



# Intake and Information

File #: \_\_\_\_\_

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

(CCCS Use Only)

Your name	
Street address	
City	
State & Zip	
Phone	
E-mail	
Social Security #	Race
Age	Date of birth
Your employer	
Phone #	Extension
Job title	
Rate of pay	Hours worked per week
Monthly gross income	
Monthly net income	
Additional monthly income	
Spouse name	
Social Security #	Race:
Age	Date of birth
Your employer	
Phone #	Extension
Job title	
Rate of pay	Hours worked per week
Monthly gross income	
Monthly net income	
Additional monthly income	
(Circle one) Single Married Separated Divorced Widowed	
How many dependents?	Ages?
How long have you lived at this address?	
Are you? Renting Buying Own Other	
Mortgage company or landlord:	
If buying is your loan? FHA Conventional VA FMHA	
Loan #	FHA/VA #
Estimated Home Value:	
Estimated Mortgage Balance:	
Do you have a second mortgage or Equity Line Yes No	
Mortgage Company:	
Loan #	
Estimated Mortgage Balance:	

Have you ever filed Bankruptcy? When?
Have you ever been sued by a creditor?
Who? When?
Have you ever been to CCCS?
How did you hear about CCCS?
Make & year of your car
Who financed the vehicle
Vehicle's current value
Balance of the loan
Make & year of your car
Who financed the vehicle
Vehicle's current value
Balance of the loan
Make & year of the boat, RV, etc.
Who financed the vehicle
Vehicle's current value
Balance of the loan
Do you have any stocks, bonds, securities?
Do you have cash value life insurance?
Do you own any other type of investment?

*All information contained in this set of forms will be held in strict confidence. CCCS of Greater Greensboro does not report to the credit reporting agencies, or make any information a matter of public record. We honor your right to privacy.*

*If there is any information you feel is uncomfortable in providing, discuss it with the counselor. We seek only to understand your situation and to serve you better.*

*CCCS of Greater Greensboro is working to provide a financially healthy community.*

**(Turn Over)**





# HUD DISCLOSURE STATEMENT

CCCS is dedicated to delivering professional consumer credit education, confidential counseling, and debt reduction programs to all segments of the community regardless of the ability to pay. Unmanageable debt not only threatens the economic stability of a family, but also the economic vitality of the surrounding community. A family with uncontrollable debt cannot plan for retirement, send children to college, protect against the economic effects of a catastrophic illness, or buy a home. CCCS provides a confidential and disciplined program of counseling and consumer education that supports them in their efforts to regain stability. CCCS complies with best practice standards as set forth by COA (Council on Accreditation) and NFCC (National Foundation for Credit Counseling) and counselor certification manuals. Additionally, CCCS examines other evidence to assist with best service approaches and modalities and examines outcomes by program, customer satisfaction surveys and community collaborative contracts and feedback. **Please note** – The client is not obligated to receive, purchase or utilize any other services offered by Family Service of the Piedmont, or its exclusive partners, in order to receive housing counseling services.

The housing counseling services provided by our agency includes:

- **Financial Management/Budget Counseling** – Nationally certified counselors provide free professional advice on money management, maintenance of credit reports, and using credit wisely.
- **Mortgage Delinquency and Default Resolution Counseling** – help owners who are past due with their mortgage and determine options available to avoid foreclosure.
- **Pre-purchase Homeownership Counseling** – free service assisting in developing a personalized plan that explores options and resources to achieve homeownership.
- **Rental Housing Counseling** – free service to assist individuals who are looking for rent by creating a budget and action plan so that they have a better idea on what is affordable.
- **Services for Homeless Counseling** – free service to assist clients with emergency shelter, transitional housing and other referrals for programs within our community.
- **Pre-Purchase Homebuyer Education Workshops** – free workshop with addresses the important aspects of the home buying process such as lending and home inspections.

