



## CONSUMER CREDIT COUNSELING SERVICE

*Of West Georgia / East Alabama,  
A program of The Family Center of Columbus, Inc.*

Welcome! We understand that you are here because you are currently in bankruptcy proceedings and are required to complete a **Personal Financial Management Instructional Course** before the bankruptcy can be discharged.

This agency has over thirty years of experience helping people with financial problems. Our role is not to be judgmental, but to provide assistance. At the conclusion of this course, you will be provided with a certificate that you will need to prove you have taken the required education. We have the obligation to provide a certificate to the debtor promptly upon the completion of an instructional course. **A debtor will only receive a certificate if the debtor completes an instructional course.**

This agency is a member of the National Foundation for Credit Counseling ("NFCC"). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, this agency is accredited by the Council on Accreditation ("COA"), an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c)(3) of the Internal Revenue Code.

The consumer credit counselor conducting the education course has been trained and certified in accordance with the NFCC standards, and while he/she has expertise in helping those with financial problems, he/she cannot provide you with legal advice. This course is designed to help improve your personal financial management skills so that you may make better money decisions in the future. It is not intended to take the place of a consultation with an attorney regarding any bankruptcy proceedings, your legal rights and options.

You may take this Personal Financial Management course in person or online. To help cover the cost of providing this session to you, this agency charges a fee. The cost is **\$35** for individual counseling, and **\$50** if you are filing jointly, payable by debit card/PayPal. The fee is the same for both internet and in-person counseling. The fee may be waived based on your lack of ability to pay. A waived fee is based on 150% of poverty guidelines updated periodically by the US Dept of Health and Human Services. If you think you qualify for a waiver please call 706-327-3239. The \$35 or \$50 fee includes any fees associated with generation of the certificate.

CCCS of West GA /East AL provides services in English but will provide translator/interpreter services to limited English-proficient debtors as needed at no cost to the client.

This agency receives funding in the form of grants from private foundations, state and federal governmental units, the United Way, and credit grantors. This agency has a policy of prohibiting it from paying or receiving referral fees for the referral of a debtor. 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.

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

Our agency may disclose information about your session to the Executive Office of The United States Trustee (EOUST) and the US Bankruptcy Administrator 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.

**I have read and understand the disclosures made above.**

**Signature:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## Affidavit for Bankruptcy Education

My full legal name is \_\_\_\_\_  
(First) (Middle) (Last) (Jr. Sr.III)

My current address is \_\_\_\_\_  
(Street) (City) (State) (Zip)

Daytime phone number \_\_\_\_\_ Evening phone number \_\_\_\_\_

My attorney is \_\_\_\_\_

My attorney's phone number is \_\_\_\_\_ Bankruptcy case# \_\_\_\_\_

In person registration: State or government issued picture ID presented and verified (notary not required)

Registration by fax or mail: A copy of your state or government issued picture ID must accompany this form. You must have your attorney sign this form. If you do not have an attorney, please contact our office for a form to be filled out by a notary who will notarize your signature.

**By signing this form you certify the following:**

**I certify that all the information on this affidavit is true, correct and complete and made in good faith. I also certify that I personally will complete the education program. I understand that knowingly making a false or fraudulent statement or misrepresentation about my identity or completion of the education program is a violation of the requirements of Federal law.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date