



Consumer Credit Counseling Service of San Francisco
595 Market Street • 15th Floor • San Francisco, CA 94105
800.777.7526 • 415.788.0288 • 415.777.4030 FAX • www.cccssf.org

Client Information

COMPLETE NAME (first / middle initial / last / jr / sr)	SPOUSE'S NAME
SOCIAL SECURITY NUMBER	SPOUSE'S SOCIAL SECURITY NUMBER
DATE OF BIRTH	SPOUSE'S DATE OF BIRTH
CURRENT ADDRESS	
HOME PHONE	HOME STATUS <input type="checkbox"/> Renting <input type="checkbox"/> Buying <input type="checkbox"/> Other
NUMBER OF DEPENDENTS	MARTIAL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
EMPLOYER	SPOUSE'S EMPLOYER
WORK PHONE (optional)	SPOUSE'S WORK PHONE (optional)
EMAIL	SPOUSE'S EMAIL

Areas of Interest

CCCS Counselors can answer questions on a variety of subjects. Please check as many as apply:

- | | | | |
|--|---|---|---|
| <input type="checkbox"/> Budgeting | <input type="checkbox"/> Fair Debt Collection | <input type="checkbox"/> First-Time Home Purchase | <input type="checkbox"/> Saving Money |
| <input type="checkbox"/> Student Loans | <input type="checkbox"/> Credit Reports | <input type="checkbox"/> Establishing Credit | <input type="checkbox"/> Credit Effects of Bankruptcy |
| <input type="checkbox"/> Back Taxes | <input type="checkbox"/> Getting Out of Debt | <input type="checkbox"/> Credit Problems | <input type="checkbox"/> Mortgage Issues |

How Can We Help You?

In order to help us give you the best service possible, please list your most pressing concerns and/or problems:

About Our Organization Consumer Credit Counseling Service of San Francisco is a non-profit community service. As a member of the National Foundation for Credit Counseling, we adhere to quality standards that include accreditation, certification of counselors, audits and core policies to ensure quality service. We receive our funding from various sources, including grants and fees for specialized education projects. Most of our funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). DMPs are voluntary programs that serve the dual role of helping you repay your debts and helping creditors to receive the money owed to them. Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. The 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 be credited with one hundred percent (100%) of the amount you pay through us.



Income

Calculate your monthly income. If you know what your gross pay (before taxes and other deductions) is, please enter that. However, net pay (face value of your check) is the more important figure. Include variable income received each month, such as commissions, as well as periodic income, such as a large tax refund or bonus. This will have to be divided by 12 to get the monthly figure.

Monthly Income	Gross	Net
Income Source/Employer		
Income Source/Employer		
Retirement/Pension		
Child Support/Alimony		
Social Security		
Food Stamps		
Unemployment Insurance		
Support from family/friends		
Other		
Other		
Total		

Property	Present Value	Amount Owed	Payment
Home Mortgage			
Second Mortgage			
Vehicle Payment #1			
Vehicle Payment #2			
Total			

Assets & Liabilities	Present Value	Amount Owed	Payment
Boat			
Property/Land			
Timeshare			
401K/403B Loan			
Other			
Total			

Investments	Present Value	Monthly Contribution
401K-403B Contribution		
Savings Account		
IRA		
Stocks/Mutual Funds		
Cash Value Life Insurance		
Other		
Total		

Expenses

Enter your montly expenses below. Since many expenses are variable, such as utilities and groceries, it is important to average these expenses. Other expenses are periodic (such as insurance or vehicle registration). Calculate the annual amount of these expenses then divide by 12. (*Make sure to exclude payroll deducted amounts such as insurance, child care, or transportation benefits.)

Housing	Current	Proposed
Rent/Mortgage		
2nd Mortgage/Equity Line		
Condo Fees/HOA Dues		
Property taxes		
Homeowner's/Renter's Insurance		
Timeshares		
Gas/Electric		
Property/Land		
Water/Sewer/Garbage		
Cable/Satellite		
Telephone		

Food	Current	Proposed
Groceries/Household Items		
At Work/School		

Medical	Current	Proposed
Health/Dental Insurance*		
Prescriptions/Doctor's Visits		

Transportation	Current	Proposed
Vehicle Payment #1		
Vehicle Payment #2		
Vehicle Payment #3		
Gasoline/Oil/Repairs		
Auto Insurance		
DMV Registration		
Tolls/Parking/Bus*		

Child Care	Current	Proposed
Daycare/Sitting*		
Child Support/Alimony		

Miscellaneous	Current	Proposed
Tuition/Lessons		
Student Loans		
State Owed Taxes		
Life Insurance*		
Union Dues		
Storage Fee		
Savings		
Beauty/Barber		
Movies/Video		
Dining Out		
Sports/Hobbies/Clubs		
Monitored Alarm		
Gifts for Holidays/Birthdays		
Pet Care		
Cell Phone/Pager		
Banking Fees/Postage		
Cigarettes/Alcohol		
Internet Service		
Church/Charity Contributions		
401(k)/403(b) Loans		
401(k)/403(b) Contributions		
Boats/Water Vehicles		
Federal Taxes Owed		
IRA's		
Stocks/Mutual Funds		
Other		
Other		

Totals	Current	Proposed
Total Monthly Expenses		

Unsecured Debt

Please list all unsecured debts with balances over \$100 (except auto loans and mortgages) along with the name of the creditor, interest rate, total balance owing and the required minimum payment. This includes credit and charge cards, installment loans, personal loans and outstanding medical bills. Do not include mortgage, vehicle or student loans. Please have your current creditor statements available during your counseling session.

