

# HORIZONS FINANCIAL HEALTH AND WELLNESS BANKRUPTCY

## EDUCATION DISCLOSURE STATEMENT

Money in Motion is a personal financial education course meeting the requirements of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. This course will provide you with a sound foundation to build your new financial future. Upon completion you will have gained new knowledge and skills that will help you develop sound budgeting habits and learn to use credit wisely. The goal of Money in Motion is help you avoid, in the future, some of the financial problems you have faced in the past.

Money in Motion classes are held as needed. Should you have limited English proficiency, Horizons will provide, at no charge to you, bi-lingual counseling services or a professional interpreter upon request.

In addition, Money in Motion can be taken online. If you wish to take the Money in Motion online, but do not have access to the internet, Horizons has computers available during business hours for you to do so.

Horizons, A Family Service Alliance, has over 30 years of experience of helping people with financial problems and educating consumers to improve their money management skills. We are 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. We are a non-profit agency, operating in accordance with Section 501(c)(3) of the Internal Revenue Code.

The Certified Consumer Credit Counselor conducting or supervising this class has been trained and certified in accordance with the NFCC standards, and is required to continually improve their knowledge and skills to maintain their certification. While the instructor has expertise in helping those with financial problems, he or she cannot provide you with legal advice.

To help cover the cost of providing debtor education to you Horizons charges a fee of \$25 for an individual or \$30 for a couple attending the same session. Services are available at no charge if household income is less than 150% of the current federal poverty level. You are not required to disclose your income to us. However, we cannot consider you for a fee waiver without income information. Services are always provided, regardless of the client's ability to pay a fee. Regardless of the delivery method, clients will always have the opportunity to interact personally with the Certified Counselor assigned to them.

Horizons, A Family Service Alliance does not receive or pay any fees or other consideration for the referral of debtor students to us or by us.

Upon completion of Money in Motion, Horizons is required to **promptly** provide you with a certificate of course completion, to be filed with the bankruptcy court. This certificate will be available to either you or your attorney no later than the first business day following your completion of the course. You will receive this certificate only if you complete the entire instruction.

Your information may be disclosed to the United States Trustee in connection with their oversight of our agency, or during the investigation of complaints against our agency, during on-site visits or in the course of quality of service reviews.

The United States Trustee has reviewed only our credit counseling services as well our services as a personal financial education provider under 11 U.S.C. 111(d). The United States Trustee has neither reviewed or approved any other services provided to clients of the agency.

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Signature

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature (co-client)

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

\_\_\_\_\_  
Date