an independent, non-compensated board of directors (see list of members below), the majority of whom do not directly or indirectly benefit financially from the outcome of CFEFA's counseling services. We are also classified as a public charity under section 501(c) (3) of the Internal Revenue Code. We are a member of the Better Business Bureau and the Association of Independent Consumer Credit Counseling Agencies.

CFEFA's funding sources include the fees paid by clients and grants received from the Financial Services Roundtable. We accept no "fair share" payments from any credit card companies whatsoever. The cost for our services and how such costs may be paid are found on our web site under "Fees", which is the next step you will take as you proceed to counseling with us.

All goods, services, supplies, office space, furniture, fixtures, equipment and other cost items are purchased by CFEFA are acquired in bona fide arms'-length transactions from unaffiliated third parties. In addition, our counselors receive no commissions or bonuses based on the outcome of the counseling services provided by our agency. The counselors have adequate experience and have been adequately trained to provide counseling services to individuals in financial difficulty. The counselors provide briefings, budget analysis and credit counseling services to clients that include an outline of available counseling opportunities to resolve a client's credit problems, an analysis of the client's current financial condition, discussion of the factors that caused such financial condition and assistance in developing a plan to respond to the client's problems without incurring negative amortization of debt. All counselors have been certified by the National Association of Certified Credit Counselors.

OUR MISSION

CFEFA was created to provide individuals with practical money-management skills and an introduction to financial planning through course work that covers the fundamentals of money management. We believe that financial education is the springboard towards financial independence.

Signature of Debtor: _____ Date: _____

Signature of Co-Debtor: _____ Date: _____

FEE POLICY

CREDIT COUNSELING (Before Bankruptcy)

The Consumer Financial Education Foundation of America, Inc. ("CFEFA") provides credit counseling free of charge, without regard to the client's ability to pay. However, CFEFA charges \$35.00 for the issuance of a **CERTIFICATE OF COUNSELING** for pre-bankruptcy certification.

These fees are *waived* if the client is referred to us by their attorney who is representing them on a *pro bono* (no charge) basis, **or** if the client demonstrates a lack of ability to pay the fee, which shall be presumed if the client's household current income is less than 150% of the income of the official poverty line as identified by the U. S. Department of Health and Human Services applicable to a household of the same size, **or** if the U. S. Bankruptcy Court waives the filing fee. To request a waiver of the fee please email us at Troubleshooting@cfefa.org and attach either a letter from your attorney stating he/she is not charging you a legal fee, or your last year's tax return to verify that your income falls within the guidelines. If you do not have internet service, you may call us at our toll free number 1-866-684-8171 and either mail or fax the attorney's letter and/or a copy of your tax return.

The certificates are issued to clients who complete credit counseling and a budget analysis. We do not participate in any debt management plans. We issue a certificate to each spouse whether counseling was provided individually or in a joint session; the \$35.00 fee covers both spouses.

Payment of these fees are by cash, money order, cashier's check, credit card or debit card. If paying by credit card, we accept VISA, Mastercard, Discover and American Express.

PERSONAL FINANCIAL MANAGEMENT CLASS (After You File Bankruptcy)

CFEFA offers this course free of charge to our clients without regard to their ability to pay a fee. However, if the client requests a **CERTIFICATE OF COMPLETION** to file with the Bankruptcy Court to obtain a discharge, CFEFA charges a fee based upon the method of instruction.

For clients who take the course over the internet by viewing our class video online or by downloading on their own computer, the fee is \$15.00. For clients who order a DVD from our office to view the course at home the fee is \$20.50 (this includes postage and handling). For clients who pick up the DVD in our office for viewing at home, the fee is \$15.00. For clients who wish to take the class in person, the cost is \$25.00.