Name of Creditor	Account Number	Interest Rate	Monthly Payment	Current Balance	Months Late
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

For Counselor Use Only

Client Number	Notes
Results	
Proposed Deposit	
Date Counseled	
Counselor	



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AGREEMENT FOR COUNSELING SERVICES

Please read the following statements carefully. Initial the line next to each statement to indicate understanding. (The singular is used even when the plural may apply.)

- _____ I understand the agency will provide a confidential personal money management, housing, and/or credit report consultation after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other services and agencies as appropriate.
- _____ I understand that most of CCCS funding comes from voluntary contributions from creditors who participate in the Debt Management Plan (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund CCCS. These contributions are usually calculated as a percentage of the payments I make through my DMP-up to fifteen percent (15%) of each payment received. However, my accounts with my creditors will always be credited with one hundred percent (100%) of the amount I pay. The absence of a creditor contribution will not affect CCCS' willingness to work with that creditor.
- _____ I understand that if I opt to begin a DMP, my participation may affect my credit report and credit score, depending on my creditors' policies with respect to the DMP and my payment record prior to and during my participation in a DMP. A DMP could have a negative impact on a credit worthiness decision by a potential creditor, landlord or employer in the future. In addition, creditors may report that I am on a DMP and not paying as originally agreed although they have accepted a reduced payment. The agency has no responsibility or obligation for any past, present, or future credit rating I receive. The DMP will include my unsecured debt and may include certain secured debts.
- _____ I understand that while a DMP may be an option available to me for debt repayment, it is not a suitable option for all clients. I understand my counselor will discuss all of my options to resolve my situation. I understand that receipt of financial counseling services does not automatically guarantee that I will participate in DMP services.
- _____ I understand that, where permitted by state law, the establishment of a DMP will result in a DMP Education fee, requested prior to the implementation of the DMP, and a monthly administrative fee thereafter. I understand services provided are not contingent on payment of these fees.
- _____ A counselor may answer questions and provide information 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 may be referred to other services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand I am not obligated to use any of the services offered to me.

_____ At some time 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.

_____ I understand that in the event I am dissatisfied, I can utilize the Complaint Resolution Process, a copy of which is available upon request.

_____ I understand that unless I choose to "opt-out", the agency will, if asked by my creditors, verify my appointment, as well as the date and results of that appointment. I further understand that I have the right to "opt-out" of having this information shared by calling the CCCS "opt-out" line (888-440-4663) as stated in the CCCS Privacy Policy.

ILLINOIS RESIDENTS:

_____ The Debt Management Services Act is administered by the Illinois Department of Financial Institutions.

CALIFORNIA RESIDENTS:

_____ Complaints related to this agreement may be directed to the California Department of Corporations. This non-profit community service organization has adopted best practices for debt management plans and debt settlement plans, and a copy will be provided upon request.

Client _____ Date _____

Client _____ Date _____

Counselor _____ Date _____

Consumer Credit Counseling Service of San Francisco provides the following free services to consumers nationwide:

- Money management counseling
- Housing counseling
- Workshops
- Referral sources
- Library of education materials

Consumer Credit Counseling Service of San Francisco provides the following services for a small fee:

- Debt Management Plans: \$45 one-time education fee; \$35 maximum monthly fee, where allowed by state law
- Credit Report Review: \$40–\$60

Hours: 8:00 am – 8:00 pm Monday to Thursday; 8:00 am – 5:00 pm Friday and Saturday



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PRIVACY POLICY

Consumer Credit Counseling Service of San Francisco (“CCCSF”) 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. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

Counseling Only

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to you “opt-out”, you may call us at (888) 440-4663 and do so.
3. If you have not chosen to “opt-out,” we will confirm with your creditors if asked:
 - Verification of appointment with us
 - Date of counseling
 - Disposition: e.g.
 - You will handle affairs on your own
 - Pending action (like Debt Management Program)

Release of your information to third parties

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you or would aid us in counseling you.
2. Generally we will provide only the following information to your creditors if asked:
 - Verification of appointment with us
 - Date of counseling
 - Disposition: e.g.
 - You will handle affairs on your own
 - Pending action (like Debt Management Program)
3. 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.
4. We restrict access to nonpublic personal information about you to those employees that we determine need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.
5. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (for instance, if we are compelled by legal process).

For Clients Participating in a Debt Management Program

1. If you need intervention on your behalf with creditors through a Debt Management Program or a similar program, we will obtain your express consent to disclose with creditors nonpublic personal information about you. We will not be able to assist you with a Debt Management Program if you do not provide us your consent to share information with your creditors.
2. We restrict access to nonpublic personal information about you to those employees that we determine need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.
3. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (for instance, if we are compelled by legal process).