



Our mission is to deliver quality counseling programs & support services that empower individuals & families to improve their lives

MICHAEL EDMONDS
Executive Director

Behavioral Health Services
Consumer Credit Counseling Service

Disclosure for online Counseling in Motion.

This online session will take at minimum 60 minutes in duration. Counseling in Motion will require verification of the person who is taking this counseling session prior to its commencement and before completion of the counseling. After completing the online counseling session you will have personal interaction with one of our certified bankruptcy counselors who will review with you the factors that caused your current conditions and help you develop a plan to respond to the financial problems without incurring negative amortization of debt. Our counselors have completed the professional certification program with the National Foundation for Credit Counseling and are required to continue their education yearly to maintain this highly regarded certification.

At the conclusion of the counseling, our agency is obligated to promptly provide you with a certificate that you will need, should you decide to file for bankruptcy. You will only receive the certificate if you complete the entire session. This certificate is valid for 180 days from the date and time the counseling is completed.

In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. For that reason, we may ask you to authorize us to access your credit history. Your credit report is not impacted by obtaining counseling through our agency and our agency will not disclose or provide any information about this counseling session to any credit reporting agency. Rest assured that the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include, but is not limited to, income, debts, credit accounts, earnings, assets, employment data, etc. 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 in response to a subpoena or to the United States Trustee in their oversight of this agency or during the investigation of complaints, during on-site visits or during quality service reviews.

We may compile data and aggregate information that you give us, but this information will not be disclosed in any manner that would personally identify you.

As one of your options, you have the opportunity to negotiate an alternative payment schedule with regard to each unsecured consumer debt. If you should decide to enter into a Debt Management Plan ("DMP"), in which our agency can provide, (which will be explained in the credit counseling session) you will be provided with separate agreement and disclosure forms. If you choose to use a DMP you may incur additional fees which would be explained to you should you be interested in this program.

If you choose to file for bankruptcy, you should know that your bankruptcy will affect your credit report. A bankruptcy does not delete accurate information from your credit report regarding your past delinquencies. A bankruptcy is a matter of public record and will be reported in the public section of your credit report. A bankruptcy will have a negative effect on your credit report and credit score. A potential creditor, landlord, or employer in the future may view this negatively. Depending on the type of bankruptcy you file, a bankruptcy may remain on your credit report for 7 to 10 years.

HAMPTON OFFICE

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Hampton, Virginia 23666
757-838-1960 • Fax 757-838-3280



WILLIAMSBURG OFFICE

348 McLaws Circle, Unit 1
Williamsburg, Virginia 23185
757-229-7940 • Fax 757-229-8081

If, after your counseling session, you choose to enroll in a Debt Management program (DMP), participation in a debt management program may change information which is already on your credit report. If your credit report shows that you have paid your accounts as agreed in the past, a Debt Management Program could have a negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future.

To help cover the cost of providing this session to you, this agency charges a fee. The cost is \$35.00 for a single and \$35.00 if you will file jointly, payable by cash, debit/credit card. 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 Department of Health and Human Services. If you think you qualify for a waiver, please call 757-826-227 or contact Us. The fee includes any fees associated with generation of the certificate.

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

The Center for Child and Family Services/CCCS of Hampton Roads receives funding in the form of grants and fair share from banks and other financial institutions that support financial counseling.

We do not provide counseling in other languages, should you require another 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 Executive Office for the United States Trustee (EOUST) may review client information as needed. The EOUST has only reviewed and approved pre-filing credit counseling and post-filing debtor education services. The EOUST has neither reviewed nor approved any other services we provide to clients.

The Center for Child and Family Services/CCCS of Hampton Roads might disclose client information to the United States Trustee in connection with the United States Trustees oversight of the agency; or during investigations or complaints, during on-site visits, or during quality of service reviews.

If at any time you need to speak with one of our certified counselors, please call 757-826-2227. If you have any problems logging back into your account after you have enrolled give us a call.

Date: _____

Name: _____

Signature: _____