The fees include both spouses, we issue a separate certificate to each spouse whether they take the class together or separately. Like credit counseling, payment is by cash, money order, cashier's check, credit card or debit card. These fees are waived if the client demonstrates a lack of ability to pay the fee, which shall be presumed if the client's household current income is less than 150% of the income of the official poverty line as identified by the U. S. Department of Health and Human Services applicable to a household of the same size **or** the client is referred to us by their attorney who is representing them *pro bono* (no charge) **or** the Bankruptcy Court waives the filing fees. Again, to request a waiver of these fees, please email us at Troubleshooting@cfefa.org and attach your attorney's letter or a copy of your last year's tax return.

Signature of Debtor: _____ Date: _____

Signature of Co-Debtor: _____ Date: _____

PRIVACY POLICY AND DISCLOSURE STATEMENT

Our Foundation is committed to assuring the privacy of individuals and/or families who have contacted us for educational and budgetary assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your personal financial information, such as your total debt information income, living expenses and personal information concerning your financial circumstances will not be provided to anyone without your specific authorization. We may disclose client information to the Executive Office of the United States Trustee of the United States Department of Justice in the course of complying with quality of service reviews, customer service audits, and in response to questions or inquiries concerning CFEFA's operations and services. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances.

In all other situations, your information may be released to appropriate individuals or agencies **ONLY UPON YOUR WRITTEN REQUEST AND AUTHORIZATION** or upon service of a valid subpoena.

The following **PRIVACY PRACTICES** detail circumstances under which we will release your information to a third party:

1. We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some or all of the information that we collect, as described below, to any third party you have authorized to receive this information.
4. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
5. We collect nonpublic personal information about you from the following sources:
 - Information we received from you on our applications or other forms you provide
 - Information about your transactions with us, your creditors or others
 - Information we receive from a credit reporting agency
6. We **DO NOT** disclose the following kinds of nonpublic personal information about you:
 - Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income
 - Information about your transactions with us, your creditors or others, such as your account balance, payment history, parties to transactions and credit card usage
 - Information we receive from a credit reporting agency, such as your credit history
7. CFEFA does not report any information to any credit reporting agency or bureau. Completing our counseling or financial education programs will not have any impact on your credit report. If you elect to file a bankruptcy petition, then this filing will be placed on your credit report for ten (10) years from the date of filing.

Signature of Debtor: _____ Date: _____

Signature of Co-Debtor: _____ Date: _____

APPLICATION

NAME: _____

First Middle Last

BIRTHDATE: ____/____/____ SOCIAL SECURITY NO: ____-____-____

(IF JOINT ONLY)

SPOUSE'S NAME: _____

First Middle Last

BIRTHDATE: ____/____/____ SOCIAL SECURITY NO: ____-____-____

ADDRESS:

Street

City State Zip

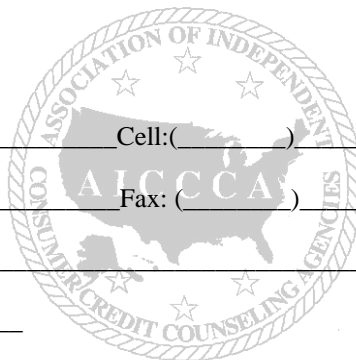
TELEPHONE NUMBERS:

Home: (____) _____ - _____ Cell: (____) _____ - _____

Business: (____) _____ - _____ Fax: (____) _____ - _____

E-Mail Address: _____

NUMBER IN HOUSEHOLD: _____



Fees: Credit Counseling - \$35.00

- **In Office:** Cash, Cashier Check/Money Order or Debit/Credit Card w/ valid ID
- **Online:** Credit or Debit card on secure server
- **Mail:** Cashier Check/Money Order, or call with debit/credit card information

Fees: Personal Financial Management Course

- **In Person class:** Birmingham, Ala. \$25.00 – Cash, Cashier Check/Money Order or debit/credit card
- **Online:** \$15.00 – debit or credit card on secure server
- **DVD by mail:** \$20.50 – Cashier Check/Money Order, or call with debit/credit card information
- **DVD picked up in office:** \$15.00 – cash, cashier check/money order, debit/credit card

PERSONAL CHECKS ARE NOT ACCEPTED FOR ANY PAYMENTS. CHECKS WILL BE RETURNED AND COULD DELAY YOUR COUNSELING OR EDUCATION CERTIFICATES.

