



Statement of Services

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Please read the following statements carefully so that you will understand the procedures for the counseling session. 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.
 - I understand that the interview will be conducted by a certified consumer credit counselor or qualified professional counselor. All action plans not conducted by a certified consumer credit counselor will be reviewed by a certified consumer credit counselor.
 - I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process (below).
 - I understand that most of agency 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 would 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.
 - 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 provision of the United States Bankruptcy Code II U.S.C. Sec. 101 et seq.
 - I will be given a written assessment outlining a suggested client action plan which will be based on the following options:
 1. I will handle any financial concerns on my own.
 2. I may choose to enroll in the agency's Debt Management Plan. Our DMPs serve the dual role of helping you repay your debts and helping creditors to receive the money owed to them.
 - My participation in a debt repayment program may change information, which is already on my credit report. If my credit report reflects that I have paid creditors as agreed in the past, a Debt Management Plan could have a negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future.
 - In addition, creditors may report that I am on a Debt Management Plan and am not paying as originally agreed although they have accepted the reduced payment.
 3. 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.
 4. 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 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.
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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 an appropriate action plan
 - To express dissatisfaction through a Complaint Resolution Process
 - To discontinue their relationship with CCCS at any time
 - To ask questions and to have concerns addressed
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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.

1. Step One: Try to resolve the issue with the staff member involved - giving him or her specific information about your complaint.
 2. Step Two: If Step One is not possible or the issue is not resolved to your satisfaction, request a complaint/grievance form from any staff member at CCCS, 409 North Jackson Street, Albany, GA 31701. Complete and return the complaint/grievance form to CCCS.
 3. Step Three: CCCS may request a meeting with you (phone or face-to-face) or seek more information from a staff person.
CCCS will respond within 15 days.
 4. Step Four: If your issue is still unresolved, you may appeal in writing directly to Irma Whitten, the Chief Executive Officer of CCCS. After additional fact finding, the C.E.O. will provide a concluding decision to you within 15 days.
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Non-Discrimination Policy

Consumer Credit Counseling Service of Southwest Georgia, Inc. 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 race, religion, color, gender, age, national origin, handicap or financial status.