

## Statement of Counseling Services

*Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. § 101et seq."*

*Please read the following statements carefully so that you will understand the procedures for the counseling session. For simplification the singular is used even when the plural may apply.*

I understand the agency will provide a confidential comprehensive personal money management interview.

I understand that the interview will be conducted by a certified consumer credit counselor or qualified professional counselor. All action plans, not conducted by a certified counselor, will be reviewed by a certified counselor.

I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process.

I acknowledge that I have received and read Horizons "Policies In Regard to Your Right To Privacy" document.

I understand that a portion of agency funding comes from voluntary contributions from creditors who participate in Debt Management Programs (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help you fund your agency. These contributions are usually calculated as a percentage of payments I make through my DMP-up to fifteen percent (15%) of each payment received. However, my accounts with my creditors will always be credited with one hundred percent (100%) of the amount I pay through the agency and you will work with all my creditors regardless of whether they contribute to your agency. (This statement applies only if you are in a debt management program)

I hold the agency, its employees, agents and volunteers harmless from any claim, suit, action or demand of my creditors, myself or any other person resulting from advice or counseling.

I will be given a written assessment outlining a suggested client action plan that will be based on the following options:

- a.) I will receive financial counseling and/or educational services only.
- b.) I may choose to enroll in the agency's Debt Management Program, which may not be suitable for all clients. The DMP serves the dual role of helping me repay my debts and helping creditors to receive the money owed to them.
  - My participation in a debt repayment program may change information which is already on my credit report. If my credit report reflects that I have paid creditors as agreed in the past, a Debt Management Program could have a negative impact on a creditworthiness decision by potential creditor, landlord, or employer in the future. Horizons does not report my participation in Debt Management, or any program to any credit reporting service
  - In addition, creditors may report that I am on a Debt Management Program and am not paying as originally agreed although they have accepted the reduced payment.
- c.) I should also be aware that debts to creditors I repay through the plan may be able to be discharged through bankruptcy. Counselors cannot provide legal advice.
- d.) I will be referred to the other services of the organization or another agency or agencies as appropriate that may be able to assist with particular problems that have been identified

At sometime in the future, my information may be used for confidential research, quality assurance or training purposes, a neutral third party may contact me to request an evaluation of the agency's services.