Attorney's Name: _____

Attorney's Phone Number: (____) _____ - _____

Attorney's Fax Number: (____) _____ - _____

Attorney's E-mail Address: _____

CURRENT MONTHLY INCOME

The column labeled "Spouse" must be completed in all cases. Do not state the name of any minor child. Attach additional sheets if needed.

Client's Marital Status: _____

Dependents of Client and Spouse

Relationship: _____ Age: _____

Relationship: _____ Age: _____

Relationship: _____ Age: _____

Relationship: _____ Age: _____

Employment:	Client	Spouse:
Name of Employer	_____	_____
Occupation	_____	_____
How long employed	_____	_____
Address of Employer	_____	_____

INCOME: (Estimate of average monthly income)	Client	Spouse
1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ _____	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm.	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's us or that of dependents listed above.	\$ _____	\$ _____
11. Social security or government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. TOTAL MONTHLY INCOME (add amounts shown on lines 6 and 14)	\$ _____	\$ _____
TOTAL COMBINED MONTHLY INCOME		\$ _____



16. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: _____

17. What factors or financial problems have occurred that brought you to us for counseling? _____

CURRENT MONTHLY EXPENSES

HOUSING

Mortgage/Rent _____
2nd Mortgage _____
Association fees _____
Land or lot payment _____
Property Tax (if not escrowed) _____
Electric _____
Gas _____
Water/Sewer _____
Telephone/Cell/Pager _____
Cable _____
Home Maintenance/Security System _____
Computer/Online _____
Garbage service _____
Fire Dues _____
Homeowners Insurance (if not escrowed) _____
Pest Control/Termite Bond _____

FOOD

Groceries _____
School lunches _____
Food at Work _____
Eating Out/Entertainment _____
Other _____
Savings/Emergency Funds _____

AUTOMOBILE

Car Payment #1 _____
Car Payment #2 _____
Gasoline _____
Car Repairs/Maintenance _____
Car Tag(s) (divide by 12) _____
Bus/Taxi/Parking _____
Auto Insurance (Monthly) _____

PERSONAL

Personal Items/Toiletries _____
Barber/Beauty Shop _____
Allowance for Children _____
Child Care _____
Child Support (if not payroll deducted) _____
Alimony _____
Tobacco/Alcohol _____
Clothing _____
Dry Cleaning/Laundry _____

MEDICAL

Doctor Visits (average per month*) _____
Medication (monthly) _____
Dentist (average per month*) _____

INSURANCE

Life (if not payroll deducted) _____
Health (if not payroll deducted) _____

EDUCATION

Tuition/School Fees _____
School Books/Supplies _____
Profession Dues _____

GIFTS & DONATIONS

Birthday (average per month*) _____
Christmas (average per month*) _____
Other gifts (average per month*) _____
(Anniversaries, mother/father day, etc.)
Church Donation/Charities _____

ENTERTAINMENT

Movies/Video Rentals/Play Station _____
Books/Magazines/CDs _____

OTHER

Postage/PO Box Rental _____
Pet Supplies/Vet Bills (average per month*) _____
Fee on Checking Account _____
Other/Credit Cards Debts _____
Payday Loans _____

**Determine monthly average by dividing
your yearly total expenses by 12*

SUMMARY

GROSS INCOME _____
NET MONTHLY INCOME _____
TOTAL EXPENSES _____

Member of AICCCA

2 North 20th Street, Suite 1030, Birmingham, AL 35203
Phone: 205-321-2822 Fax: 205-321-2848 Toll Free: 1-866-684-8171

www.cfefa.org

