Personal Financial Management Instructional Course

INFORMED CONSENT & DISCLOSURE

Please read and be certain that you understand the following information before proceeding with the instructional course offered by The Kingdom Ministries, Inc.

We are not attorneys. We do not endorse or give referrals to attorneys. We do not give clients any legal advice as it relates to their bankruptcy case. We do not pay or receive fees or other consideration for debtor students who are referred to our agency for personal financial management instruction. Our role as a nonprofit budget and credit counseling agency is to provide financial education that will assist clients in making an informed decision regarding their financial situation.

Program Description

In order to receive the certificate required by the Executive Office for the United States Trustees, each client is required to complete at minimum, a 2-hour course designed to assist clients with gaining an understanding of personal financial management.

Course Objectives

- To teach proper and consistent use of a monthly budget and other financial management tools guide financial decision making
- To provide consumer education and information on credit sources, wise use of credit, understanding a credit report and consumer protection laws and regulations

Role of the Student

- Married couples should plan on attending the course together even if filing individual bankruptcy.
- Agree that learning financial management principles & consumer education is the primary objective of attending the course
- Complete a course evaluation form at the end of the instructional session
- Comply with all certification requirements of the 2-hour session

Role of the Instructor

- To operate totally within the confidentiality of the counselor/counselee relationship as required by Counseling Ethic Law and within guidelines of the National Christian Counselor's Association (NCAA).
- To create a positive, non-threatening environment for the debtor students during the course
- To provide credit counseling and financial education and instruction, materials and resources in a professional, courteous manner.
- To provide a certificate of completion to each student upon completion of the course

Our instructors are certified as debt management counselors by Crown Financial Ministries, Inc.

Session Description

- 2 hours in length - each client's needs are different therefore, session can last longer
- Course will be conducted in a group or individual session

Location: 6099 Mt. Moriah, Extd, Ste. 7A ~ Memphis, TN 38115 ~ 901-552-5131

Dates & Times: Monday–Friday 8:00 a.m – 12:00 noon & 1:00 p.m. – 6:00 p.m.

Personal Financial Management Instruction disclaimer

Our trained debt management instructors provide counseling and instruction within the confidentiality of counselor/counselee relationship as required by Counseling Ethic Law and within the guidelines of the National Christian Counselor's Association. Your counselor will be glad to talk with you about his or her counseling approach and credentials including educational training and background and to answer questions you may have related to the instructional course.

The educational process requires cooperation between you and your instructor. Financial Management instruction can increase your knowledge of the benefits of budgeting, the negative impact of excessive debt, and other consumer education information. During this process you may experience unpleasant feelings or remorse. You may also encounter feelings of regret about some situations that cannot be changed to your satisfaction. You should be aware that no guarantee of outcomes can be made. However, know that our staff is committed to providing a high standard of instruction that can guide you toward an improved financial situation.

Confidentiality

The records you provide to us are protected by The Kingdom Ministries, Inc. policy on confidentiality, the counselor's professional code of ethics and state and federal law. However, there are some exceptions under which we can or must release information:

1. your written authorization
2. in response to a judge's order
3. in response to the U.S. Trustee's order

To provide quality service to you, please be aware that our counselors and instructors will seek professional supervision or consultation with other professionals about your situation. We omit identifying data (i.e. names, workplaces, etc.) and each professional is bound by confidentiality when seeking supervision/consultation.

All staff members of The Kingdom Ministries, Inc. including administrative and clerical staff abide by our confidentiality policy. At times it may be necessary to transmit your information by facsimile or electronically. We at The Kingdom Ministries, Inc. will treat your information responsibly, but cannot insure complete confidentiality under those conditions.

In sessions involving two parties, each person must sign a release of information form before any disclosure to a third party is made.

Confidentiality *(continued)*

All mail correspondence will be mailed to your mailing address, unless you place in writing a request for us not to send mail to your mailing address. The Kingdom Ministries, Inc. reserves the right to contact counselees by mail and telephone when requesting additional information.

Fees and Appointments

The course fee for individual and joint filings is $30. Your fee is due upon arrival for your appointment, payable in cash, check or credit card. The Kingdom Ministries, Inc. provides its financial management instructional course without regard to an individual's ability to pay.

Personal Financial Management Certification

It is strongly recommended that the client shall embrace this process as an important priority at this time in his or her life. Please be advised that The Kingdom Ministries, Inc. will issue your approved certification of completion of the personal financial management course only upon your completion of the session outlined in the program description. Remember, your instructor will be glad to answer questions you may have about this financial management instructional course.