

DISCLOSURES FOR PRE-FILING BANKRUPTCY COUNSELING CLIENTS

You are receiving these disclosures because you have indicated that you are considering bankruptcy as an option for resolving financial issues you are facing, and have requested the credit counseling required to do so. Clients will receive certificate **only** if client completes counseling..

Horizons, A Family Service Alliance (Horizons) is a non-profit 501(c)3 corporation approved* to provide the counseling and certificate required by the United States Bankruptcy Code 11 U.S.C. 101 et seq. Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq.

***Approval by the Department of Justice does not endorse or ensure the quality of the agency's services.**

Horizons has over 30 years experience in providing counseling, advice and education that assists people to improve their financial situation and stability. Horizons is a member of the National Foundation for Credit Counseling, an accredited agency of the Council on Accreditation for Children's and Family Services, and employs counselors certified by an independent third-party. As such we are required to maintain the highest standards of quality in the industry.

Should you have limited English proficiency, Horizons will provide, at no charge to you, bi-lingual counseling services or a professional interpreter upon request.

The goal of this counseling is to provide a comprehensive overview of your financial situation that will assist you in making an informed decision regarding the alternatives available to you for resolving your financial issues. You will be provided with a thorough budget analysis and will participate in developing an action plan specific to your situation. While we may answer questions about bankruptcy, we are not attorneys and will not give you legal advice. For legal advice, you should consult an attorney. An attorney may recommend filing bankruptcy, however doing so is your personal choice. You always have the opportunity to negotiate an alternative payment schedule with regard to each consumer debt, as set forth in 11U.S.C. 502(k). Horizons counselors are available to assist you in developing and negotiating that repayment plan.

Your credit report or score will not be affected by receiving budget counseling, credit counseling, bankruptcy counseling or any educational program offered by Horizons. Horizons does not report to any credit reporting entity. However your credit report or score may be negatively impacted by filing bankruptcy or choosing an alternative to bankruptcy that results in you making less than the contractual payments to your creditors. Such alternatives may include, but are not limited to, debt management, debt settlement, making partial payments of the amount due, or non-payment.

Horizons receives funding from a variety of sources including, but not limited to, United Way, donations contributions or grants from individuals, businesses, foundations, other organizations such as service clubs and churches, and fees for services provided to individuals, businesses and other organizations. Horizons does not receive or pay any fees or other consideration for the referral of consumers to, or by, Horizons. Additionally, Horizons receives a portion of it's funding from creditors who participate in debt management programs. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of the agency.

To help cover the cost of providing these services to you Horizons charges a fee of \$50 for an individual or \$65 for a couple attending the same session. We will waive this fee if your household income is less than 150% of the current federal poverty guidelines. Services are always provided, regardless of the client's ability to pay a fee. Services are provided in person, by telephone or skype, and online. Regardless of the delivery method, clients will always have the opportunity to interact personally with the Certified Counselor assigned to them.

Upon completion of counseling Horizons is required to issue a certificate to file with your bankruptcy petition should you choose that option. Horizons has an **Obligation** to provide the certificate **promptly** upon completion of counseling. The certificate is valid for 180 days following the completion of counseling. Re-counseling required because of an expired certificate will incur the same process and fees as the original counseling.

Client information may be disclosed to the United States Trustee in connection with their oversight of our agency, or during the investigation of complaints against our agency, during on-site visits or in the course of quality of service reviews.

This is a two-sided form

The United States Trustee has reviewed only our credit counseling services as well our services as a personal financial education provider under 11 U.S.C. 111(d). The United States Trustee has neither reviewed or approved any other services provided to clients of the agency.

I have read and understand the above disclosures, and declare, under penalty of perjury, that the application, information, documents and all other representations provided or made are true and correct to the best of my knowledge.

Signature

Printed Name

Date

Signature (co-client)

Printed Name

Date

BANKRUPTCY COUNSELING DISCLOSURE.REV.DEC 2019