



**Consumer
Credit
Counseling
Service of West Florida, Inc.**

PLEASE COMPLETE THIS FORM: Email fax, or mail to CCCS of West Florida
info@cccswfl.org
850-432- 5078
P.O. Box 950
Pensacola, FL 32591

CCCS of West Florida has over 30 years of experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. We will provide you with information about bankruptcy, including its process and possible consequences. We will also consider alternatives to bankruptcy to resolve your problems. It is our view that the purpose of this session is to provide you with information so that YOU may chose the option that you think is best. At the conclusion of this session, you will be provided with a certificate that you will need should you decide to file for bankruptcy,

The 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 the Section 501 C-3 of the Internal Revenue Code.

The consumer credit counselor conducting or supervising this session 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 any legal advice. IN fact, this session is designed to provide you with information and alternatives; it is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

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. We will not disclose or provide any information about this session to a credit-reporting agency. If you should decide to enter into a Debt Management Plan (DMP) (which will be explained in the course of this session) you will be provided with separate agreement and disclosure forms. Both a Debt Management Program and a Bankruptcy may/will impact your credit report.

To help cover the cost, this agency charges fees payable in the form of money order/cashier check or bank check. We are unable to accept cash. In limited circumstances, you may be eligible to have this fee waived.

CCCS of West Florida also receives funding in the form of grants from state and federal governmental units, and creditors. A portion of funding for this agency comes from voluntary contributions from creditors who participate in DMP's. 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. These contributions are usually calculated as a percentage of payments that are made through a DMP. Again, should you decide to enter into a DMP, you will receive specific information on how the plan works and how the agency is funded

Please check the reason below that most accurately describes why you are filing bankruptcy.

- Death of a family member
- Medical, accident or disability
- Personal domestic conflict or divorce
- Reduced income, unemployment, or loss of job
- Poor money management
- Other

Please Print you
Attorney's
Name _____

Attorney's office location:
City _____ State _____

Signature: _____

Printed Name: _____

Date: _____