

Mandatory Disclosures – Credit Counseling and Debtor Education

CREDIT COUNSELING DISCLOSURES (per 28 C.F.R. § 58.20(l))

1. **Fee Policy:** Credit.org charges \$45.00 for Pre-filing Credit Counseling for online or phone counseling. These fees apply to either single or joint sessions. There are no additional fees for issuing a certificate of completion.
2. **Fee Waiver/Reduction Policy:** Clients who are experiencing a financial hardship may qualify for a fee waiver or reduction. Clients with household income less than 150% of the U.S. Department of Health and Human Services poverty guidelines may qualify for a full fee waiver. All others may qualify for a reduced fee based on income verification. Clients must submit a recent income statement or tax return and include household size, course selection, and identification number to bkfeedback@credit.org.
3. **Language Access:** Credit.org provides free services in English and Spanish. Interpreter assistance for other languages is available upon request at no additional charge.
4. **Funding Sources:** Credit.org receives support through donations and grants from various sources, including mortgage lenders, servicers, government agencies, program administrators, and grantors like the U.S. Department of Housing and Urban Development, as well as other non-profit and for-profit organizations. In some cases, we may receive a fee from a mortgage lender, servicer, or one of our industry partners for services we provide.
5. **Counselor Qualifications:** All counselors have an average of more than five years of experience in counseling, education, lending, or a credit-related field and are certified by the National Foundation for Credit Counseling.
6. **Impact on Credit Reports:** Participation in credit counseling or a Debt Management Plan (DMP) may be reflected in credit reports according to individual creditor reporting policies. Bankruptcy filing is public and remains on a credit report for 7-10 years.
7. **Referral Fee Policy:** Credit.org does not pay or receive fees or other consideration for referrals.
8. **Certificate Issuance:** Certificates of completion are issued promptly within one (1) business day upon successful completion of Pre-filing Credit Counseling. Certificates are valid for 180 days from the date of issuance.
9. **Alternative Payment Schedule Negotiation:** While Credit.org does not create payment schedules under 11 U.S.C. § 502(k). Clients may be referred to another approved agency. No additional fees are charged by Credit.org for referrals.
10. **Information Sharing with EOUST and Bankruptcy Administrator:** Credit.org may disclose client information to the U.S. Trustee or the Bankruptcy Administrator in connection with oversight, investigations, on-site visits, or quality of service reviews.
11. **Scope of EOUST and Bankruptcy Administrator Review:** The U.S. Trustee or Bankruptcy Administrator has reviewed only Credit.org's credit counseling and debtor education services. Other services are not reviewed or approved.
12. **Certificate Conditions:** Clients will receive a certificate only after fully completing the counseling session.

DEBTOR EDUCATION DISCLOSURES (per 28 C.F.R. § 58.33(k))

1. **Fee Policy:** The fee for Pre-discharge Debtor Education is \$35.00 online. No additional fees are charged for the certificate.
2. **Fee Waiver/Reduction Policy:** Clients who are experiencing a financial hardship may qualify for a fee waiver or reduction. Clients with household income less than 150% of the U.S. Department of Health and Human Services poverty guidelines may qualify for a full fee waiver. All others may qualify for a reduced fee based on income verification. Clients must submit a recent income statement or tax return and include household size, course selection, and identification number to bkfeedback@credit.org.
3. **Language Access:** Credit.org provides free services in English and Spanish. Interpreter assistance for other languages is available upon request at no additional charge.
4. **Instructor Qualifications:** All counselors have an average of more than five years of experience in counseling, education, lending, or a credit-related field and are certified by the National Foundation for Credit Counseling.
5. **Referral Fee Policy:** Credit.org does not pay or receive referral fees for debtor education services.
6. **Certificate Issuance:** Certificates are issued within one (1) business day of completing the course.
7. **Information Sharing with EOUST and Bankruptcy Administrator:** Credit.org may disclose debtor information to the U.S. Trustee or Bankruptcy Administrator during oversight activities, complaint investigations, or on-site reviews.
8. **Scope of EOUST and Bankruptcy Administrator Review:** The U.S. Trustee or Bankruptcy Administrator has reviewed only the debtor education course. Other services provided by Credit.org have not been reviewed or approved.
9. **Certificate Conditions:** A certificate will only be issued upon full completion of the instructional course. Internet Debtor Education is available 24/7 at <https://bklogin.credit.org/>.

Consent and Privacy Policy

By clicking "I (We) Agree," you consent to Credit.org's Terms of Service and Privacy Policy and agree to be contacted via phone, SMS, MMS, or email, even if listed on a Do Not Call list. Consent is not required for service. Standard message/data rates may apply.

Credit.org maintains the confidentiality of all nonpublic personal information unless disclosure is authorized or required by law. Information may be shared with the U.S. Trustee or Bankruptcy Administrator for compliance and oversight purposes. The U.S. Trustee or Bankruptcy Administrator has reviewed only Credit.org's credit counseling and personal financial management instructional course. They have not reviewed or approved any other services the agency provides.