

CATHOLIC CHARITIES  
ST. LAWRENCE COMMUNITY SERVICES  
COUNSELING SERVICE AGREEMENT

*Please read the following statement carefully to understand CCCC procedures. Sign at the bottom to indicate understanding of these provisions.*

1. I understand the agency will provide a confidential comprehensive personal money management interview.
2. I understand that the interview will be conducted by a certified consumer credit counselor. All plans not conducted by a certified consumer credit counselor will be reviewed by a certified credit counselor. Catholic Charities staff is trained professionals that hold at minimum a Bachelor's Degree and/or have equivalent job experience. Each Financial Wellness Advocate is a Certified Financial and Housing Counselor and participates in continuing education to maintain that certification.
3. I understand that if I am dissatisfied, I can utilize the Complaint Resolution Process provided to me on the back of the Client Rights and Responsibilities form provided at this session.
4. I understand that I will be given a written assessment based on the following options:
  - a.) I may be advised to handle financial concerns on my own.
  - b.) I may choose to enroll in the Debt Management Plan (DMP). Under the DMP the agency serves as a neutral third party in negotiating with creditors to liquidate financial obligations.

*While the agency may obtain a credit report and/or inform any credit-reporting agency of my participation in the repayment plan, the agency has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a DMP may affect my credit rating negatively. In the event that the counselor suggests a DMP, I will receive complete details of the operations, requirements, and responsibilities.*
  - c.) A counselor may answer questions about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I will inform the agency of my decision if I file bankruptcy.
  - d.) I may be referred to other services of the organization or another agency or agencies as appropriate that may be able to assist with the problems that have been identified.
5. I understand that most of the funding comes from voluntary contributions (fair share) from creditors who participate in the Debt Management Plan (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution for help fund our agency. These contributions are usually calculated as a percentage of payments made through the DMP, which can be up to fifteen percent (15%) of each payment received. However, all accounts with creditors will always be credited with one hundred percent (100%) of the amount paid through CCCC. CCCC will work will all creditors regardless of whether they contribute to the agency.
6. I understand that Catholic Charities is prohibited from paying or receiving referral fees for the referral of clients, except under a fair share agreement.
7. I understand that DMP serves a dual role of helping individuals and families repay debt and helping creditors to receive money owed to them.
8. 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.
9. At sometime in the future, my information may be used for research and/or a neutral third party may contact me to request a confidential evaluation of the agency's services.
10. I understand that at the time of service a fee waiver for services maybe available based on an individual's ability to pay for services. In its determination Catholic Charities staff will base the decision to authorize a fee waiver when the applicant's household income is less than 150% of the federal poverty level.
11. The fee schedule is available to me to review prior to receiving any services from Catholic Charities and is attached to this document for my review.

12. Catholic Charities provides free professional interpreter assistance to any limited English proficient client for all services provided by Catholic Charities. If this service is needed I understand that it is available to me upon request.
13. I understand that Catholic Charities is obligated to provide a certificate promptly upon the completion of counseling services. I also understand that if I do not complete the required counseling services a certificate will not be issued.
14. Catholic Charities may disclose personal client information to the United States Trustee 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.
15. The United States Trustee has only reviewed Catholic Charities credit counseling services and personal financial management instructional course. The United States Trustee has neither reviewed nor approved any other services Catholic Charities provides.
16. I authorize the employees of Catholic Charities Credit Counseling of La Crosse, to discuss any and all aspects of my financial affairs with whom they deem necessary and obtain a consumer credit report in order to help me solve my financial problems, and agree to hold them harmless from any claim, suit, action, or demand of my creditors, myself or any other person arising out of this agreement. This agreement is effective as of the date below, and continues until the client case file is closed. This consent may be revoked at any time upon written request.

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

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Financial Wellness Advocate

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date



## **CATHOLIC CHARITIES ST. LAWRENCE COMMUNITY SERVICES FEE SCHEDULE**

Catholic Charities Credit Counseling is aware of the importance to establish consistent and reasonable fees for counseling services. Services are available regardless of the ability to pay.

### **Homebuyer Education**

Clients will be charged up to \$175.00 for homebuyer education. This includes time, materials, and a credit report (if necessary)

### **Debt Management Program**

Each client is charged a single, one time, DMP set-up fee of \$25.00. The DMP set-up fee needs to be paid before the DMP can be started.

Each client is charged a monthly service fee of 8% of the monthly payment amount, not to exceed \$100.00

### **Bankruptcy Services**

Pre-filing sessions, - \$50 per person

Pre-discharge session - \$35 per person for group education  
\$25 per person for online education

For bankruptcy services only: A fee waiver for service may be available based on an individual's ability to pay for service. In its determination Catholic Charities' staff will base the decision to authorize a fee waiver when the applicant's household income is less than 150% of the federal poverty level. (Proof of income will be required)

### **Representative Payee**

Monthly fees are determined and in accordance with Social Security Administration's regulations. Current allowable rates for 2015 are \$41.00 for Private Payee Clients.

The above fee structures which have been established for the Financial Counseling and Debt Management Programs are consistent with the State of Wisconsin Administrative Code BKG 73.01.