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

Post Debtor Education

CREDIT COUNSELING DISCLOSURES (per 28 C.F.R. § 58.33(k))

1. Fee Policy: Credit.org charges **$35.00 per debtor** for the Debtor Education (Personal Financial Management) instructional course delivered online, including joint filers. No separate fee is charged for generation or issuance of the certificate of completion. Credit.org is a nonprofit organization and may receive funding from a variety of sources to support its services.
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 debtor 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. Instructors Qualifications: The Debtor Education (Personal Financial Management) instructional course is delivered online in a self-paced format and does not involve in-person or live instruction. The course platform and instructional content are provided, maintained, and updated by a third-party vendor. The vendor's instructional materials are developed and maintained by qualified personnel with training and experience in personal finance education, budgeting, and consumer credit and debt management. Credit.org makes the course available to debtors but does not serve as the course instructor and does not perform day-to-day content maintenance.
5. Referral Fee Policy: Credit.org maintains a policy prohibiting payment or receipt of referral fees for the referral of debtors.
6. Certificate Issuance: Credit.org is obligated to provide a certificate of completion promptly upon completion of the instructional course. No separate fee is charged for generation or issuance of the certificate of completion.

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7. Information Sharing with EOUST and Bankruptcy Administrator: Credit.org might disclose debtor information to the United States Trustee (or the Bankruptcy Administrator, as applicable) in connection with the oversight of Credit.org as a provider, during the investigation of complaints, during on-site visits, or during quality-of-service reviews.

8. Scope of U.S. Trustee / Bankruptcy Administrator Review: The United States Trustee (or the Bankruptcy Administrator, as applicable) has reviewed only Credit.org's instructional course and, if applicable, Credit.org's services as a credit counseling agency pursuant to 11 U.S.C. § 111(c). The United States Trustee has neither reviewed nor approved any other services Credit.org provides to debtors.

9. Certificate Conditions: A debtor will receive a certificate only if the debtor completes the instructional course.