

CONSUMER CREDIT COUNSELING SERVICE WORKSHEET

Corporate Office: 2650 S. Jones Blvd. ■ Las Vegas, NV 89146
 Phone: (702) 364-0344 ■ Fax: (702) 364-5836 ■ Toll Free: 1-800-451-4505 ■ e-mail: cccs@cccsnevada.org ■ website: www.cccsnevada.org

Reno: 3100 Mill #111 Street Reno, NV 89502 Phone: 775-337-6363

St. George: 720 South River Road, #C - 235 St. George, UT 84770 Phone: 435-986-9223

Complete as much information as possible. **PLEASE PRINT**
 Phone 702-364-0344 or 1-800-451-4505 for an appointment at any of our locations.

PERSONAL INFORMATION

Last Name	First	Middle	Age	Date of Birth	Social Security No.
Email: _____					
Spouse Last Name	First	Middle	Age	Date of Birth	Social Security No.
Email: _____					
Address No./Street	Apt. #	City	State	Zip Code	How Long At Residence?
					P H O N E
					HOME: _____
					CELL: _____
Previous Address	Apt. #	City	State	Zip Code	How Long At Residence?
					<input type="checkbox"/> Single <input type="checkbox"/> Married
					<input type="checkbox"/> Divorced <input type="checkbox"/> Widowed

NPS _____ PS _____ INCOME PER MONTH

Gross Pay (Monthly)	Take Home Pay (Monthly)	Total take home each pay period _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly	Employer: _____ Position/Rank: _____ Telephone: _____ Ext.: _____ How long on Job: _____ Employer Address: _____
Deduction (other than normal taxes) each pay period \$ _____ (insurance, loans, savings)			

NPS _____ PS _____ SPOUSE INCOME PER MONTH

Gross Pay (Monthly)	Take Home Pay (Monthly)	Total take home each pay period _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly	Employer: _____ Position/Rank: _____ Telephone: _____ Ext.: _____ How long on Job: _____ Employer Address: _____
Deduction (other than normal taxes) each pay period \$ _____ (insurance, loans, savings)			

Other Income: \$ _____ Source: _____ Previous No Yes Chapter 7 _____
 Other Income: \$ _____ Source: _____ Bankruptcy: _____ Chapter 13 _____
 Date: _____

Dependents (living with you) No Yes Ages: _____

BANK WITH _____ CHECKING \$ _____ SAVINGS \$ _____ OVERDRAFT BAL. \$ _____

BRIEFLY EXPLAIN CONDITIONS YOU CONSIDER TO BE PRIMARY CAUSE OF YOUR INABILITY TO MEET CREDIT PAYMENTS _____

DO NOT WRITE BELOW THIS LINE

NOTES: _____ _____ _____ _____	OUTCOME: _____ CAUSE: _____ DATE: _____ REFERRED BY: _____ TOTAL MO. INCOME: \$ _____ MINIMUM MO. LIVING EXP: \$ _____ BAL. AVAIL. CR: \$ _____ TOTAL UNSECURED DEBT: \$ _____ TOTAL SECURED DEBT: \$ _____
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NAME & COMPLETE ADDRESS OF CREDITOR	ACCOUNT NUMBER	CURRENT BALANCE	\$ AMOUNT DELINQUENT	MONTHLY PAYMENT	DATE LAST PAYMENT MADE	INTEREST RATE	DMP PAYMENT	DMP REVISED	CARD STATUS
1: _____									
2: _____									
3: _____									
4: _____									
5: _____									
6: _____									
7: _____									
8: _____									
9: _____									
10: _____									
11: _____									
12: _____									
13: _____									
14: _____									
15: _____									
16: _____									
17: _____									
TOTAL DEBT		TOTAL		TOTAL		TOTAL		TOTAL	

The information in this statement is true and correct to the best of my/our knowledge. To obtain cooperation of creditors in arranging a Debt Management Plan, Consumer Credit Counseling Service may disclose the number of creditors and total amount owed. Our DMP's serve the dual role of helping you repay your debts and helping creditors receive the money owed them.

D=Destroyed

Date _____ Signed _____ Signed _____

Statement of Counseling Services

Please read the following statements carefully so that you will understand the procedures for the counseling session. Initial the line next to each statement to indicate understanding of that provision. For simplification the singular is used even when the plural may apply.

_____ I understand the agency will provide a confidential comprehensive personal money management interview conducted by a Certified Consumer Credit Counselor™ or qualified professional counselor. All action plans not provided by a Certified Consumer Credit Counselor™ will be reviewed by a Certified Consumer Credit Counselor™. CCCS provides services to residents of Nevada and Utah. Service hours vary by location.

_____ I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process.

_____ Most of our funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments you make through your DMP. However, your accounts with your creditors should always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all your creditors regardless of whether they contribute to our agency. Our agency charges a maximum of \$20.00 monthly for the Debt Management Plan and a one-time \$25 set-up fee to assist with administrative costs. Fees paid are non-refundable.

