

## Post-Filing Debtor Education

Please read the following statements carefully so that you will understand the procedures for this course.

**CCCS of West Georgia/ East Alabama** has over **30** years of experience educating consumers and Debtors about money and credit. Our certified instructors have completed the certification program with **The National Foundation for Credit Counseling** and are required to continue their education yearly to maintain this highly regarded certification. Our agency is a member of the **National Foundation for Credit Counseling (NFCC)**. **NFCC** has high standards for quality credit counseling and debtor education, and our agency complies with those standards. In addition, our agency is certified by the **Council on Accreditation (COA)** an independent third-party organization that reviews and monitors entities who provide social services.

**CCCS of West Georgia/ East Alabama** is a non-profit agency. We are organized and operate in accordance with **section 501(c) (3)** of the Internal Revenue Code. **CCCS of West Georgia/ East Alabama** receives funding in the form of grants from banks and other financial institutions that support financial counseling and education. We do not pay or receive fees or other considerations for referrals of debtor students to our agency. **CCCS of West Georgia/ East Alabama** will send a certificate to you or your attorney promptly. You will only receive your certificate upon completion of Post-filing debtor education course. **CCCS of West Georgia/ East Alabama** might disclose debtor information to the Executive Office for the United States Trustee (EOUST) in connection with the United States Trustee's oversight of the Provider, or during the investigation of complaints, during onsite visits, or during quality of service reviews. The EOUST has only reviewed and approved Pre-filing credit counseling and Post-filing debtor education services. **CCCS of West Georgia/ East Alabama** does offer services to help with unsecured debt if needed.

Upon the completion of Money in Motion, our agency will send a certificate to you or your attorney promptly. You will only receive this certificate if you complete the Post-filing debtor education. You will need to provide us with your bankruptcy case number for this certificate.

We will ask you to voluntarily fill out basic demographic information. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law, such as a response to a subpoena or the United States Trustee in their oversight of this agency during the investigation of complaints, during on-site visits or during quality service reviews. We may compile data in aggregate form; however, your information will not be disclosed in any manner that would personally identify you.

To help cover the cost of providing the Post-filing debtor education to you, this agency charges a fee of **\$35** for a single and **\$50** if you are filing jointly, payable by debit/credit card/PayPal. We do not accept personal checks. You may be eligible for a waiver of this fee based on your lack of ability to pay. A waived fee is based on 150% of poverty guidelines updated periodically by the US Department of Health and Human Services. If you think you qualify for a waiver please call **706-327-3239** or contact us. As you proceed you will be asked a question about your household size and income. The instructor or the online program will notify you if you are eligible for a fee waiver. If you are not eligible for a waiver your instructor will notify you and for online students you will proceed to the payment page where the fee is

**\$35** for a single and **\$50** to file jointly. We do not charge a fee for the generation of your certificate of completion.

This agency has a policy of prohibiting it from paying or receiving referral fees for the referral of debtor, except under fair share agreement. No fees are either paid or received by our agency for the referral of a debtor to a bankruptcy attorney or any bankruptcy alternative agency.

We do provide counseling services in **English**. If you require an additional language please visit the US Trustee site.

If you are dissatisfied with the service provided by our agency you can utilize the Complaint Resolution Process.

The United State Trustee has reviewed only our credit counseling and personal financial management instructional course pursuant to 11 U.S.C. 111(d) and the US Trustees has neither reviewed or approved any other services we provide to clients.

**> I Agree and would like to continue**

**> I waive my right to a fee waiver and would like to continue**

**> I Disagree and would like to return to the homepage**