



6/29/2010

Statement of Counseling Services

Thank you for your interest in the Consumer Credit Counseling Service of Delaware Valley a non-profit service established in 1966 dedicated to helping individuals with money management and credit concerns. Please take a few minutes to read the following statements that will help you understand the procedures for the counseling session.

Client Expectations

A confidential money management interview by a professional counselor.

The understanding that CCCS of Delaware Valley is a non-profit agency and some of our funding comes from voluntary contribution from creditors who participates 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—up to fifteen percent (15%) of each payment received. However, your accounts with your creditors are to be credited with one hundred percent (100%) of the amount you pay through us and we will work all of your creditors regardless of whether they contribute to our agency.

A written assessment outlining a suggested action plan that will be based on the following options:

1. Client will handle any financial concerns on his/her own **OR:**
2. Client will enroll in a Debt Management Plan (DMP) in which the agency serves as a neutral third party negotiating with unsecured and specific secured creditors to help liquidate financial obligations. DMPs are voluntary programs that serve a dual role of helping you repay your debts and helping your creditors receive money that you owe to them.

Note: A CCCS counselor may answer questions about bankruptcy, but not give legal advice. If legal advice is necessary, the client must seek appropriate assistance.

Your participation in a Debt Repayment Program will not change or "cure" anything which is already on your credit report. If your credit report reflects that you have paid creditors as agreed in the past, a DMP could have a negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future. Creditors may report that you are on a DMP and are not paying as originally agreed, even though they have accepted the DMP reduced payments. In the event of any dissatisfaction with the CCCS program, a complaint resolution process is available.

Client Bill of Rights

We pledge that our clients have the right, without fear of retaliation:

1. To prompt counseling services for managing their money based on their financial situation
2. To treatment with dignity and respect in confidential professional counseling sessions
3. To a comprehensive assessment of their financial situations
4. To express dissatisfaction through a complaint resolution process
5. To discontinue their relationships with our agency at any time



**Consumer Credit
Counseling Service
of Delaware Valley**

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Philadelphia, PA 19103
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fax (215) 563-7020
website www.cccsdv.org

A Non-Profit Community Service Since 1966

6/29/2010

Complaint Resolution Process

We are committed to providing you with high quality professional services. If you are not satisfied with the services provided, please contact

Jeffery Baldwin
Counseling Director
Phone: 215-563-5665 e-mail: jbaldwin@cccsdv.org

Non-Discrimination Policy

CCCS of Delaware Valley serves all members of the community without regard to socioeconomic status, sex, gender or ethnic, racial or religious affiliations. CCCSDV does not deny access to services based on employment status, amount of debt, type of debt, or credit rating. CCCSDV does not directly serve minors in any of its financial education or counseling services.

Client Signature

Print Name

Date

Co-Client Signature

Print Name

Date