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

_____ I will be given a written assessment outlining a suggested client action plan which will be based on the following options:

- a) I will handle my financial concerns on my own. (Including but not limited to those seeking credit report review, mortgage counseling, budget counseling).
- b) I may choose to enroll in the agency's Debt Management Plan, understanding that DMPs are not suitable for all clients and that CCCS will discuss other options available to me. Under the Debt Management Plan the agency serves as a neutral third party in negotiating with creditors to liquidate financial obligations. Secured and unsecured debt may be included in a DMP and most creditors participate in a proposed DMP.

Your participation in a Debt Management Plan will not change anything which is already on your credit report. If your credit report reflects that you have paid creditors as agreed in the past, a Debt Management Plan could have a negative impact on a credit worthiness decision by a potential creditor, landlord, or employer in the future. In addition, creditors may report that you are on a Debt Management Plan and are not paying as originally agreed although they have accepted the reduced payment. CCCS does not report your participation in a DMP to any credit reporting agency.

In the event that the counselor suggests a Debt Management Plan, I will receive complete details of the operations, requirements, and responsibilities.

- c) You should also be aware that debts to creditors you repay through the plan may be able to be discharged through bankruptcy. Counselors cannot provide 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.
- d) I will be referred to the other services of the organization or another agency or agencies, as appropriate, that may be able to assist with particular problems that have been identified and I understand I may use or reject these referrals.

_____ At sometime in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's services.

Applicant

Counselor

Applicant

Date



AN IMPORTANT NOTICE CONCERNING CLIENT PRIVACY

PRIVACY POLICY: At Consumer Credit Counseling Service (CCCS), **maintaining information security and our client's trust and confidence are a high priority.** We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your 'personal financial information', such as your total debt information, income, living expenses and personal information concerning your financial circumstances will be provided to creditors and, possibly others, with your specific authorization. We may also use aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances.

In all situations, your information may be released to appropriate individuals or agencies **ONLY UPON YOUR WRITTEN REQUEST OR when our staff has been served by a valid subpoena.**

The following **PRIVACY PRACTICES** detail circumstances under which we will release your information to a third party:

1. We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some or all of the information that we collect, as described below, to creditors or third parties that you have authorized who need this information in order for us to assist you after a counseling session.
4. We may disclose all of the information that we collect, as described below, to creditors and related financial institutions who need this information in order to put you on a debt management plan.
5. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non public personal information.
6. We may collect nonpublic personal information about you from the following sources;
 - Information we received from you on a worksheet or other forms you provide;
 - Information about your transactions with us, your creditors, or others; and
 - Information we may receive from a credit-reporting agency.
7. We may disclose the following kinds of nonpublic personal information about you;
 - Information we receive from you on a worksheet or other forms, such as your name, address, social security number, assets and income;
 - Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
 - Information we may receive from a credit-reporting agency, such as your credit history.

RELEASE: I hereby authorize Consumer Credit Counseling Service to release all nonpublic information it obtains about me to (1) my creditors, and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session. I further RELEASE and authorize all of my creditors to provide nonpublic information about me to Consumer Credit Counseling Service.

Consumer(s) _____ Date _____



**CONSUMER
CREDIT
COUNSELING**

Assisting With Financial Goals
Through Counseling And Education

Consumer Credit Counseling Service
Serving residents of Nevada and Utah
Corporate Office - 2650 South Jones Blvd.
Las Vegas, NV 89146
(702) 364-0344 (800) 451-4505
www.cccsnevada.org cccs@cccsnevada.org

WAIVER AND AUTHORIZATION TO RELEASE INFORMATION

Whereas, the client(s) recognizes that in order for Consumer Credit Counseling Service (CCCS) to provide its services, creditors of the client(s), as well as other persons, firms or organizations, will request CCCS to furnish certain information concerning the client's financial condition.

In consideration of, and in furtherance of the services to be provided by CCCS, the client(s) hereby expressly authorizes CCCS to: (1) disclose any information concerning the financial condition and the status of the client(s), including, but not limited to his/her income, monthly expenses, debts, credit, earnings and/or location information to any creditor of the client(s), as CCCS deems necessary.

The client(s) hereby agrees to hold CCCS, its employees, officers, directors and agents harmless from any claim, suit, action or demand made by any creditors of the client(s) in connection with any services rendered by CCCS to the client(s).

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

The client(s) recognizes that CCCS has no responsibility or obligation for any past, present or future credit rating assigned to the client(s) by any of his/her creditors.

CCCS agrees that all information in the client(s) file will be otherwise kept confidential and used only for legitimate business purposes under the Fair Credit Reporting Act.

This release is effective _____, not to exceed 90 days from date authorization is given for a one-time release of information and not to exceed 30 days after conclusion of ongoing service, as the law or court order may require, or until and unless the client withdraws authorization, which may be done at any time.

Client _____ Date _____

Client _____ Counselor _____



how can CCCS help you?