- **Resolving/Preventing Mortgage Delinquency Workshops-** A free workshop to assist homeowners to address options to avoid foreclosure.
- **Non-Delinquency Post Purchase Workshops-** A free service to assist individuals to ensure successful homeownership through effective budgeting, equity preservation, and safeguards to protect their investment.

**PRIVACY POLICY:** Our agency is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. This data may be used: (1) To assist us in our work with you, our staff may seek supervision/consultation with professional colleagues within the agency and, where appropriate and necessary, with other resources in the community. (2) For the purpose of evaluating our services, gathering valuable research information and designing future programs, we may use aggregated case file information. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances. (3) For counseling only clients, we will confirm with your creditors if asked: (a) Verification of appointment (b) Date of counseling (c) Disposition (4) For clients needing our intervention on your behalf through a Debt Management Plan, we will disclose the following to your creditors: Your address and home phone number if published; Total debt information; Income, net and gross; Living expenses; A list of your creditors; Personal information concerning your financial circumstances, but not lifestyle or personal habits; Place of employment will be verified only

In all other 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:** 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; We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law; 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; 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 (DMP); 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 nonpublic personal information; we collect nonpublic personal information about you from the following sources:





# 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 comprehensive personal money management interview.
- I understand that a certified consumer credit counselor or qualified professional counselor will conduct the interview. A certified consumer credit counselor will review all recommendations, not made by a certified consumer credit counselor.
- I understand that in the event, I am dissatisfied, I can utilize the Complaint Resolution Process.
- 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.
- 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 any financial concerns on my own.
  - b.) I may choose to enroll in the agency's Debt Management Plan (DMP). Under the DMP, the agency serves as a neutral third party in negotiating with creditors to liquidate financial obligations.
- While the agency seeks to negotiate repayment terms advantageous to my credit rating, the agency has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a Debt Management Plan may affect my credit rating negatively. In the event that the counselor suggests a Debt Management Plan, I will receive complete details of the operations, requirements, and responsibilities.
- c.) A counselor may answer questions about bankruptcy, but not give 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. I will inform the agency of the decision, if I file bankruptcy.
  - 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.
- At some time in the future, a neutral third party may contact me to request a confidential evaluation of the agency's services.
- Receipt of financial counseling services does not automatically guarantee participation in a Debt Management Plan.

Notice to Clients Who Might Desire a Debt Management Plan: "Most of our funding comes from voluntary contributions from creditors who participate in Debt Management Plan ("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—up to fifteen percent (15%) of each payment received. However, your accounts with your creditors will 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."

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

# Statement of Counseling Services, Side two

## Client Bill of Rights

*We pledge that our clients have the right,*

- To prompt counseling services for managing money based on their financial situation;
- To treatment with dignity and respect;
- To be actively involved in a comprehensive assessment of their financial situation including and appropriate action plan;
- To express dissatisfaction through a Complaint Resolution Process;
- To discontinue their relationship with our agency at any time;
- To ask questions and to have concerns addressed.

## Complaint Resolution Process

*We are committed to providing you with high quality professional services. However, if you are not satisfied with the services provided or if you want to make a complaint, we ask that you follow these guidelines.*

- Step One: Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.
- Step Two: If Step One is not possible or the issue is not resolved to your satisfaction, write Director, Consumer Credit Counseling Service, 315 E. Washington St. Greensboro, NC 27401.
- Step Three: The CCCS Director may request a meeting with you (phone or face-to-face) or seek more information from a staff person. The agency will respond within 15 days.
- Step Four: If your issue is still unresolved, you may appeal in writing directly to the head of our parent agency, write CEO, Family Service of the Piedmont, 902 Bonner Dr., Jamestown, NC 27282. After additional fact finding, this individual will provide a concluding decision to you within 15 days.

## Non-Discrimination Policy

Our Agency serves all members of the community. We do not engage in the practices of discrimination in the selection and participation of clients in our programs or services with respect to age, race, religion, color, gender, sexual preference, national origin, or handicap.