



A NONPROFIT COMMUNITY SERVICE ORGANIZATION

1309 11th Street, Suite 104 • Arcata, California 95521
(707) 822-8536 • (800) 762-1811 • FAX (707) 822-1942
cccsnc@cccsnojuggle.org • www.cccsnojuggle.org



Statement of Bankruptcy Education Services

Office hours: Mon – Fri 8:30AM – 5:00PM

Name: _____ Bankruptcy Case #: _____

Mailing address: _____ City: _____ Zip: _____

Telephone#: _____ E-Mail address _____

Jurisdiction: Northern: _____ San Jose _____ Oakland _____ San Francisco _____ Santa Rosa

Central: _____ Santa Ana _____ LA _____ San Fernando Valley _____ Riverside _____ Northern Division

Eastern: _____ Fresno _____ Modesto _____ Sacramento

Southern: _____ San Diego

Classroom Date _____ Internet

Photocopy of picture I.D. enclosed Fee enclosed (Fee must accompany form)

I understand CCCS of the North Coast will provide a confidential, comprehensive money management workshop.

I understand an NFCC certified consumer credit counselor will conduct the money management workshop.

I understand that CCCS of the North Coast provided me with a complete course schedule including course dates, times, and locations available prior to my bankruptcy hearing.

I understand that CCCS of the North Coast charges the following student fees for the Bankruptcy Education Service:
Classroom \$50 individual Internet \$50 individual

I understand that CCCS of the North Coast will provide “Money in Motion” course materials at no additional charge.

I understand that CCCS of the North Coast provides the money management workshop to students regardless of the ability to pay. Fee waivers are based upon the client’s ability to pay. See Fee Waiver Guidelines. Fees can be paid by check, cash, money orders, or guaranteed funds. All refunds for cancelled services must be requested 48 hours prior to the service. All refunds for cancelled services are subject to a \$15.00 processing fee. All non-sufficient funds are subject to a \$15.00 processing fee. This fee must be paid in cash or guaranteed funds.

I understand that CCCS of the North Coast requests that each student complete the Pre-Test and Post-Test.

I understand that CCCS of the North Coast will ask each student to fill out a voluntary, anonymous Evaluation Form.

I understand that the tests will be scored prior to furnishing a certificate of successful completion. Successful course completion does not require that the student attain any particular score.

I understand CCCS of the North Coast will issue a certificate of successful completion to each student.

CCCS of the North Coast does not pay or receive fees or other consideration for the referral of debtor students to CCCS.

I understand that in the event I am dissatisfied, I can use the Complaint Resolution Process.

I understand that I hold CCCS of the North Coast, its employees, agents, and volunteers harmless from any claim, suit, action, or demand of my creditors, myself, or any other person resulting from participating in the money management workshop. Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. § 101 et seq.

I understand that at sometime in the future, my information may be used for confidential research.

Student Signature

Date

Dear Student,

After you file your bankruptcy, you will need to complete a 2-hour bankruptcy education class. CCCS of the North Coast uses the curriculum, "Money in Motion." This class must be completed before your bankruptcy is discharged.

CCCS offers the "***Money in Motion***" course over the internet. To complete the course via the internet you will need to either complete the enclosed documents and return them to CCCS or go on-line to pay and register.

- **Photo ID,**
- **Statement of Bankruptcy Education Services**
- **\$50 fee and/or your Fee Waiver Application OR**
- **Go to www.cccsnojuggle.org, under Education Programs, click on Bankruptcy, then click on "On-Line" and go to "Registration for the On-Line Course." You can pay for the course on-line with a debit card and bypass having to send the paperwork to CCCS.**

If you choose to mail the required information to CCCS, you will be issued a login and a password from Money in Motion.

When you are ready to take the course, go to www.cccsnojuggle.org and click on the Money in Motion icon.

Once you have successfully completed the education course, CCCS will be automatically notified that you have completed the "Money in Motion" course. CCCS will issue you the certificate.

If you would prefer to take the "Money in Motion" course in a classroom setting, you can go to www.cccsnojuggle.org for the times the class is offered. You will need to pre-register for the class, by mailing or bringing in to the office the following information:

- **Statement of Bankruptcy Education Services**
- **\$50 fee and/or your Fee Waiver Application**
- **Copy of your photo ID**

Sincerely,

CCCS Education Department

Fee Waiver Guidelines for Bankruptcy Counseling & Education

CCCS of the North Coast, 1309 11th St, Suite 104, Arcata, Ca 95521
707-822-8536 or 800-762-1811

CCCS provides services regardless of the client's ability to pay. Bankruptcy Counseling and Education Fee Waivers are granted based upon the Department of Health and Human Services Poverty Guidelines and the client's ability to pay a bankruptcy attorney. CCCS will waive the Bankruptcy Counseling and/or Education fee if the client meets the following guidelines:

- Client's income is less than the Department of Health and Human Services Poverty Guidelines based upon the # of persons in a family/household.

2011 HHS Poverty Guidelines for the 48 Contiguous States and DC

Persons in family (Circle One)	Poverty Guidelines Annual Income	California Monthly Income
1	\$10,830	\$ 902.50
2	14,570	1,214.17
3	18,310	1,525.83
4	22,050	1,837.50
5	25,790	2,149.17
6	29,530	2,460.83
7	33,270	2,772.50
8	37,010	3,084.17

- Client has used the services of a document preparer or legal clinic.
- If the client uses a bankruptcy attorney,
 1. The bankruptcy attorney waives the fees. A letter from the attorney must be provided before the certificate is issued.
 2. Costs are not paid by a third party on the client's behalf.
- Client must not be replacing a previously expired certificate.

- ❖ Fee waivers must be approved **prior** to the bankruptcy counseling session
- ❖ All fee waivers that do not fall into the above guidelines must be approved by a supervisor.

Proof of Income and/or 2 months of recent bank statements required.
Please attach to this form.

Applicant: _____

Co-Applicant: _____

Monthly Gross Income: \$ _____ Annual Gross Income\$ _____

*****Office Use Only*****

Verified By: _____ Date: _____