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: 2690 Spottswood Ave. Memphis, TN 38114 ~ 901-552-5131/ 901-672-3592/855-205-7196(TF)

Dates & Times: Monday–Friday 8:00 am – 6:00 p.m. Sat. 8:00am-1:00 pm

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
4. "the Agency might disclosure client information to the United States Trustee in connection with the United States Trustee's oversight of the agency, or during on-site visits, or during quality of service reviews"
5. UST has reviewed only the agency's counseling/instructional services and no other services the agency may provide.

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.

Confidentiality *(continued)*

The policy of The Kingdom Ministries, Inc., toward English Proficiency clients is, we do provide Spanish interpretation for clients and when the staff member that can interpret this language is not available we direct them to the US Trustee site at: http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm. This is to ensure free meaningful communication to the clients and their authorized representatives, so they will have meaningful access and an equal opportunity to participate in our services, activities, programs and other benefits.

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 Fee Waiver

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 may charge a fee, but the fee must be a "reasonable fee" and they shall provide services without regard to ability to pay. [Section 6; 28 C.F.R. § 58.33(k)(2)]. A sliding scale fee will be used to determine a reasonable fee for each client who participates in the credit counseling and financial education program.

Weekly Gross Wages	Payment
$526 to $600	$30
$451 to $525	$25
$376 to $450	$20
$301 to $375	$15
$226 to $300	$10
$0 to 225	$5

The Agency must provide service without regard to a client's ability to pay the fee. A client is presumptively entitled to a fee waiver if the client's current income is less than 150% of the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Service under the authority of 42 U.S. C. §9902(2), as adjusted from time to time, for a household or family of the size involved in the fee determination. The Agency may rebut the presumption, and charge a reduced fee, if the Agency determines based on income information the client submits in connection with the counseling services that the client is able to pay the fee in a reduced amount.

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. is obligated to issue your approved certification of completion of the personal financial management course promptly 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.

By signing below, I agree the information I have provided is true and accurate to the best of my knowledge. I understand that I am responsible for payments for services received. I am aware of The Kingdom Ministries, Inc. policy to contact me by mail and telephone for additional information. I give my consent to the above terms.

I have read and understand the objectives and requirements for completing the personal financial management session offered by The Kingdom Ministries, Inc. I further understand that I must complete the outlined requirements in order to receive the certificate required under the bankruptcy code. I agree to work in a cooperative and diligent manner with my assigned counselor and instructor. I further understand that the counselor will not prejudge me based on my personal information but will make recommendations and requests solely on the basis of the financial data relating to my case.

____________________ ________________________________

Client's Signature Date

____________________ ________________________________

Client's Signature (spouse, if married & filing joint) Date

____________________ ________________________________

Counselor's Signature Date

"Approved to issue certificates evidencing completion of a budget and credit counseling course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an `Agency's services.