



DISCLOSURE FORM FOR PRE-DISCHARGE BANKRUPTCY CLIENTS

Welcome! We understand that you are here because you have filed for bankruptcy and are required to receive “education” before your debts may be discharged.

This agency has over 40 years of experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will provide education on the following topics: Budgeting, Money Management, Using Credit Wisely and Finding Additional Resources using a course called *Money in Motion*. At the conclusion of *Money in Motion*, you will be provided with a certificate that you will need.

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 or supervising your 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 not intended to take the place of a consultation with an attorney to explore your legal rights and options.

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 will need the following: PROOF OF IDENTIFICATION AND YOUR BANKRUPTCY CASE NUMBER using the Affidavit for Bankruptcy Education. 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. 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. This agency will not disclose or provide any information about this session to a credit reporting agency.

To help cover the cost of providing *Money in Motion* to you, this agency charges a fee of \$ 50, certified funds or cash only or pay online at [www.californiacccs.org](http://www.californiacccs.org) . In limited circumstances, you may be eligible to have this fee waived.

This agency also receives funding in the form of grants from creditors, government and private corporations. A small portion of funding for this agency comes from voluntary contributions from creditors who participate in DMPs. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of this agency. CCCS does not pay or receive fees or other consideration for the referrals to our services. **I have read and understand the disclosures made above.**

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

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

**Date:** \_\_\_\_\_

**Please mail (or fax 661-324-0750) this form, your \$50 fee (or pay online at [www.californiacccs.org](http://www.californiacccs.org) ) and Affidavit for Bankruptcy Education to CCCS, 5300 Lennox Avenue, Suite 200, Bakersfield, CA 93309.**

Please call 800-272-2482 or visit [www.californiacccs.org](http://www.californiacccs.org) for more information on beginning Money in Motion!  
CCCS of Kern & Tulare Counties 661-324-9628