PO Box 5438
Riverside, CA 92517
(951) 781-0114
www.credit.org

Pre-Bankruptcy Counseling

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

1. Fee Policy: Credit.org charges $45.00 for pre-filing credit counseling provided online or by telephone. The fee applies to single or joint sessions. No separate fee is charged to generate or issue the certificate of completion.
2. Fee Waiver/Reduction Policy: Credit.org is obligated to waive fees in whole or in part whenever a lack of ability to pay is demonstrated. A client presumptively lacks the ability to pay if household current income is less than 150% of the poverty guidelines updated periodically by the U.S. Department of Health and Human Services for a household of the size involved. Based on income information submitted, the presumption may be rebutted, and a reduced fee may apply when the information indicates an ability to pay a reduced amount. **To review the current Federal Poverty Guidelines** and see if your household size and income may meet the eligibility requirements for certain financial assistance programs, please visit Federal Poverty Guidelines. To request a fee waiver or reduction, submit a recent income statement or tax return and include household size, course selection, and an identification number to bkfeedback@credit.org.
3. Language Access: Services are provided in English and Spanish. For other languages, clients may be referred to another approved agency, and Credit.org will make reasonable efforts to assist clients in identifying appropriate resources.
4. Funding Sources: Credit.org's counseling services are funded through a combination of client fees (when charged), donations, grants, and other support from public and private sources. Funding sources may include government agencies and program administrators, foundations and grantors, and community and financial-industry partners. Funding sources do not determine the counseling options discussed or the information provided.
5. Counselor Qualifications: Credit.org's credit counseling services are provided by trained, qualified counselors who meet the training, certification, experience, and continuing education requirements applicable to approved credit counseling agencies under 28 C.F.R. Part 58. Counselors complete ongoing training and continuing education to maintain competency in budgeting, credit, debt, and housing-related counseling.
6. Impact on Credit Reports: Credit.org may discuss multiple alternatives to address the client's financial situation (for example, budgeting strategies, creditor repayment arrangements, a Debt Management Plan (DMP), and bankruptcy). Each alternative

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may have different potential impacts on a credit report and credit score depending on individual circumstances and creditor reporting practices. Credit.org does not provide information to credit reporting agencies regarding whether credit counseling was requested or received; however, creditors may report account status changes or repayment arrangements. Bankruptcy filings are public court records and may be reported on a consumer report for up to 10 years.

7. Referral Fee Policy: Credit.org maintains a policy prohibiting payment or receipt of referral fees for the referral of clients.
8. Certificate Issuance: A certificate of completion is sent promptly, and no later than one (1) business day, after completion of pre-filing credit counseling services (including the related budget analysis). A certificate is not withheld for any reason once counseling services are completed, and counseling services are not considered incomplete solely due to nonpayment of a fee. Credit counseling must be completed within the 180-day period ending on the date a bankruptcy petition is filed, and the certificate reflects the counseling completion date.
9. Alternative Payment Schedule Negotiation: Information about alternative payment options may be provided, and clients may be referred to other resources for further assistance.
10. Information Sharing with EOUST and Bankruptcy Administrator: Credit.org might disclose client information to the United States Trustee (or the Bankruptcy Administrator, as applicable) in connection with the United States Trustee's oversight of Credit.org, or during the investigation of complaints, during on-site visits, or during quality of service reviews.
11. Scope of EOUST and Bankruptcy Administrator Review: The United States Trustee has reviewed only Credit.org's credit counseling services and, if applicable, Credit.org's services as a provider of a personal financial management instructional course pursuant to 11 U.S.C. § 111(d). The United States Trustee has neither reviewed nor approved any other services Credit.org provides to clients of the agency.
12. Certificate Conditions: A client will receive a certificate only if the client completes counseling services.