Are you one of the many thousands of people confronted with overwhelming money concerns? Money problems are not always caused by mismanagement or overspending - a job loss, illness, accident, divorce or other misfortunes could be putting your family in financial jeopardy.

Regardless of the causes, CCCS will work with you to get back on track. We can help determine whether budgeting changes will make it possible for you to pay your bills on your own; whether you need our assistance in negotiating with creditors; or if you should seek legal assistance. Our professionally trained counselors will consider the alternatives and help you resolve your situation through counseling, education or repayment before it affects your job, your family or your reputation.

who is CCCS?

CCCS is the only non-profit United Way, HUD approved financial and housing counseling agency serving Nevada and Utah. We offer FREE financial consumer credit counseling and education to meet your complete financial needs.

CCCS has received national recognition for Education Excellence by the National Foundation for Credit Counseling, twice named the nation's 'Outstanding Education Department'.



do you need help from CCCS?

Are you experiencing problems with relationships due to money?

Have you obtained any debt consolidation loans in the last two years?

Have you been denied credit?

Have you applied for credit several times during the last year?

Do you have trouble getting low interest rates when you apply for credit?

Are you unable to state the total amount of money you owe right now?

Are you using cash advances on credit cards to pay bills?

Are you receiving calls and past-due notices from creditors?

Do you gamble money thinking if you win you can pay your debts?

Are you having trouble sleeping because of worry over your bills?

call us for an appointment at a location near you

toll free 1 800 451 4505

e-mail cccs@cccsnevada.org

register online www.cccsnevada.org

www.cccsutah.net

Consumer Credit Counseling Service (corporate office)
2650 South Jones, Las Vegas, NV 89146

Servicios Disponibles en Español

Some of our funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, many are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments received. However, your accounts with your creditors should always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all your creditors regardless of whether they contribute to our agency.

A large, vertical graphic with a dark, textured background. It features a large, stylized, swirling graphic on the left side. The text "helping you take control of your money & credit through counseling & education" is written in a large, white, sans-serif font, centered on the right side. The CCCS logo is visible in the top right corner of the graphic.

helping
you
take
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of your
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Financial Literacy - learning about money and credit management

Few people have ever taken a class that teaches them anything about money or credit management. In fact, most people learn financial literacy the hard way - by trial and error. Sometimes this can be devastating and costly, taking years to recover.

At CCCS we provide you with the tools and knowledge necessary to prevent and recover from financial difficulties. We do not loan money; we assist you in meeting your financial goals through counseling and education.

Free and confidential

CCCS offers FREE and confidential financial counseling and advice as well as classes, workshops and seminars. We can offer many effective solutions to help you gain control of your money, your credit and your life.

Have a financial question?

The experts at CCCS are available to answer your questions about credit, money management, housing and more. Call us at (800) 451-4505 or even email your questions to cccs@cccsnevada.org. We'll get an answer for you within one business day!

toll free 1 800 451 4505
www.cccsnevada.org

what CCCS can offer...

Financial Counseling

Whether you're looking to get out of debt, buy your first home or save for retirement, our counselors can help you design a realistic spending and savings plan.

Debt Management Planning

If you find yourself unable to meet your monthly bills CCCS can help. Through participation in our Debt Management Plan you can gain the cooperation of creditors, many of whom waive or reduce finance charges, overlimit and late fees - helping you get back in control sooner and for less money.

Housing Program

CCCS provides information to renters, owners and first-time buyers to help you realize your dream of obtaining and maintaining homeownership. We also provide a 6-hour pre-purchase Home Buyers Seminar (required by some lending programs) free of charge.

CCCS can also help with:

- Down payment assistance
- IDA funds that match your savings
- Pre- and Post-purchase counseling
- Senior's Reverse Mortgage counseling

Already own a home and having some difficulty in meeting payments? As a HUD approved comprehensive housing counseling agency, we can assist you with all loss mitigation tools, including short sale and forbearance agreements to avoid foreclosure.

Checking and Savings Accounts

CCCS provides the means to re-establish an affordable checking or savings account.

Credit Report Review

The information on your credit report can affect your ability to rent an apartment, buy life insurance, obtain employment or obtain financing for a car or home. CCCS does not change or "repair" credit (no one can), but our Credit Report Review can inform you of your rights and steps you can take to remove obsolete or incorrect information and how to build and improve your credit history.

Classes, Seminars & Workshops

CCCS offers classes, seminars and workshops on a variety of topics, ranging from budgeting to debt building to becoming debt free. We also have programs for employers and their employees, as well as for high school students, preparing them for their financial future.

IRS Advocacy Program

Do you owe taxes? As part of our Advocacy Program, our counselors can establish a repayment plan, completing all required paperwork in our office.

Student Loans

CCCS can assist you with counseling and advice on the best way for you to pay off or consolidate your student loans.

Bankruptcy Counseling

CCCS is approved by the Executive Office of the U.S. Trustee to provide bankruptcy counseling and debtor education, as required by law.



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