

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 and are available in-person, by telephone or online. 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 non-profit agency, operating in accordance with Section 501(c)(3) of the Internal Revenue Code.

The Certified Counselor conducting or supervising this class has been trained and certified in accordance with industry 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, regardless of the delivery method (in-person, by telephone or online). Fees will be waived or reduced if household income is less than 150% of the current federal poverty guidelines. 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 (in-person, by telephone or online), clients will always have the opportunity to interact personally with the Instructor assigned to them. Please see the included fee policy for more information.

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 obligated 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.

HORIZONS, A FAMILY SERVICE ALLIANCE

Fee Policy for Pre-Discharge Bankruptcy Debtor Education Services

- **Cost of Services/Fee Waiver Eligibility**

To help defray the cost of providing this session, Horizons charges a fee of \$25 for individuals and \$30 for households attending the same education session. Payment may be made by money order, credit or debit card or bank draft. No individual will be refused counseling if they demonstrate the inability to pay, due to income level and/or hardship situation. A fee waiver will be based on whether Client's current household income is less than 150% of the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services.

2021 Poverty Guidelines

<u>Family Size</u>	<u>150% Monthly Income</u>	<u>150% Annual Income</u>
1	\$1,610	\$19,320
2	\$2,178	\$26,130
3	\$2,745	\$32,940
4	\$3,313	\$39,750
5	\$3,880	\$46,560
6	\$4,448	\$53,370
7	\$5,015	\$60,180
8	\$5,583	\$66,990
Each Add'l	\$378.33	\$4,540

- To request a fee waiver, in whole or in part, Client must submit supporting income documentation to Horizons either in-person at 819 5th St. SE, Cedar Rapids, IA 52401; via Email at solutions@horizonsfamily.org; by Facsimile at 319-398-3577; or by mail by addressing Horizons, A Family Service Alliance, PO Box 667, Cedar Rapids, IA 52406 Upon receipt, CCCS will determine fee waiver eligibility based on documentation received. Client will be notified within one business day if documentation submitted supports waiver of the fee.