

Bankruptcy Counseling Disclosure Statement

- Both Pre-Filing and Post-Filing (Debtor Education) Bankruptcy counseling is offered online, by phone, and face to face.
- Fee is \$50/household for both Pre-Filing and Post-Filing Bankruptcy Counseling; however, we offer our Pre-Filing online counseling at a reduced rate of \$35/household.
- Fee Waiver Policy: **Households that are at or below 150% of the US Federal Poverty Guidelines (issued by the US Dept of Health & Human Services) are eligible for a fee waiver and can request waiver from the Bankruptcy Coordinator (by calling 843.628.4261). Origin SC does not discriminate on any client's ability to pay for services.**
- Limited English proficient clients will receive additional assistance through bilingual staff members or, if necessary, other community organizations providing translation services.
- Origin SC's funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to contribute to help fund our agency. These contributions are usually calculated as a percentage of payments made through the DMP, up to 15% of each payment received; however, the accounts are always credited with 100% of the amount paid through Origin SC. Origin SC will work with the creditors regardless of whether or not they contribute to the agency. Other funding comes from fees paid by clients for services rendered.
- All Bankruptcy Counselors have credit counseling certifications from both the South Carolina Department of Consumer Affairs (SCDCA) and the National Foundation for Credit Counseling (NFCC).
- Origin SC does not provide Debt Management Plans to clients receiving bankruptcy counseling services.
- Participation in a Debt Management Plan (DMP) through Origin SC will not change anything that is already on a consumer's credit report. For consumers with credit reports reflecting accounts have been paid as agreed in the past, enrollment in a DMP could negatively impact their credit rating. In addition, creditors may report a consumer is enrolled in a DMP and is not paying as originally agreed although a reduced payment has been accepted. Filing for bankruptcy can be noted on a consumer's credit report and affect the consumer's credit rating for up to 10 years. Participation in bankruptcy or other alternatives to bankruptcy, such as DMP, could have negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future. Origin SC does not report payment histories to the credit bureaus and has no responsibility or obligation for any past, present, or future credit ratings assigned to consumers by their creditors.
- Origin SC does not receive or provide payment for referrals to or from our agency.
- Origin SC is obligated to promptly provide a Certificate of Counseling/Debtor Education upon completion of counseling (see below for definition of counseling completion). Origin SC does not charge an additional fee to generate any Certificates of Counseling/Debtor Education.
- Consumers have the opportunity work directly with creditors to negotiate alternative payment arrangements for each unsecured debt owed. Origin SC does not offer this service to clients receiving bankruptcy counseling services and will provide a list of approved agencies to the consumer. Consumer may incur additional fees charged for the service by the third-party agency.
- Origin SC may disclose client information to the Executive Office of United States Trustees (EOUST) in connection with the United States Trustee's oversight of the agency, or during the investigation of complaints, during on-site visits, or during quality-of-service reviews.
- The Executive Office of United States Trustees (EOUST) has reviewed Origin SC's credit counseling (Pre-Filing Bankruptcy) and Debtor Education (Post-Filing Bankruptcy) counseling services only. EOUST has not reviewed nor approved any other counseling and/or education services provided by Origin SC
- Certificates are only issued when counseling session has been fully completed.
 - Pre-Filing Bankruptcy Counseling – All paperwork must be submitted and follow up counseling session is completed, which can be completed over the phone, online, or face to face).
 - Post-Filing Counseling (Debtor Education) – All paperwork submitted and a review of the post-test for debtors that score 70% or below on post-test.

Statement of Counseling/Education Services

Please read the following statements carefully so that you will understand the procedures for your session. Our hours of operation are 8:00 am – 5:00 pm, Monday – Friday. Appointments are available some late evenings. Please call for dates and times. Classes for Bankruptcy Financial Literacy course are available – please call for next class date and time.

Please read each statement below and sign that you have read and understand the provided information.

I understand Origin SC will provide a confidential, comprehensive, personal money management interview and/or class.

I understand that a certified consumer credit counselor or a qualified professional counselor will conduct the interview and/or class. The National Foundation for Credit Counseling (NFCC) certifies all Origin SC credit counselors.

I understand that I will be issued a certificate upon completion of any course for financial literacy training, pre-filing for bankruptcy counseling and bankruptcy financial literacy course required by law, provided by Origin SC. These courses are offered regardless of the participant's ability to pay. Origin SC does not pay or receive fees or other considerations for the referral of clients for pre-filing counseling or debtor's education classes.

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

I understand that most of Origin SC's funding comes from voluntary contributions from creditors who participate in *Debt Management Plans* (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of the payments I make through my DMP—up to 15% of each payment received. However, my accounts with my creditors will always be credited with 100% of the amount that I pay through Origin SC and Origin SC will work with all my creditors regardless of whether they contribute to the agency. Other funding comes from fees paid by clients for services rendered.

I will be given an assessment outlining a suggested client action plan, which will be based on the following options:

- Credit counseling services are not suitable for all consumers and that consumers may request information about other ways, including bankruptcy, to deal with indebtedness; and
- Credit counseling services offered by the provider do not include secured debt, such as mortgages, auto/boat loans, most student loans, child support payments and alimony payments.
- I may choose to work with my creditors directly
- I may choose to enroll in the DMP Program. Your 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 DMP will not change anything that is already on my credit report. If my credit report reflects that I have paid creditors as agreed in the past, a DMP could have a negative impact on creditworthiness decisions by potential creditors, landlords or employers in the future. In addition, creditors may report that I am on a DMP and am not paying as originally agreed although they have accepted the reduced payment. Origin SC has no responsibility or obligation for any past, present or future credit ratings assigned to me by my creditors.
- In the event that a counselor suggests a DMP, I will receive complete details of the operations, requirements and responsibilities. I will be referred to additional services of Origin SC or other agencies that may be able to assist with particular problems that have been identified.

Client Bill of Rights

WE PLEDGE THAT OUR CLIENTS HAVE THE RIGHT TO:

- Prompt counseling services for managing money based on their financial situation
- Treatment with dignity and respect
- Be actively involved in a comprehensive assessment of their financial situation including an appropriate action plan
- Express dissatisfaction through a Complaint Resolution Process
- Discontinue their relationship with our agency at any time
- 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.

1. Try to solve the issue with the staff member involved by giving him or her specific information about your complaint.
2. If step one is not possible, or the issue is not resolved to your satisfaction, write or call the Assistant Program Director.
3. The agency may request a meeting with you by phone or face-to-face or seek more information from a staff person. The agency will respond within 15 days.
4. If your issue is still unresolved, you may appeal in writing directly to the Chief Executive Officer of the agency. After additional fact finding, this individual will provide a concluding decision to you within 15 days.
5. If you have any complaints about the credit counseling services received, you may contact the South Carolina Department of Consumer Affairs at 1-800-922-1594 (toll free in S.C.) or 803-734-4200.

Non-discrimination Policy

Our agency serves 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, gender, national origin, handicap or the ability to pay.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____