

CATHOLIC CHARITIES of the DIOCESE OF LACROSSE
DEBTOR EDUCATION SERVICE AGREEMENT

Please read the following statement carefully to understand Catholic Charities' procedures. By signing at the bottom of this document I am stating that I have an understanding of the provisions.

1. I understand the agency is approved by the Executive Office of U.S. Trustees to provide debtor education for bankruptcy. Catholic Charities will provide a two hour debtor education session and a signed certificate indicating completion of this education session, as required by the Bankruptcy Code.
2. I understand that the debtor education session will be conducted by a certified consumer credit counselor or qualified consumer credit counselor and that the purpose of the debtor education services offered is to help me better develop and understand financial skills. Catholic Charities' staff are 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 of Catholic Charities. A complaint form will be provided to me upon my request.
4. 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 the education session.
5. 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.
6. I understand that Catholic Charities does not pay or receive fees or other consideration for the referral of debtor students to or from Catholic Charities.
7. I acknowledge that the Catholic Charities of the Dioceses of La Crosse, Inc.'s Notice of Information Practices is available to me. I can obtain this document at the agencies website or by requesting one to be mailed to me.
8. I understand that at the time of service a fee waiver for services may be 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.
9. 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.
10. 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.
11. 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.
12. 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 or complaints, during on-site visits, or during quality of service reviews.
13. 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.

"Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services."

Applicant

Date

Financial Wellness Advocate

Date

Applicant

Date