



## Pre-Bankruptcy Credit Counseling

Consumer Credit and Budget Counseling has over 10 years of experience educating consumers and clients about money and credit. This agency is accredited by Council on Accreditation, 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. We do not pay or receive fees or other considerations for referrals of debtor students to our agency.

You have the option of taking our PreBankruptcy Credit Counseling, our pre-petition credit counseling program, in our Marmora New Jersey office or online with one-on-one telephone counseling. A certified consumer credit counselor will be conducting the counseling session. Our counselors have completed a counselor certification program offered by various third party providers.

You may be asked to voluntarily disclose 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. We may compile data in aggregate form; however, your information will not be disclosed in any manner that would personally identify you.

Consumer Credit and Budget Counseling does not pay or receive fees or other consideration for the referral of debtor students to or by the provider.

To help cover the cost of providing this program to you, this agency charges a fee of up to \$50.00. However, you may be eligible to have this fee reduced or waived (see Needs Based Debtor's Education Fee Schedule). We will not deny service due to an inability to pay.

At the conclusion of the counseling session, you will be provided with a certificate that you will need if you are filing for bankruptcy. As an approved provider, this certificate is valid for up to 180 days after it is issued.

If you are dissatisfied with the service provided by our agency you can utilize the Compliant Resolution Process. You agree to hold Consumer Credit and Budget Counseling, its employees, and volunteers harmless from any claim, suit, and action resulting from this service. Nothing herein shall apply to actions or claims under the provisions of the United State Bankruptcy code, 11 U.S.C. Sec. 101 et seq.

**A Non-Profit, Multi-State Licensed, Bonded, Consumer Education and Financial Counseling Agency**

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